

Preserving the Village:  
Cambridge Street and the End of Rent Control

by

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ABSTRACT:

After 25 years of rent control in Cambridge, the state referendum Question 9 passed in November of 1995, outlawing rent control in all Massachusetts communities. The city faces a number of potential impacts in the wake of Question 9 as it begins the process of dismantling its pervasive rent control policy.

In this thesis, I examine the impacts of lifting rent control from a neighborhood perspective. Both the national and local rent control debates have generally been concerned with property owners, various tenant populations, and the general issues of equity and economic efficiency. The issue has not been portrayed in terms of a neighborhood or geographic analysis. The underlying question for this research has been, what happens to the dynamics of a neighborhood when rent control goes away?

The focus of research is the Cambridge Street Business District, including the businesses, as well as the residents living above them and on surrounding streets. Cambridge Street is a working class district that has been able to withstand gentrification and physical change over the past decades. It is known as the last commercial district in the city to retain its diversity, local orientation, and historical character. With a prime location, some of the lowest-priced housing stock in Cambridge, and a high proportion of rent-controlled buildings and low-income tenants, many fear that the district may now be significantly gentrified.

Through interviews with over fifty residents, business owners, non-profit agencies, city staff and private sector professionals, I evaluate how likely it is that this scenario will come true. I explore why the neighborhood and commercial district have been able to remain cohesive over time, and what role rent control has played. By analyzing landlord/tenant relationships, rents, property values, housing quality, land use and development pressures, I estimate what is likely to happen in the wake of rent control. I also explore what additional pressures the neighborhood is experiencing which will drive change along the street.

I conclude that Cambridge Street and surrounding neighborhoods form an original urban village, never significantly upgraded. I argue that rent control has been part of a complex set of dynamics between small property owners and tenants in the neighborhood, but overall, it was a secondary factor in preserving the neighborhood. The quality of the housing stock, the stability of landlord/tenant relationships, the degree of small property ownership, and several barriers to development have all made the district resilient. In the short term, lifting rent control may actually help to sustain the quality of life along Cambridge Street. On the other hand, there are forces creating slow change in the neighborhood which will be amplified by the policy shift over the long-term. I explore the role the city can play to help preserve the district.

Thesis Supervisor: Langley Keyes

Title: Professor of Urban Studies and Planning

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## Introduction

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People who don't live near the Cambridge Street Business District tend to fixate on the image of the large "Fresh Killed" sign above the Mayflower Poultry Company when they think about the neighborhood. To outsiders, Cambridge Street is a place from another era, where you can pick out the live chicken you want to eat for dinner and watch it butchered in the back of the store. Locals have been buying Portuguese bread from the same bakery for more than 30 years. Nobody remembers when the street looked much different than it does today; here and there, shops have changed, but somehow the history of what came before manages to show through the new awnings. Despite the cramped and somewhat precarious buildings they inhabit, the bakeries and fish markets which punctuate the street stand deeply rooted. This is a neighborhood, unlike any other in Cambridge, that has somehow managed to defy croissants and scones, track lighting, high rents and residents who opt for superstores over local markets.

But the "standstill" feeling that Cambridge Street may evoke for those passing through gives way to a much more complex and variable picture upon closer inspection. Change is very much alive for the different communities which inhabit Cambridge Street and the streets surrounding the business district. What appears to be a closely knit neighborhood from years gone by is probably better described as a diverse and shifting group of residents, businesses, landlords and tenants that have somehow managed to maintain a resilient equilibrium despite growing outside pressures to change.

This is a story about what has held the neighborhood together over time. In particular, it is about whether this equilibrium will be tilted by the latest pressure to exert itself upon the business district and surrounding residential streets--the abolishment of rent control. After 25 years of rent control in Cambridge--and as many years of intense and acrimonious debate about it--the state referendum Question 9 passed in November of 1995. The referendum outlawed rent control in all Massachusetts communities. The city faces a number of potential impacts in the wake of Question 9 as it begins the process of dismantling the pervasive and entrenched policy.

Both the local and national rent control debates have generally been concerned with property owners and various tenant populations, and the general issues of equity and economic efficiency. But the issue has not typically been portrayed in terms of a neighborhood or geographic analysis. I became interested in what happens to the dynamics of a neighborhood when rent control goes away. I chose Cambridge Street because it is unique in Cambridge; a working-class district which has been able to withstand gentrification and physical change over the past decades. Cambridge Street is known as the last commercial district in the city to retain its diversity, local orientation, and historical character. I wanted to understand why it has been able to remain cohesive over time. In particular, to what extent has rent control played a role in slowing change, and what would be the impact of ending that layer of control on the neighborhood itself?

For Cambridge Street appeared to be one of the districts with the most to lose from lifting rent control--a prime location, with some of the lowest priced housing stock in Cambridge, a high proportion of rent-controlled buildings and low-income tenants, including many elderly. City staff and rent control advocates I spoke with felt that in the wake of rent control, Cambridge Street might be vulnerable to a transformation in streetscape and residents. A new mix of residents could have particular implications for the business district, always heavily supported by the local neighborhood. The images of a "yuppie village" on the one hand, or the mushrooming of 8-story residential buildings (à la Massachusetts Avenue) on the other hand, were the worst-case scenarios anyone could imagine for Cambridge Street.

The purpose of this thesis, then, is to analyze the factors that make these scenarios or others likely to come true. Specifically, I set out to

- understand why the neighborhood and commercial district have been able to remain cohesive over time
- assess the role rent control has played in preserving the working class, ethnic character of the neighborhood
- estimate what is likely to happen in the wake of ending rent control

- analyze what other pressures the neighborhood is experiencing which will drive change along the street
- make recommendations about preserving the quality and character of the corridor and surrounding neighborhood

My original hypothesis was that abolishing rent control would accelerate change along Cambridge Street and present a more dramatic set of problems to current residents and businesses than would otherwise occur. Ironically, I found on Cambridge Street evidence that rent control policies were not a significant preservation tool for the corridor. In fact, lifting rent control might actually help sustain the quality of life along Cambridge Street over the next several years. On the other hand, there are forces creating slow change in the neighborhood, which will be amplified by the policy shift over the long-term.

Chapter One (**The Life and Death of Rent Control in Cambridge**) chronicles the history of rent control in Cambridge--the policy, the laws, the debates, and the events surrounding Question 9. It also places the discussion within the rent control literature to provide a broader context for rent control as a housing policy. This chapter sets the context for evaluating the impacts of lifting rent control to Cambridge Street businesses and housing.

In Chapter Two (**Life on Cambridge Street**), I describe the quality of life on Cambridge Street. This chapter introduces the neighborhood, and provides some history and description of the physical, social, and business composition of the street. I analyze what is unique and resilient about Cambridge Street, and argue that the area is an original “urban village” which has never been substantially upgraded or gentrified. I also describe why Question 9 was perceived by rent control advocates as a threat to any working-class fabric left in the city.

Chapter Three (**The Dynamics of Rent Control Surrounding Cambridge Street**) delineates how rent control affected the housing dynamics surrounding Cambridge Street during its 25-year jurisdiction in the city. I hypothesize that rent

control was part of a complex set of dynamics between landlords and tenants surrounding Cambridge Street, but overall, it was a secondary factor in preserving the neighborhood. I explore impacts to rents, housing quality, land use and development surrounding the business corridor.

In Chapter 4 (**Life without Rent Control**), I argue that Cambridge Street will be resilient to the policy shift in the short term; in fact, the end of rent control might actually help to sustain the urban village. I address the potential for visible changes to begin within the next decade. The primary pressures driving this change--an aging ethnic community and some severely deteriorated housing stock-- are largely independent of rent control, but impacts will be amplified by the policy shift.

Finally, Chapter Five (**Preserving the Village**) will discuss what is important to preserve about Cambridge Street for both residents and businesses. I return to the model of the urban village, and advocate strategies which emphasize elements of this model.

## **Methodology**

Interviews with over fifty residents, business owners, non-profit agencies, city staff and private sector professionals who interact with the Cambridge Street neighborhood, form the basis for this research. These interviews were conducted in person and over the phone, and lasted from 5 minutes to 2-1/2 hours. Most of the businesses were interviewed via a brief survey which I administered in person during business hours. I was able to tour several buildings along the corridor during the course of gathering information on housing quality. Finally, I analyzed Rent Board rental and operating data for Cambridge Street properties; Assessor data for owner-occupancy and business ownership trends; and census data for neighborhood demographics.<sup>1</sup>

I have attempted to make sense of many stories, impressions and opinions in order to present a picture of neighborhood dynamics surrounding Cambridge Street. The results are highly description and qualitative; nonetheless, some intriguing themes emerge to provide both an historical account of the dynamics of rent control here, as well as a basis for some informed projections about the future of the district.

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<sup>1</sup> A more complete discussion of issues related to methodology is included in Appendix 1.



## Chapter 1: The Life and Death of Rent Control in Cambridge

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There can be no question. Quite simply, if present trends continue, students, faculty and white collar employees will take over most of the housing supply, driving out older Cambridge residents who can't afford to remain in the city with drastically inflated rents.

--Cambridge City Council Minutes (October 21, 1968)

To provide the context for evaluating the impacts of ending rent control for Cambridge Street, this chapter briefly chronicles the history of rent control in Cambridge--the policy, the debates, and the events surrounding Question 9.

In the late 1960s, Cambridge experienced several housing pressures which caused city officials to consider enacting a rent control policy. There was a particularly high influx of students at this time, combined with a lack of rental housing construction and some demolition of existing units. Inflation, construction costs, and rental prices were climbing quickly. Stories began to circulate in the local media of families and elderly tenants being displaced for students who were willing to pay more (Jarosiewicz 1982).

Widespread concern grew for the city's low income and elderly tenants, and the city council began to discuss the need for some form of protection for these residents. Rent control had been enacted in several cities around the country in recent years, and was considered a viable approach to slowing the pace of rental inflation.<sup>1</sup>

Nearby, Boston, Brookline and Somerville were likewise confronting a skyrocketing rental market, and these communities began similar initiatives to enact rent control. Pressure grew at the state level to pass enabling legislation, and in August of 1970, the Massachusetts Legislature adopted Chapter 842 of the Acts of 1970. The act enabled communities of 50,000 or more to adopt rent control<sup>2</sup>. Cambridge, Brookline,

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<sup>1</sup> About 200 cities in the United States enacted rent control during the 1970s and early 1980s, mainly in California and the northeast (Thies 1993).

<sup>2</sup> The enabling legislation was originally enacted for a five-year period, but was extended twice. The second extension, in 1976, allowed communities to continue the policy for an indefinite period (Jarosiewicz 1982).

Somerville and Boston adopted the state's bill. Cambridge acted within less than a month of the state ruling, setting into motion 25 years of rent control policy in the city<sup>3</sup>.

The bill also set into motion 25 years of intense and acrimonious debate among tenants, property owners, and city officials about the fairness and effectiveness of rent control regulations. Indeed, perhaps the one thing advocates and opponents have agreed upon is that rent control has been the hottest political issue in Cambridge since its inception.

## **The Debates**

The debates surrounding rent control policy in Cambridge followed, for the most part, the national debates on rent control as a housing policy. These debates centered upon property rights versus community responsibility, and issues of economic efficiency in controlling a free market. In addition to these nationalized debates, a major focus of local dispute was not rent control per se, but upon the manner in which it was operationalized in Cambridge. And lastly, when rent control became a statewide issue in 1994 with the Question 9 referendum, a final debate emerged surrounding the tension between the right to home rule, versus the right of the commonwealth to collectively mandate policy in individual communities.

### *Rights and Responsibilities*

You're telling me that I should personally pay rent for tenants that can't afford it? I feel for these people, but let the city take care of those who need help! That's what we have public programs for.<sup>4</sup>

People have the right to realize the economic benefits of their property.<sup>5</sup>

I'm involved in real estate, not welfare.<sup>6</sup>

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<sup>3</sup> The number of rent-controlled units in the city has changed over the decades, but has generally remained in the 15,000-17,000 range. In 1980, there were 16,946 controlled units out of 41,300 total units (Jarosciewicz 1982, p. 18). In 1995, there were approximately 15,700 controlled units out of 41,979 total units (Cambridge Rent Control Board).

<sup>4</sup> Small property owner interview, February 10, 1995

<sup>5</sup> Interview with Denise Jillson, Small Property Owners Association, March 22, 1995.

If Question 9 passes, most of the existing tenants will be forced out of the community...<sup>7</sup>

...the great majority of apartments, condos and housing in Cambridge will be quickly filled with students, professors, high-tech engineers and any number of wealthier people...<sup>8</sup>

Rent control has allowed many immigrant communities to settle in Cambridge, and to stay. What will happen to them?<sup>9</sup>

This debate centers upon whether a city has the right to regulate landlords in operating rental property, and to what degree.

Rent control was initially enacted in 1970, when rents were increasing rapidly along with property values. Landlords objected all along, but particularly after the recession of the late 1980s, they felt increasingly cheated by the policy. In particular, small property owners complained that they were unable to realize the market value of their property. Many argued that the rents they were allowed to charge did not even cover operating costs. They protested that they were personally subsidizing tenants, a role they saw squarely as the responsibility of the local and federal government.

For years, small property owners approached the issue from the standpoint of low rents. They simply wanted more cash to operate their properties. But when this strategy yielded little success after lobbying the City Council and Rent Control Board, the rhetoric shifted from equitable rents to property rights. The debate gained strength in the early 1990s, as they moved their concerns to the state level, where homeowners across Massachusetts rallied to support the claim that owners should be able to control their property<sup>10</sup>. The city had no right to prescribe rent levels, they argued--or worse yet, deny the rights of owners to live in their own property (as was the case of some condominiums in Cambridge).

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<sup>6</sup>Cambridge property manager, quoted in "Landlords Offer Some Answers to Question 9", *Cambridge Chronicle*, October 27, 1994, p. 5+

<sup>7</sup>Question 9 opponent, quoted in "Tenants group hold 'No on 9 meeting'", *Cambridge Chronicle*, October 20, 1994, *Neighborhood Notebook*, p. 7.

<sup>8</sup>Cambridge Chronicle staff, in "Rent Control is City Savior: without it chaos looms", *Cambridge Chronicle*, November 3, 1994, p.1+.

<sup>9</sup>tenant advocate interview, February 9, 1995.

<sup>10</sup>Interview with Ellen Semenovoff, Assistant City Manager and former Chair of the Cambridge Rent Control Board, March 21, 1995.

Rent control advocates characterized the lack of affordable housing in Cambridge as a collective responsibility of the city and profit-seeking landlords. Without controls, they argued, rents would skyrocket and a diverse base of low and moderate income tenants would be displaced for wealthier professionals who could afford to pay more.

This debate was not unique to Cambridge or Massachusetts; many cities began to face increasing pressure to reform rent control policy in the 1980's. The perception that owners were bearing a burden that the public sector ought to shoulder made the policy fairly short-lived in many communities. New York City, with one of the oldest rent control policies (dating back to the 1940s), retained its restrictive system. But most cities and towns opted to eliminate rent control or transform the policy into less restrictive regulations. In Massachusetts, Somerville ended the policy completely by 1980; Boston and Brookline adopted reforms in the 1980s (detailed later in this section).

### *Economic Efficiency*

This debate was characterized by differing views about the costs and benefits of rent control, and how those costs and benefits are allocated. It is about how rent control impacts the housing market in the city--rental and sales dynamics, incentives to maintain property, and whether resources are maximized by the policy.

Economists have long argued that rent control as a housing policy is counter to the efficiency of the free market, adding to housing pressures by creating a shortage of units and disincenting owners to maintain their properties. Further, many have argued that rent control tends to benefit upper income tenants more than low-income tenants. There is a substantial body of literature surrounding this issue which created the momentum to dismantle rent control in most cities in the 1980's.

A national survey of economists in the late 1970s, for example, found "virtually unanimous agreement" that "a ceiling on rents reduces the quantity and quality of housing availability" (Kearl et.al. 1979). According to Tucker (1987, 1989), for example, localities that enact rent control deprive landlords of adequate returns to maintain

properties. So, they cut costs; maintenance suffers; buildings become abandoned. Tucker has even tied rent control to an increase in homelessness (Tucker, 1989).

Other economists focus upon efficiency costs (Ault and Saba 1990), claiming that costs of controls to landlords exceed benefits to tenants. Hubert (1993) found that rent control provokes attempts to circumvent controls with illegal payments and a reduction in housing quality.

Numerous other studies counter these claims. Several researchers concluded that rent controls do not eliminate the profits necessary to encourage investment in the private rental housing (Gilderbloom, 1986; Mollenkepf & Pynoos 1973; Vitaliano 1983). Applebaum et al (1991) found no evidence to support Tucker's conclusion that rent control causes homelessness, highlighting problems with Tucker's methods and assumptions.

A national movement to scapegoat rent control was adopted at the federal level and supported by HUD Secretary Jack Kemp in 1991. Legislation was considered (but never enacted) which would have withheld federal housing funds from localities with rent control (Applebaum et al 1991).

While this debate was located more squarely among academics and federal policymakers than it ever was in public forums in Cambridge, the arguments nonetheless found their way into local disputes. In particular, the issue of property management was a continual focus, as landlords claimed that the system did not allow enough cash flow to maintain properties well. The realtor community complained that investors and developers were afraid to do business in Cambridge. Rent control advocates asserted that there was little "efficiency" in a free market that would displace the city's low income residents.

### *The Cambridge System of Rent Control*

Unique and restrictive rent control regulations in Cambridge led to a host of hotly disputed issues about whether the system was equitable and functional. Opponents saw the system as massively bureaucratic, grossly unfair to owners, and primarily serving

professional and student renters. Advocates portrayed the system as a necessary protection against profit-hungry landlords, and the only way to ensure a safety net for tenants.

Regulations had become increasingly complicated over the years. The Rent Control Board, in an attempt at fairness, favored a system which emphasized intensive review of individual cases rather than sweeping rules and regulations.<sup>11</sup> As a result, the process was time- and paper-intensive, particularly for owners. Secondly, as property owners found loopholes, a continual cycle of layering over existing regulation was perpetuated to avoid manipulation of the system.

One of the most hotly disputed regulations governed condo conversions and condo owner-occupancy. When a slew of condo conversions in the early 1980s threatened to remove many rent-controlled units from the market, the Rent Board tightened its policy on conversions. The resulting regulations added a grueling layer of bureaucracy to conversions, and actually prevented some condominium owners from moving into their own units.

Adding fuel to the debate was the move by both Boston and Brookline in the mid-1980s to adopt major changes in their own rent control policy. In response to a healthier economic climate and an increasingly negative national focus on rent control, both municipalities moved to a system of de-control. Each municipality allowed owners to increase rents to market rate when tenants moved.<sup>12</sup> While eviction controls remained in place, the disputes over the policy began to diminish. There was some consensus that the adjusted policy protected primarily low-income and elderly tenants. But in Cambridge, enough higher-income rent control tenants were visible to create a growing tension about who rent control was really serving.

On the one side, opponents painted the profile of rent control tenants as middle-income professionals and “voluntary poor” persons such as students and artists for whom the low rent was a convenience and not a necessity. Stories about “undeserving” rent control tenants abounded. One story in particular was particularly valuable to the

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<sup>11</sup>Semenoff, March 21, 1995.

<sup>12</sup>Semenoff, March 21, 1995.

opposition: Ken Reeves, Mayor of Cambridge with a \$40,000 salary, occupied a rent-controlled unit. This provided a powerful anecdote for landlords to push in the media, and Reeves became a symbol for everything that was wrong with rent control in Cambridge.

On the other side, advocates acknowledged that rent control cast its net widely in the city, but stressed that the vast majority of rent control tenants were low income: decent, working class families who couldn't otherwise afford Cambridge; elderly tenants with nowhere to go; immigrants; and second generation residents who were born and raised in Cambridge but could not afford to purchase homes here. Rent control had been effective in retaining these groups, and abolishing the policy would mean the loss of both economic and racial diversity in the city. Lifting the policy would amplify pressures on Cambridge to become an homogenous, upper-income community.

Eventually, a study was commissioned by the City Council in 1986 to address growing concern about what kinds of households were really benefitting from rent control. The results of the study, conducted by Abt Associates in Cambridge, indicated clearly that on average, controlled units were occupied by lower income households. But there were also some controversial findings: non-controlled households paid on average 47% of their income for rent, compared with 32% for controlled households. And while 9% of controlled households were earning more than 150% of Boston-area median income, 25% of non-controlled households were earning less than 50% of the median. Further, 68% of controlled units were occupied by one person or couples with no children.<sup>13</sup>

The results were immediately co-opted by both opponents and advocates as proving their own case, and the study did little to quiet public dispute. A subsequent housing study prepared for the city in 1990 by Rolf Goetz contained some updated findings. Goetz reported that in the rent-controlled stock, singles and white households predominated. In addition, the average household size for controlled units was 1.7 persons, compared with 2.2 persons in non-controlled rental units.<sup>14</sup>

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<sup>13</sup> Abt Associates, *Cambridge Housing Study* (Prepared for the City of Cambridge), June 1987.

<sup>14</sup> Rolf Goetz, *Cambridge Housing Challenges: Final Report to the City of Cambridge Community Development Department*, June 1990, pp. ii & iii.

The Small Property Owners Association (SPOA) commissioned Goetz to do a second study in 1992, in which he analyzed the occupations of rent-controlled householders using the city directory. He reported that controlled properties had a disproportionate number of persons in their 30s and 40s, the peak earning years, and that “higher status” occupations were over-represented, particularly in the controlled condominium stock<sup>15</sup>. Again, the findings were controversial. Goetz’ assumptions about occupational categories was disputed, since he included occupations in the “higher status” category which had considerable salary variations.

Each layer of data was used by opposing sides to support their own claims, and in the end, the studies generally fuelled the debate about the Cambridge system of control more than they helped to resolve it.

#### *Home Rule vs. State Mandate*

The central question of this debate: do the towns and cities of the commonwealth have the right to collectively determine policy on an issue which affects only three communities? This was not a long-standing dispute in the evolution of rent control in Cambridge, but when the small property owners decided to take their case statewide, it became an important debate. The arguments went something like this:

Advocates pushed the image of a tranquil upper-income suburban voter --with no clue about urban issues, the economics of being low-income, or local concerns--passively voting the property rights line. They stressed that the notion of local control would suffer a serious blow if a special interest group could get the rest of the state to vote on an issue of little concern outside Cambridge, Brookline and Boston. Opponents argued that it was state legislation that had initially enable rent control, and that basic property rights were at stake. They played on the image of Cambridge as an eccentric city, full of entitled tenants, making a plea for regular communities to come to the rescue and save the city from itself. They held up the image of the mayor as rent control tenant in order to illustrate how crazy and out of control the system had become.

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<sup>15</sup> Rolf Goetz, *Rent Control in Cambridge, Part 2: The Beneficiaries*, October 1992, p. 1-4.



## **The Final Frontier: Question 9<sup>16</sup>**

Despite the sustained strength of the debates for more than two decades, advocates were successful in maintaining a long-standing, if small, majority on the city council. The council was bitterly divided but remained locked 5-4 in favor of rent control for the better part of the 1980's.

In the mid-1980's both Boston and Brookline began to adopt major changes in rent control policy. In Boston, the policy shifted primarily to eviction controls, and allowed landlords to raise rents to market rates when tenants left. In the early 1990s, Brookline also set up a system of vacancy de-control, with an added provision which required large property owners to dedicate units for affordable housing for any units removed from de-control status.

But Cambridge did not follow suit. Tenants remained the most powerful voice, despite growing opposition and a widening public perception that parts of the system were dysfunctional. Those advocates most vocal in the public debate were unwilling to consider any significant changes to the system,

Increasingly, the Rent Board and City Council became sensitized to the concerns of small property owners in the city, many of whom felt particularly burdened by the regulations. In addition, many maintained their own buildings, and were less likely to keep documentation that would ensure rental increases to reimburse them for costs.

In response to the needs of these owners, the Rent Control Board ran a series of workshops in the late 1980s to help small landlords get more from the system. Ironically, these workshops, given by the very organization that the small property owners wished to eliminate, proved to be the initial organizing tool which would later bring the system down.

The small property owners began to bring their complaints in larger numbers to the City Council and Rent Board. For several years, as the debates continued, some small

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<sup>16</sup>The remainder of this section draws largely from a personal interview with Ellen Semenov, Assistant City Manager and former chair of the Cambridge Rent Control Board, March 21, 1995.

changes were made. The policy remained essentially intact, however, and the landlords began to attack the issue in court, bringing suit against the city in a number of cases.

A key turning point which some credit with seeding the Question 9 initiative came with the defeat of Proposition 1-2-3 in 1989. This initiative, backed by a local realtor, was an attempt to modify the restrictions on condominium owners by allowing owners to sell the condo to tenants. Thus, the sale would help to stabilize the tenants, but nonetheless the unit would be removed from rent control. The ballot was soundly defeated. The small owners, increasingly frustrated after several unsuccessful attempts to litigate reform in court, took this as a sign that there was no institutional support within the city for their concerns. They decided to take their case statewide.

Initially, they [small property owners] were just requesting some relief, some pretty reasonable things. Some were dealt with; others weren't. Over time, as they took their complaints to the Rent Control Board and City Hall, there was a pattern of getting some small compromises but nothing substantial. They became more and more frustrated. They were also subject to an electorate, and the perception was as the electorate shifted they were always back at square one. So they felt really boxed in....and the issue turned from low rents to property rights<sup>17</sup>.

There is a widely shared hindsight from both opponents and advocates of rent control that it would not have taken much reform to appease the small owners during this period. Some easing of regulation for smaller owners, or a limited form of vacancy de-control a la Boston or Brookline would have prevented a petition from ever reaching the statehouse. But a moderate tenant voice which would allow for even modest reform was absent from the public debate. The tenant organizations remained firm: no changes. A petition drive began in September of 1993, and surfaced as Question 9 on the November 1994 ballot.

The statewide initiative turned out to be the vehicle that would ultimately bring success to the cause of small property owners. The property rights line, in addition to the increasing public awareness of at least enough wealthier tenants to discredit the system, led to majority support across the Commonwealth. Interestingly, many larger landlords initially balked at the initiative; their response: been there, done that; its a losing battle,

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<sup>17</sup> Semenoff, March 21, 1995.

and not with my money. But as property rights gained support throughout the state, they came to the table with funding. Several individual large landlords, as well as the Rental Housing Association and the Greater Boston Real Estate Board, heavily supported the campaign financially. It was enough to finally turn the tables. On November 9, 1994, the Question 9 petition passed by a 51% to 49% margin.<sup>18</sup>

Tenants and city officials in Boston and Brookline were meanwhile furious with Cambridge. They felt it was the city's inability to act responsibly on needed reforms which brought the entire system to its knees, putting their own residents in jeopardy.

A series of complicated legal maneuvers by all three cities followed the election, as each frantically scrambled to file home rule petitions. As Governor Weld and many legislators made it clear that they would not overturn the core substance of the referendum, there was little hope that rent control would be saved. The issue became how liberal the phase-out would be. Once again Boston and Brookline became enraged, as Cambridge, in a strategic turnabout, proposed the most restrictive phase-out plan of the three communities. In the end, the Cambridge proposal became the ceiling legislators were willing to consider. On January 5, at 11:55 p.m. at the close of the 1994 session, a rent control phase-out plan was adopted. The plan provided for 1 to 2 years of protection for persons with 60% of median income, and with slightly higher income limits for the elderly and the disabled<sup>19</sup>. Between two-thirds and three-quarters of the city's 16,000 rent controlled units, however, would be immediately and completely de-controlled.<sup>20</sup>

### **The End of Rent Control: Fears of Transformation**

As Question 9 threatened to eliminate rent control, fears emerged that an intense gentrification process would hit the city, with lower-income and minority communities particularly vulnerable.

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<sup>18</sup>The full text of Question 9 and the Secretary of State summaries for "yes" and "no" votes are included in Appendix 2.

<sup>19</sup> See Appendix 3 for a summary of protected status under de-control

<sup>20</sup> "Rent Control survives, briefly, for poor", *Boston Globe*, January 5, 1995, p. 21+.

There was a lot of rhetoric about working class families, and concern for the diversity of the city.<sup>21</sup>

Cambridge could be on the verge of destroying the diverse community it prides itself on.<sup>22</sup>

[Cambridge will become] much more reminiscent of an upper income suburb...not immigrants, minority residents, artists struggling to make a living or elderly people on fixed incomes.<sup>23</sup>

These concerns were not framed in terms of geographic neighborhoods. Rather, the emphasis was upon specific households and tenant populations: the elderly, low- and moderate income residents, and minorities and immigrants. Stories circulated in the media about the plight of individual tenants and owners, and how Question 9 might impact certain households.

But beyond impacts to individual owners and tenants, what happens to a neighborhood when rent control goes away? In order to explore this question, the next chapter introduces the neighborhood dynamics surrounding Cambridge Street.

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<sup>21</sup>Semenoff, March 21, 1995.

<sup>22</sup> Question 9 opponent, in "Tenant: Question 9 is sad, frightening"(Letter to the Editor), *Cambridge Chronicle*, October 20, 1994, p. 22.

<sup>23</sup>Cambridge Chronicle staff, in "Rent control is city savior: without it chaos looms", *Cambridge Chronicle*, November 3, 1994, p. 1+.

## Chapter 2: Life on Cambridge Street

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This chapter introduces Cambridge Street, and provides a history and description of the physical, social, business and residential composition of the street. It describes what is unique and resilient about Cambridge Street, and argues that the area is an original “urban village” which has never been upgraded or gentrified. It also describes how Question 9 was perceived by its opponents as a threat to any working-class fabric left in the city.

### **The Cambridge Street Business District and surrounding neighborhoods**

The Cambridge Street Business District, which runs west from Lechmere station to Inman Square, is the primary context for this research.<sup>1</sup> I use the term “neighborhood” throughout the paper to refer generally to the businesses along Cambridge Street, as well as the residents living above them and on surrounding streets. In fact, this stretch of Cambridge Street straddles two residential neighborhoods which vary somewhat in composition and more significantly in self-identity: 1) East Cambridge and 2) Area 3 (sometimes referred to as Wellington Harrington or Inman Square). The railroad tracks near Seventh Street form the border between these districts, although the quality and character of the communities near Cambridge Street is similar (Fig. 2).

The boundaries of East Cambridge are widely agreed upon as the Riverfront to the east, the McGrath Highway to the north, the railroad tracks to the west, and Broadway to the south. Cambridge Street encompasses a nine-block stretch within these bounds. East Cambridge has historically been a well-defined area which has evolved cohesively as a neighborhood.

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<sup>1</sup> Cambridge Street continues westerly from Inman Square to Harvard Square as a primarily residential street which is not considered within the scope of this research

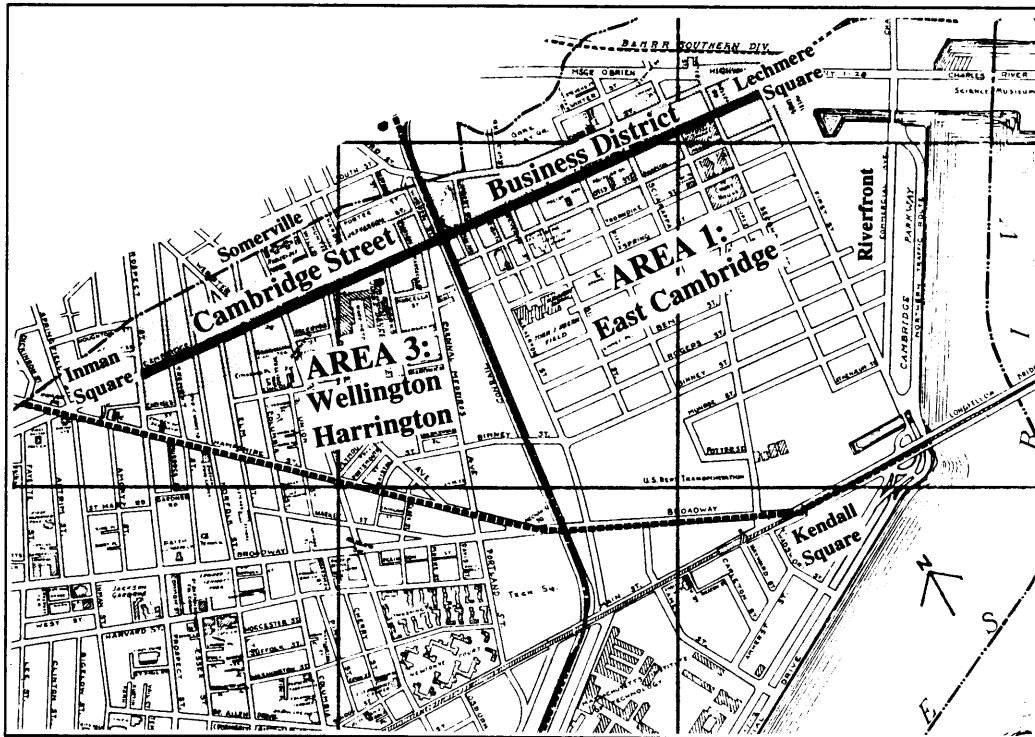


Figure 2: The Cambridge Street Business District and Neighborhoods

There is less consensus about the boundaries of the geographic neighborhood nearest Cambridge Street in Area 3. Residents near Cambridge Street may identify themselves in any number of neighborhoods, including East Cambridge, Inman Square, Central Cambridge, and Wellington Harrington. In addition, this area has had a less cohesive evolution than East Cambridge, and has experienced more recent demographic change. But the streets near Cambridge Street by and large have a similar quality and character all along the corridor.

Cambridge Street itself varies in composition from block to block and from the eastern to western ends; however, it is useful to treat the corridor as a single entity for a number of reasons: 1) it has a similar physical scale and character along the entire stretch, set apart from surrounding neighborhoods by its mix of uses, 2) the railroad tracks do not act as a boundary for the business district as they do for the residential neighborhoods, and 3) because the majority of buildings are mixed use, they present a special set of issues for both housing and businesses compared with surrounding streets.

## Historical Patterns:

The history of land use and development in East Cambridge and Inman Square has been well-documented in a number of books, most notably those published by the Cambridge Historical Commission (*East Cambridge* and *Cambridgeport*). While architectural in emphasis, the authors also explore the residential evolution surrounding Cambridge Street. *The Zone of Emergence*, a study of several neighborhoods around Boston written between 1905 and 1914, also adds some important perspective on the social history of East Cambridge. Several themes emerge from these books which are important to a contemporary analysis of the neighborhood<sup>2</sup>:

- the neighborhood surrounding Cambridge Street has had a distinct identity in Cambridge for almost 200 years, shaped by industrialization and immigration, and characterized by a working-class ethnic population
- the neighborhood has always been accessible to lower income groups and working class families in a city known for its academic and professional elite
- an equilibrium among diverse groups has managed to survive since the early 1800s as different immigrant groups have settled, prospered and declined.
- The streets surrounding Cambridge Street have always been characterized by a strong local orientation and interaction; social life focused upon family and ethnic community, and local businesses heavily integrated with the residential community. In short, Cambridge Street has always been an “urban village”.

The term “urban village” was introduced in the early 1960s by Herbert Gans in his classic study of Italian-Americans in the West End of Boston<sup>3</sup>. Cambridge Street is the type of neighborhood Gans wrote about: immigrant, working-class, and a neighborhood

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<sup>2</sup> Because of the lack of available material on the historical evolution of Wellington Harrington near Cambridge Street, this historical overview emphasizes the evolution of East Cambridge.

<sup>3</sup> Herbert Gans, *The Urban Villagers*, New York, The Free Press, 1962.

that has managed to maintain an “old-world” character amidst a changing urban environment.

*A neighborhood shaped by industrialization and immigration*

Although there were a few early settlers in East Cambridge, it was an isolated area of salt marsh and mud flats before the late 1700s. As Dr. Abiel Holmes wrote in his *Memoir of Cambridgeport*,

“The situation was very uninviting...the grounds lay low..access could not be had to the capital, excepting by boats...It was a sort of insulated tract, detached from every other.”<sup>4</sup>

Andrew Craigie, an accomplished speculator in land and securities, was primarily responsible for the development of East Cambridge. He began acquiring land in the 1790’s in order to build a bridge and dam at Lechmere Point, commissioning his family and colleagues to make the land purchases so as to keep his plans quiet. Once he had amassed most of East Cambridge, he enlisted some of the most powerful men in the state to help him obtain a charter to build the bridge and develop the land.<sup>5</sup>

With bridge construction underway in 1807, Craigie began overseeing the construction of Cambridge Street between Lechmere Point and Harvard Square. Cambridge Street was quickly established as the “main street” of East Cambridge, with a mix of residential, commercial and industrial development over the next decades. In an “astonishing political maneuver”<sup>6</sup> Craigie and his associates persuaded the city to relocate the county seat and courthouse from Old Cambridge (Harvard Square) to Cambridge Street. Several historical texts note the significance of this coup in establishing a political and institutional anchor for East Cambridge.

By 1813, East Cambridge had attracted Boston Porcelain and the New England Glass Company, establishing an industrial base which would grow through the next century.<sup>7</sup> Land was cheap; water access was excellent; and the proximity to Boston

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<sup>4</sup> Susan Maycock, *East Cambridge* (revised edition), Cambridge, MIT Press, 1988, p. 15

<sup>5</sup> Maycock, pp. 17-19

<sup>6</sup> Maycock, p. 1

<sup>7</sup> Maycock, p. 174



provided a ready sales and labor market. Industrial development thrived, with surrounding marshes and flats slowly filled in to accommodate the growth. Initially, the area became home to several glass companies, which were later supplanted by woodworking, meatpacking and metalworking companies. As rail transportation was developed, heavier industries--oil manufacturers, foundries, machine shops--settled to the south of Charles Street near what is known today as the riverfront. The area became the industrial center of Cambridge, laying the base for the city to become one of the strongest industrial centers of Massachusetts by the late 1800s.<sup>8</sup>

Glassworkers were a major component of East Cambridge from the beginning, and these were the companies that first began to attract immigrants<sup>9</sup>. Most were skilled workers from England, Scotland and Germany in the early 1800s. As much of Ireland's rural population fled the potato blight in the late 1840's, Boston and Cambridge were flooded with Irish. East Cambridge was a particular magnet for the Irish because there were factory jobs, and the neighborhood population doubled by 1850. For half a century, while East Cambridge remained a diverse mix of immigrants, the Irish would be the majority population in the community.

East Cambridge was developing its own identity at this time, a world apart from the rest of the city. In fact, "the industrial strength and ethnic character made it so different from the quiet Yankee village around the Common" that several petitions were filed during the 1840s and 1850s requesting that East Cambridge be set off as a separate town. The petitions failed, but the perception of East Cambridge as a uniquely working class world within elite Cambridge endured.<sup>10</sup>

By the late 1800s many of the Irish could afford to buy homes and began to leave the neighborhood for other parts of Cambridge and surrounding towns. The end of the century brought a shift in social structure to East Cambridge, with new immigrants "driving out the remaining Yankees and challenging the Irish". By 1920, the "Irish

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<sup>8</sup> Maycock, p. 173

<sup>9</sup> Maycock, p. 217

<sup>10</sup> Maycock, p. 225

dominance” was ending, and Portuguese, Italians and Poles were coming in as the population continued to grow.<sup>11</sup>

The Irish had a strong influence on shaping the identity of East Cambridge. But despite reference to “Irish dominance” of the late 1800s, they were not the only group of residents during this time. The Irish population never rose above 25%. This is a pattern that the neighborhood would see in future, as first Italian and then Portuguese identities emerged in the 20th century as majority populations amidst a diverse and changing mix of residents.

By the Depression, the neighborhood had transformed to a southern European identity, primarily Portuguese and Italian, although there were also a number of Polish, Lithuanian and Greek immigrants. Post World War II the decline of industry slowed the pattern of large immigrant influxes, and Italians became the largest group. Italian bakeries and shops remain from this period today, and many 2nd and 3rd generation Italians still live in the neighborhood. The influx of Portuguese in the 60s and 70s, however, shifted the neighborhood identity once again.

### **The Portuguese community surrounding Cambridge Street**

Along Cambridge Street today, it is possible to live, work, play, worship and die without speaking a single word of English. There are Portuguese markets, bakeries, department stores, travel agencies, restaurants, a funeral parlor, and a nearby church with Portuguese priests. In short, it is possible to satisfy one’s immediate needs in this world...in the Portuguese language<sup>12</sup>

I read this passage--taken from a report generated in 1972--to residents and shopowners during the course of my research and asked them when it had been written. All of them said within the last ten years. Indeed, the slowness of change in the neighborhood has led to a surprising level of parochial independence, in a city known for its pursuit of the cutting edge.

Portuguese began to arrive in East Cambridge at the turn of the century. By 1920, there were more Portuguese than Irish in the neighborhood. St. Anthony’s Church,

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<sup>11</sup> Maycock, p. 235

<sup>12</sup> James Adler, *Ethnic Minorities in Cambridge Volume 1: The Portuguese* (prepared for the City of Cambridge Community Development Department), July 1972, p. 4

established on Portland Street in 1912, became an important anchor for the community as the largest Portuguese parish in the Archdiocese of Boston.<sup>13</sup>

But the major influx which shifted the neighborhood to a Portuguese identity occurred during the 1960s and early 1970s. Legislation pushed by President Kennedy relaxed immigration laws in 1962, and a flood of immigrants primarily from the Azores began to arrive. Smaller numbers came from continental Portugal and Madeira.<sup>14</sup> Kennedy is still revered by many residents of East Cambridge who spent years waiting for exit visas before quotas were opened.

Cambridge Street increasingly evolved to reflect the growing Portuguese community. Originally newcomers settled in East Cambridge, along Hurley and Charles Street. But as housing in East Cambridge became scarce, they began slowly moving down Cambridge Street toward Inman Square.<sup>15</sup>

By most accounts the shift from an Italian to a Portuguese majority during the 1960s and 1970s was a fairly benign transition. There was perhaps some tension around the edges, and some movement by Italian families to the north of Cambridge Street (between Cambridge Street and the McGrath Highway) in the early and mid-seventies. But natural outmigration of Italian families to other parts of Cambridge, Somerville, Medford and the suburbs opened up a void for the Portuguese to fill. One resident recalled how the transition worked:

You had an Italian family in a 3-decker. The grandmother lived on the first floor, with the family above. The grandmother died; the children moved to the suburbs, and a Portuguese family moved in.<sup>16</sup>

The acceptance of the Portuguese may also have reflected cultural similarities between the two communities. Although the Italians and Portuguese socialized in different clubs and attended separate catholic churches, they shared a southern European

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<sup>13</sup> St. Anthony's moved to Cambridge Street in 1984, where a new \$3 million parish center and church were built.

<sup>14</sup> The specific island or mainland point of origin for Portuguese immigrants is extremely important source of identity within the community. See Adler, pp. 7-11.

<sup>15</sup> Conversation with Charles Sullivan, Director of the Cambridge Historical Commission, March 29, 1995.

<sup>16</sup> resident interview 2/7/95

background, and an intensive work ethic and preoccupation with achieving homeownership. The similarities made for non-combative, if separate, co-existence.

By the late 1970s, Cambridge Street was the center for Portuguese activities throughout metropolitan Boston (church, social clubs, bakeries, food, fish). Irish and Italian influences remained strong, as they do today, but a primarily Portuguese identity gradually took hold and endures today. Over the past ten years, many Brazilians have begun to move to the district, at once perpetuating and diversifying the Portuguese-speaking community here.

### **The Business District Today:**

There are roughly 175 businesses along Cambridge Street between Lechmere and Inman Square; the majority are locally owned stores serving the local community. These businesses include ethnic groceries, butchers and fish markets, hair and nail salons, jewelry stores, ethnic clubs; law, real estate and insurance agencies, many bilingual, and a few larger manufacturing and retail businesses. There has been little physical change to the district in the past decade. Change has meant replication. Although there has been regular turnover, new establishments have been similar to the ones they replace. In a survey of 26 shopowners undertaken for this report, the median age of the businesses was 14 years on Cambridge Street; many have there for more than 30 years (Table 1).

**Table 1: Summary of Cambridge Street Business Survey<sup>17</sup>**

- 56% of participants own their buildings
- Median age of business: 14 years
- 88% (22/25) estimate between 50-100% of sales from local residents. 12% (3/25) estimate less than 25% from local residents
- some long-terms businesses have recently turned over (Morey Hirsch, Harvard Fish) or appear to be headed in that direction (Sew-Low, Mayflower Poultry). Most, however, indicate no plans to leave. Some (Hyde Shoe, Mills Hardware, Piques Travel, Ribeiro De Sousa) are expanding and/or relocating to bigger spaces on Cambridge Street
- commercial rents vary significantly; from \$9-14 per square foot for a typical storefront. This is significantly lower than Central Square (low \$20s per square foot) and North Cambridge (\$16-17 per square foot)
- There has been roughly 50% turnover of business since the 1988 East Cambridge Neighborhood Study (covering only the eastern end of Cambridge Street), although many of these were newer businesses which have been replaced by similar businesses. The 1988 study cites a 40% turnover for the previous seven-year period.<sup>18</sup>

*Source: Survey completed by author 2/95*

## **The Urban Village**

As noted earlier, Herbert Gans coined the term “urban village” in the early 1960s in his classic study of the West End of Boston, the neighborhood lost to urban renewal in the late 1950s. Cambridge Street is the type of neighborhood Gans wrote about--immigrant and working-class--and a neighborhood that has managed to maintain an “old-world” character amidst a changing urban environment.

Gans described a complex set of neighborhood dynamics in the West End that were not well-understood by those outside the neighborhood--especially those planners and officials who condemned the neighborhood as a slum in 1953. Despite the older, deteriorated housing stock, most residents valued life in the neighborhood. A variety of

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<sup>17</sup> The survey is described as part of the discussion on methodology in Appendix 1

<sup>18</sup> City of Cambridge Department of Community Development, *East Cambridge Neighborhood Study*, 1988, p. 115.

ethnic groups lived side by side without much tension, with a distinct subculture based upon extended families and ethnicity.

The urban village concept is useful to a discussion of Cambridge Street for a number of reasons. First, the concept reinforces the image and context of the street: locally oriented, immigrant-dominated, and with a unique set of social dynamics which has impacted landlord/tenant and resident/business relationships. Secondly, although the term was not used explicitly, the urban village concept was evoked by advocates of rent control who argued that eliminating rent control would destroy any working class fabric left in the city.

Finally, the urban village concept has been recently popularized by architects and planners in neighborhood revitalization efforts--essentially, to create dense, mixed-use neighborhoods which encourage interaction and a lively streetscape *where they did not exist before*. But in Cambridge Street we have an original, never upgraded or gentrified. To the extent that the urban village is becoming a model for neighborhood planning, it is intriguing to look at Cambridge Street relative to these more modern efforts<sup>19</sup>.

What, then, are the characteristics which formulate the Cambridge Street urban village? One way to explore this question is through what current residents and shopowners say they value about the current neighborhood dynamic; namely

- face-to-face interaction among neighbors, residents and businesses
- home ownership
- ethnic concentration and diversity
- low residential and commercial rents

#### *Face-to-Face Interaction Among Residents, Neighbors, and Businesses*

By way of introducing Cambridge Street as the “backbone” of the urban village, I turn to a passage from *Ethnic Minorities in Cambridge: The Portuguese*, a report generated in 1972 by the City of Cambridge in conjunction with the Cambridge Organization of Portuguese Americans:

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<sup>19</sup> I address other urban villages in Chapter 5 as part of the discussion on preserving the district.

There is one general characteristic of Portuguese social interaction which is significant in understanding the problems of the newly-arrived immigrants. This is the importance of personalized patron-client relations in settings which are generally impersonal and institutionalized in this country. This type of relationship forms an important part of their strategy in coping with the new urban environment. A common form of this type of response on the part of immigrants is found in the fusing of economic and personal relationships. Although most Americans like to be on good terms with others in their commercial dealings, they generally regard the shopping process in straight economic terms. That is, they like to think of themselves as adept consumers seeking bargains, i.e. the best value for the dollar spent. The Portuguese immigrant, on the other hand, may see these nominally commercial activities as an important means of relating to influential persons in the community whose aid may be invaluable in times of need....As a consequence, few Portuguese merchants on Cambridge Street maintain a purely economic relationship with their customers. Their counsel and aid is constantly being sought by these 'clients' and they constitute a type of referral service for the less fortunate members of the community.<sup>20</sup>

While written more than 20 years ago, elements of this "informal economy" endure today, and were described to me over and over as I spoke with residents and shopowners. It particularly affected how rent control played out in the neighborhood. While that discussion will be taken up in Chapter 3, I introduce it here to describe the interdependence among businesses and residents which is part of the Cambridge Street neighborhood dynamic.

Residents in this neighborhood have a watchful eye on the street, and tend to know what is happening around them. There is a "sidewalk life"<sup>21</sup>, in the words of Jane Jacobs; in terms of rent control, for instance, owners tend to know what is being charged in other buildings on the block. They know something about their neighbors, even if they do not socialize or interact much. Shopowners know their customers. It is common to see older men stopping to talk along the street. I often saw curtains move, or shopkeepers pause and look, as I made my way around the neighborhood to do this research.

People know what's going on. Who's sick, who needs to rent an apartment. Nobody sells their house to a total stranger; its all word of mouth.<sup>22</sup>

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<sup>20</sup> Adler, p. 43

<sup>21</sup> Jane Jacobs, *The Death and Life of Great American Cities*, New York, Vintage Books, 1961, p.62.

<sup>22</sup> business owner interview, February 10, 1995.

### *Homeownership*

The degree of home-ownership surrounding Cambridge Street is a feature which distinguishes this district from the West End, where renters were the overwhelming majority, and communal griping about tenement landlords was part of a common social bond.<sup>23</sup> Between 24-27% of the units surrounding Cambridge Street are owner-occupied<sup>24</sup>. Because the stock is almost entirely multi-family properties, however, the percentage of properties with an owner-occupant on premises is actually much higher. In this neighborhood, a value and pre-occupation with home-ownership has been the common social ground among many residents.

Residents spoke often of the tenacity with which they pursued buying their homes. Achieving this milestone was a major goal for new arrivals, and often included the effort of several family members. This value particularly permeated the Portuguese and Italian communities. This phenomenon is further elaborated in the next chapter, in the discussion of the dynamics of rent control in the district.

### *Ethnic Concentration and Diversity*

As noted previously in this chapter, the neighborhood surrounding Cambridge Street has been shaped by a history immigration, and an equilibrium has always endured among a diversity of ethnic groups.

In some important ways, Cambridge Street looks very much like a 90s version of the West End. It is a tight (some would say tough) ethnic community; for the most part symbiotic and interactive, with some tensions around the edges. Like the West End, ethnic groups around Cambridge Street live side by side without much difficulty, not because they mingle closely, but because they retain a strong reference point to their own community. Family, religion, and ethnicity form the basis for interaction; the result is several communities within a neighborhood.

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<sup>23</sup> Gans, p. 15

<sup>24</sup> Based upon Cambridge Assessor and 1990 U.S. Bureau of Census data, the areas surrounding Cambridge Street have the following rates of owner-occupancy by unit: East Cambridge 27%; Wellington Harrington 24%; Along Cambridge Street 25%.



Changes happens slowly. Portuguese and Italian are still spoken in many homes and shops. There is a lively streetscape, with residents and shopowners who know one another. Many extended families live in the same multi-family house, or within a few blocks of one another. While many 2nd or 3rd generation children have left the neighborhood for other parts of Cambridge, Somerville, Medford and the suburbs, they remain closely involved with family and often return for church and shopping.

### *Low Residential and Commercial Rents*

Physically, the neighborhood is in better condition than the West End was before it was bulldozed, but it is nonetheless a somewhat deteriorated streetscape, with many buildings in need of major repairs. The buildings are mostly 3-4 story wood and brick built pre-1900. Some structures, particularly those built in the 1830s and 1840s for the early gentry, were solid, but those built later on for immigrants tended to be mass-produced and poorly constructed. Like the West End, the quality and nature of the housing stock has kept market rents and housing prices low--and accessible to immigrants. As one local developer observed,

Let's face it, its not the Villa Venita. But its an effective housing stock. It works for the people who live there. The goal for many owners has not been to modify it significantly. And in exchange, the tenants get stability and low rents.<sup>25</sup>

The quality of the buildings and nature of the commercial market along the corridor has similarly allowed small businesses to open on Cambridge Street at far lower commercial rents than other areas of the city. Rates are currently \$5-7 per square foot cheaper than Central Square or North Cambridge. Overall, there has been little upgrading to the district. Development over the past thirty years, which is delineated in Chapter 3, has primarily come from existing business owners; changes have been incremental and small scale.

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<sup>25</sup> Interview with Robert Simha, Director of Real Estate, Massachusetts Institute of Technology, March 2, 1995..

In short, Cambridge Street evokes a feeling of another era--a neighborhood where residents know one another and speak on the street, and shopowners know their customers. Yet there is not a strong sense of collective community; rather, each group tends to operate within its own ethnic or social world. Tolerance is not always overflowing between different ethnic groups, or between older and newer residents. But a resilient equilibrium has managed to survive, and most people feel that the quality of life here is good.

I'll tell you the secret to Cambridge Street. Everywhere all over Boston, Cambridge, everywhere, when it snows, you see people shovel themselves out and then put a chair or something in the space. They claim it -- "its mine". Here, its considered impolite to your neighbor. Even if you don't like him, you would never do that.<sup>26</sup>

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<sup>26</sup> resident interview, February 7, 1995.

### Chapter 3: The Dynamics of Rent Control Surrounding Cambridge Street

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Rent control had a complex and multi-faceted history along Cambridge Street and in the neighborhoods on either side of corridor. It was often despised, sometimes feared, and at times completely ignored by landlords in the neighborhood. The policy influenced some rents, on the one hand, while others stayed even with the market. There were impacts to property maintenance and housing quality. And finally, rent control played an unintentional role in terms of land use and demolition.

Some of these impacts were subtle; others were more significant. In this chapter, I delineate how rent control played out near Cambridge Street. I hypothesize that rent control was part of a complex set of dynamics between landlords and tenants, but overall, it has been a secondary factor in preserving the neighborhood.

The story of rent control can best be told by looking at landlords, tenants and rents; housing quality; land use; and development pressures. To explore these themes, however, it is useful to begin with a critical feature of this district: the degree of small property ownership.

Along Cambridge Street, the properties are almost exclusively 3-4 story brick and woodframe, with storefronts below and 2-6 units of housing above. There are also some freestanding multi-family properties, mostly under 6 units. While the streets surrounding the business district contain more single-families and a few larger apartment buildings, the pattern of small multi-family homes permeates here as well. Along a block with thirty parcels, there are likely to be thirty different owners; with few exceptions, no one owns more than one or two buildings along the corridor or in the surrounding neighborhoods.

Small property ownership--with or without a landlord occupant--profoundly affected the overall landlord/tenant dynamic in this neighborhood. Small property "mom-n-pop" owners often operate with a different management style and set of motivations than large investor landlords. These owners are not primarily in the real estate business. They own property in order to live in it; or, as a small-scale investment which they fix up and manage themselves. Since they tend to be on or near the premises, they have more contact with tenants than larger landlords. Tenants tend to be selected carefully, and often as referrals from family or friends. Unlike an investor with larger properties, they have little access to capital and tend to make

improvements incrementally rather than wholesale. The work is often completed by the owner or someone connected by family or social circle, and bartering repairs for other favors is common. As is the case around Cambridge Street, small property owners sometimes combine the investment with a conscious intent to provide housing for family, friends, or compatriots.

Roger Krohn dubbed this “amateur” model of ownership the “Other Housing Economy” in his study of working-class neighborhoods in Montreal. While it has generally been assumed that people who invest in property rationally pursue economic goals and maximum profit, he found that a substantial segment of rental housing owners in Montreal did not. Instead, they were part-time or incidental owners with a more complex set of motivations, and little sophistication to even evaluate the return on their properties.<sup>1</sup> This model stands in contrast to George Sternlieb’s study of Newark, New Jersey, in which he describes the “vicious cycle” slum process perpetuated by profit-greedy tenement landlords<sup>2</sup>.

This informal housing economy, rooted in small property ownership, is a fundamental feature of housing surrounding the Cambridge Street Business District, and had important implications for the dynamics of rent control. The line between tenant and landlord was blurred in some cases, and economic transactions sometimes gave way to more informal set of arrangements. A look at the way rents were administered in the district further elaborates this point.

### *Rents*

There was not a universally adopted “system” of rent control among the landlords and tenants surrounding Cambridge Street.<sup>3</sup> The policy was administered by owners in several ways, and to varying degrees. Many rents were kept low because of controls; other rents followed the market, either because of legitimate Rent Board increases or because of informal arrangements between landlord and tenant. Still other rents--controlled and uncontrolled--stayed low independent of rent control.

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<sup>1</sup> Roger Krohn, *The Other Economy and the Urban Housing Problem: A Study of Older Rental Neighborhoods in Montreal*. Joint Center for Urban Studies, Harvard University, Working Paper #11.

<sup>2</sup> George Sternlieb, *The Tenement Landlord*. (New Brunswick, New Jersey: Urban Studies Center, Rutgers University, 1966).

<sup>3</sup> Almost all of the property owners I spoke with own property on Cambridge Street. In contrast, tenants and tenant advocates I spoke with represented both Cambridge Street and, more often, surrounding streets.

There are about 162 residential and commercial buildings along the business corridor between Prospect Street in Inman Square and Lechmere station. Although 124, or 78%, of these properties fall under the jurisdiction of rent control, because of owner-occupancy and other exemptions, only 62, or 38%, of the buildings had actively controlled units before Question 9 passed<sup>4</sup>. Rent Board data indicates that the 1994 median rent control rent along the business corridor was \$397<sup>5</sup> for a 2-bedroom unit, with a range of \$200-900<sup>6</sup>. This compares with \$500-600 for a market unit today; however, interviews with residents and Rent Board staff indicate that the actual gap between market and controlled rents may have been smaller for two reasons: 1) the data may not have reflected actual rents collected in some cases, and 2) there are many uncontrolled units in the neighborhood renting for below market rates.<sup>7</sup>

Several factors account for this range in rents and the degree to which rent control had an influence. Rents were kept low, on the one hand, for the following reasons:

- owners who shied away from or resisted dealing with the bureaucracy of the Rent Control Board, and thus did not seek increases for improvements

The Portuguese landlords have never been good at dealing with the bureaucracy of rent control; so the buildings owned by them have the lowest rents. It could be partially because they like to rent to their own. But the bureaucracy was an issue.<sup>8</sup>

The regulations actually kept up pretty well with inflation. But either the landlords didn't know they could get more rent, or they were philosophically opposed to having to justify increases. So they didn't do anything.<sup>9</sup>

- long-term ownership with little or no debt service, combined with long-term tenants

Some of the buildings have people in them for 20 years and more. And the building is paid off.<sup>10</sup>

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<sup>4</sup> Cambridge Rent Control Board on-line data

<sup>5</sup> This median is taken from 1994 Rent Board data across 62 active rent-controlled buildings along Cambridge Street. The market rent assumes a new tenant securing an apartment in 1994. There are many uncontrolled buildings with rents below this rate, especially those with long-term tenants. Further, the \$500-600 applies to units above storefront. Residential streets have higher rents.

<sup>6</sup> Cambridge Rent Control Board figures

<sup>7</sup> 1990 Census data--which includes both controlled and non-controlled rents--indicates a median rent of \$433 in East Cambridge and \$455 in Wellington Harrington. These median rents, along with Area 4, are the lowest of any census district in Cambridge. The city median was \$538 in 1990 (Source: Bureau of Census 1990).

<sup>8</sup> tenant advocate interview, January 17, 1995.

<sup>9</sup> Interview with Jose Soires, Cambridge Economic Opportunity, May 5, 1995.

<sup>10</sup> Interview with Barbara Shaw, Just-a-Start Corporation, January 9, 1995.

- owners who did not make improvements

Some owners didn't do much with the properties. Some were in pretty bad shape...but it worked for the tenants. They got low rents and stability in exchange.<sup>11</sup>

Many owners were afraid to approach the Board because they knew they had code violations. So they didn't do anything.<sup>12</sup>

Other factors were cited for the high end of the rent range:

- owners who were aggressive about capital improvements and received regular increases from the Rent Control Board

Most buildings on Cambridge Street are owned by business people. They've finagled a way to keep up with rent control increases. If you're in business, you know enough how to do that.<sup>13</sup>

- owners who had informal--and mutually agreeable--arrangements with tenants to pay above the maximum allowable rents. Sometimes tenants were friends or family, but this was not always the case. In some cases with extended families, the arrangement was set up to collectively pay a mortgage, and tenants became partial owners.

This phenomenon of "benign overcharging" was acknowledged through several sources, but described somewhat differently. In some cases, it was characterized as landlords creating their own system for making the properties viable:

They couldn't deal with these Rent Control people. So they did their own thing. And the tenants didn't object. It wasn't greedy or gross overcharging.<sup>14</sup>

In other cases, it was characterized as a mutually agreed upon system in which tenants were essentially making an equity contribution toward the property.

Sometimes you had families doing it as a way to invest in property. The tenants paid something extra toward the mortgage.<sup>15</sup>

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<sup>11</sup> Simha, March 2, 1995.

<sup>12</sup> Soires, May 5, 1995.

<sup>13</sup> resident interview, January 17, 1995.

<sup>14</sup> resident interview, March 14, 1995.

<sup>15</sup> former resident interview, March 22, 1995.

In other cases, overpayments were generated by tenants as a way to gain access to an apartment. In one case, I was told that tenants sometimes paid more simply because they were sympathetic to landlords who were losing money on their property.<sup>16</sup>

there were a lot of cases where tenants would just add on cash to their rent checks. No one's pushing them to do it. But they see that they are paying some silly rent and the landlord can't afford any repairs. In a lot of cases, the landlord isn't any better off than the tenant.<sup>17</sup>

Despite the obvious benefit of higher rents to owners, they engaged in significant risk with these arrangements. Tenants pursuing cases in housing court were eligible for treble damages if they could prove overcharging of controlled rents. Therefore, these arrangements required a mutual trust--a feature which generally characterized the tenant/landlord relationship in this neighborhood (which is further explored in Chapter 4).

These dynamics support the growing theory of social capital, which emphasizes the importance of social networks for successful economic outcomes (Smith 1995). Recent literature on social capital has documented a sharp decline in the norms and networks which leverage, in an informal way, economic benefits to a community (Putnam 1995). But around Cambridge Street, these practices are alive and well.

It is impossible to accurately estimate the net impact that these factors had upon controlled rents, and the actual gap between controlled and uncontrolled units, without completing a much more substantial sampling than this research provides. However, there is a strong consensus among both owners and tenants that rent control units by and large rented for less than market units, even if the gap was smaller than Rent Board data might indicate.

Throughout Cambridge, rent control had another impact on the rental market which existed near Cambridge Street as well. Rental certificate tenants became more desirable, since they guaranteed owners a federally-determined Fair Market Rent (FMR). Units with Section 8 or Massachusetts Rental Voucher Program certificate holders were exempt from rent control. Actual rents for these units usually exceeded market rents for the neighborhood. Certificates became increasingly desirable to owners in the late 1980s--particularly owners who were less

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<sup>16</sup> This description came from a previous resident who had grown up in the neighborhood, and was corroborated by several others; however, I did not speak with any tenants who were overpaying.

<sup>17</sup> former resident interview, March 22, 1995.

interested in a specific tenant profile. A segment of small owners saw this as a more viable approach to operating their buildings, and aggressively pursued certificate tenants.

### *Ethnic Concentration*

A key question in this research has been whether or not rent control has preserved an ethnic concentration near Cambridge Street. Did the accessibility of the rental market here make it easier for groups to settle and stay? And because there was no economic motive to rent to a different type of tenant, did landlords favor a more personal connection? This question can be evaluated in terms of both the rental and sales markets.

In the rental market, most landlords surrounding Cambridge Street have kept tight reins on tenant selection. By and large, landlords and tenants have long-term and stable relationships. There are exceptions; some relationships were more polarized, and the Section 8 phenomenon described above was not conducive to long-term tenant relationships. But the dynamic of renting to friends, family and ethnic community is part of the fabric of Cambridge Street. Before the real estate boom of the 1980s, the ethnic concentration surrounding Cambridge Street appears to have occurred with little impact from rent control. Many owners were able to manage properties at a small but acceptable profit, and they could rent to a preferred community without “taking a hit”. But towards the end of the 1980s it became increasingly difficult to keep up with taxes, utilities, and operating costs. There was less margin with rent control rents, and there is a sense that rent control as a policy may have played a more important role at this point in terms supporting an ethnic concentration. Some owners might have opted for a different tenant profile in return for higher rents, given the choice.

In addition, there is some sense that as Portuguese immigration has declined, owners may be charging new tenants more than those with whom they had a personal tie.

As Portuguese immigration has slowed down, some have turned to others for rentals; and my feeling is they charge them more. There's not the same connection<sup>18</sup>.

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<sup>18</sup> tenant advocate interview, January 17, 1995.



One result of highly selective tenant choices has been the surprising lack of students on and around Cambridge Street. The neighborhood has the features which tend to attract students--cheaper rents, proximity to local universities, especially Harvard and MIT, and access to public transportation. Yet, they have not infiltrated this neighborhood in large numbers.

Despite the general phenomenon of selecting tenants carefully, there are also many tenants in rent-controlled units in the neighborhood without an ethnic or long-term connection to owners. Some frustrated owners complained of high-income tenants. These tenants were resented for two reasons: primarily, they were seen as undeserving of a rent subsidy; in addition, they were assumed to shop outside of the local business district.

I know someone that lives here in rent control property. They probably pay \$300. They own rental property in Somerville. They're better off than their landlord<sup>19</sup>

We had to pay the tenants to leave. We had to borrow money to pay them off. We've very poor and we had to pay a young couple with money to go so we could live here. I'm very bitter<sup>20</sup>.

They didn't shop in the neighborhood anyway.<sup>21</sup>

In terms of the sales market, a similar questions arises: did rent control allow moderate income immigrants to buy homes more easily? Multi-family controlled properties in Cambridge often sold for below market sales prices, although it is difficult to estimate the spread, which has varied over time.<sup>22</sup> Some residents feel that this factor also played a role in the ethnic concentration surrounding Cambridge Street.

This claim is difficult to assess for several reasons. First of all, housing is less expensive here than anywhere else in Cambridge. East Cambridge and Wellington-Harrington have the lowest median house value of any census district in Cambridge. While the city median for 1990 was \$256,800, the East Cambridge median was \$144,100; the Wellinton Harrington median was \$176,200.<sup>23</sup>

Secondly, many claim that the Italian and Portuguese communities simply placed an extremely high value on home ownership, and would have found a way to buy property

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<sup>19</sup> business owner interview, February 7, 1995.

<sup>20</sup> business owner interview, February 7, 1995.

<sup>21</sup> business owner interview, February 9, 1995.

<sup>22</sup> Conversation with Peter Helwig, Director of Valuation for the Cambridge Assessor's Office, May 22, 1995.

<sup>23</sup> U.S. Bureau of Census 1990.

regardless of the discounted value of some buildings. Buying property was a major goal for new arrivals; it was common for a family members to work two and three jobs in order to achieve this goal.

Finally, while some residents stayed in the neighborhood, many chose to buy homes in Somerville, Medford and the suburbs--where values were not depressed by rent control.

The research is not conclusive on this point. However, interview after interview pointed up the general obsession with home ownership which permeated the immigrant communities near Cambridge Street. The tenacity with which many residents approached this goal appears to be the primary factor driving purchases in the neighborhood, whether or not the homes came at a discount.

### *Housing Quality and Operating Issues*

The housing stock of Cambridge Street and its environs raises a chicken-and-egg question: which caused low rents first, rent control, or the nature and quality of the housing stock? The condition of properties along Cambridge Street, most of which was built mid-1800s, varies quite a bit. Many buildings are in need of serious structural repairs. Most are 5 or 6 rooms and less than 800 square feet.

I hate to say it, but some of its really tacky; poorly built in the first place and never really upgraded properly.<sup>24</sup>

You've got those steep stairs, no light, no air; we're talking major firetraps.<sup>25</sup>

Some units still only have a closet for a toilet, behind the stairs. They were all cold-water flats, with the gas stoves in the kitchen. Most of them still have the stoves.<sup>26</sup>

Others appear worse on the outside than they are inside:

Its what we call assessor housing. Shitty on the outside; gold on the inside.<sup>27</sup>

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<sup>24</sup> interview with local realtor, February 16, 1995.

<sup>25</sup> Shaw, January 9, 1995.

<sup>26</sup> Soires, January 17, 1995.

<sup>27</sup> interview with local developer, March 2, 1995.

Many units have been well-maintained inside and out. But even those in good condition tend to be small, somewhat dark, with no outside space, poor ventilation, and little room for expansion.

Integral to an understanding of housing quality and property maintenance practices is the informal system of repairs that many small property owners use. Improvements tend to be piecemeal, as needed, and are often completed by the owner or someone that is unpaid for the work.

Everything you see here was done by me and my family<sup>28</sup>.

I do the work myself. Sometime I bring [hired] people in. But usually I know someone that can help<sup>29</sup>.

This informal system had two important impacts: 1) many of the buildings lack major structural improvements that are warranted by their age and condition, and 2) the owners often neglected to maintain the documentation required by the Rent Board to recoup their expenses in rents.

A frequent claim by opponents of rent control is that it has led to deterioration of the housing stock because there was inadequate cash flow to maintain rental units. Certainly owners in this neighborhood feel that this was the case. Many shopowners who own housing above complained that they had to subsidize the housing with the business below.

I'm not talking breaking even. I'm talking losing money. Every month. Money from the business had to cover mortgage, or water bills, or sewer bills<sup>30</sup>.

There is, however, some sense that since the Rent Board revamped their operating expense database and capital improvement system in 1991, this was less of a problem.

The extent to which owners actually had enough cash upon which to operate their properties is unclear from this research. Since 1991, the Rent Board has maintained detailed data on operating expenses and capital improvements for all controlled units. This data includes rent levels, water, sewer and tax expenses, and capital improvements that owners have made. From this data it is possible to estimate what owners had to operate their properties after water, sewer, taxes and capital improvements. Owners of rent-controlled properties along Cambridge Street

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<sup>28</sup> small property owner interview, March 22, 1995.

<sup>29</sup> small property owner interview, February 7, 1995.

<sup>30</sup> business owner interview, April 18, 1995.

had a median of \$261/unit/month to operate their properties in 1994, after these expenses were deducted (Appendix 4). This figure essentially indicates what the owner had to pay debt service and provide day-to-day maintenance. However, there was a huge range among properties--from \$119/unit to over \$900/unit. Further, it is difficult to assign meaning to the number without knowing the debt service on the property. An attempt to interpret debt service from the Registry of Deeds records proved inconclusive.

Sifting through the myriad of opinions on this issue, I would argue that rent control exacerbated, but did not create, the housing quality issues surrounding Cambridge Street. It is likely that the policy interacted with the degree of small property ownership to produce minimal upgrading. By and large, the owners in this neighborhood would have had an incremental approach to repairs regardless of the policy. But rent control squeezed the cash flow to discourage at least some of this activity.

*Land Use and Development Pressure:*

During its reign in the city, rent control had the largely unintentional role as a barrier to demolition. The regulations created a cumbersome review process for demolishing controlled buildings. The Historical Commission still retains a layer of regulation limiting demolition. But one of the fears which emerged during the Question 9 debates was that lifting rent control would make demolition easier, meaning the loss of residential units and displacement of tenants; worse yet, it could mean changes to the scale and character of neighborhoods where the current zoning envelope would allow.

In order to address the concern that there will now be increased pressure to demolish in order to rebuild at a higher density or with a different use, the city has embarked upon an evaluation of zoning implications to the ending of rent control. The next section addresses this effort and future development potential. But the question here is, historically, has rent control limited development along Cambridge Street?

The history of development along Cambridge Street has been incremental, small-scale, and generated by businesses and institutions already operating in the neighborhood. Riverfront

redevelopment has created pressures on the East Cambridge/Lechmere end of the corridor, and more recently, revitalization in Inman Square has created some pressures to the west.

But despite fears that intensive development of the nearby Cambridge Riverfront over the past 20 years would impact Cambridge Street businesses and housing, the quality and character of Cambridge Street remains substantially unchanged. The incursions have been kept to the periphery of the neighborhood. The Galleria Mall, several luxury condominium complexes, and substantial office space have all been erected just blocks away, but the riverfront remains a world apart from the urban village, which is buffered by the layout of streets and change in use between the residential streets and the river. While the condominiums have added several hundred units of new housing to East Cambridge, the buildings are separated from the neighborhood by First Street, a the major artery. These luxury apartments face the river and not the neighborhood; their owners, too, are oriented toward downtown Boston and do not have a physical or social connection to Cambridge Street. Few shopowners see customers from these buildings; they are absent from neighborhood events, churches and clubs. The overall impact of this housing has been to establish a new residential community along the water, rather than adding to the Cambridge Street mix.

Inman Square has created a more recent and very localized pressure at the other end of the business district, as the 1990s have brought many new, up-scale restaurants to the square. A few restaurants have also opened on the blocks of Cambridge Street adjacent to Inman Square. While they have replaced previous restaurants, it appears that these new establishments are drawing from a wider customer base than their predecessors.

But along most of Cambridge Street, only a handful of buildings have been constructed or redeveloped over the past 30 years. Much of this activity occurred during the 1970s and early 1980s as part of the urban renewal and Model Cities programs. More recently, a few institutional and office uses have been constructed. A summary of development since 1970 is detailed in Table 6.

Virtually all of this development has been generated by local business and institutions. Both interviews and the East Cambridge Neighborhood Study<sup>31</sup> indicate that there is a consensus

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<sup>31</sup>East Cambridge Neighborhood Study, p. 27

Table 5: New Commerical and Mixed-Use Development since 1970

ADDRESS	BUSINESS	YEAR
Cambridge St at Lambert	Miller's River Senior Housing Complex	1972
1221 Cambridge Street	Inman Square Apartments	1974
657 Cambridge Street	Vellucci Bros facade replacement	1977
292 Cambridge Street	East Cambridge Savings Bank	1977
173 Cambridge Street	Fire Station	1978
1000 Cambridge Street	University Bank Building	1982
1075 Cambridge Street	Casal Bakery	1983
1065 Cambridge Street	Automatic Cone Company	1982
1055 Cambridge Street	University Monument Works	1982
267-271 Cambridge Street	Hastings Tapley Insurance Co.	1982
719-721 Cambridge Street	Giro's Photo and Bride Shop	1983
725 Cambridge Street	Portugalia Restaurant/Apartments	1983
819 Cambridge Street	Ponte Insurance Agency facade	1983
650 Cambridge Street	East Cambridge Health Center	1985
501 Cambridge Street	Pageworks Inc.	1985
575 Cambridge Street	Filarmonica Cultural Center	1993
599 Cambridge Street	The Pavillion Offices	1986
660 Cambridge Street	660 Liquors/Apartments	1992
950 Cambridge Street	Vin-Fen Inc.	1989

*Source: compiled by author from Building Department and Cambridge Redevelopment Authority records*

among residents that recent development has been positive for the district. The question remains, was rent control a factor in minimizing interest from outside developers?

Local developers and realtors note that historically, Cambridge Street has not been attractive to outside developers for other reasons. The street has been characterized as a difficult turf due to lack of physical attractiveness; lack of opportunity to assemble meaningful square footage (20,000 sq. ft. for most commercial development today); serious parking issues<sup>32</sup>; and uneven access to a major transportation node. Economic development staff at the city, who

<sup>32</sup> Parking issues are discussed in the next chapter

frequently field calls from businesses looking to settle or expand in Cambridge, never get inquiries about Cambridge Street.<sup>33</sup>

None of the developers I spoke with cited rent control as a primary factor in the lack of development interest in Cambridge Street:

Noone is all that interested. Its just not that desirable compared to other areas of the city<sup>34</sup>.

Everything else in Kendall will get developed first. And there's still room there. And then maybe other parts of Cambridge before Cambridge Street<sup>35</sup>.

A few did note that perhaps the demolition barrier had some influence. But based upon this research, it appears that rent control at best had a minor role in mitigating undesirable levels of development along Cambridge Street.

There is little doubt that rent control added some complex dynamics to way in which the Cambridge Street neighborhood evolved. But like the ozone layer which provides protection in some places but has lots of holes, rent control had a variable and inconsistent impact. There is a consensus that the nature and quality of the housing stock, and the dynamics of landlords maintaining a high level of control over the tenant base, have had more to do with preserving the neighborhood than rent control. In addition, many immigrants were tenacious in their pursuit of home ownership, which has stabilized and preserved the character of the district. Rent control perhaps encouraged this pattern, but did not create it. Finally, the business district had some built in barriers to development: its age, condition, serious parking issues and lack of assemblage opportunities. These features have all made the neighborhood resilient in ways that other neighborhoods in Cambridge, particularly those with more speculative ownership and larger apartments, may not be.

In the next chapter, I analyze what it means to remove this patchy layer of rent control from the neighborhood dynamic.

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<sup>33</sup> Conversation with Jeanne Strain, Director, City of Cambridge Division of Economic Development, April 28, 1995.

<sup>34</sup> Interview with Joel Alstein, the FAR Group, February 14, 1995.

<sup>35</sup> Interview with Brendan Noonan, Brendan Noonan Realty, February 14, 1995.

## Chapter 4: Impacts to Lifting Rent Control

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The previous chapter outlined the ways in which rent control interacted with the Cambridge Street neighborhood. Where does that leave the district as rent control is dismantled? Rent control, it seems, is evaporating quietly. The equilibrium of Cambridge Street businesses and housing is steady. And while there are pressures facing the neighborhood which may be amplified by lifting rent control, it will take years of slow change before the urban village is significantly transformed.

There are many reasons to believe that Cambridge Street will retain its character over the next several years. While the change in policy is still fresh, and some tenants remain protected, several factors indicate that the business district and surrounding neighborhoods will remain resilient even after the dust has settled. The factors which contribute to this resilience include:

- stable relationships among landlords and tenants, with a mutual sense of “fairness” about rent increases
- limited anticipated turnover among tenants; in the majority of cases, owners are raising rents incrementally and not dramatically
- a high degree of small property ownership, as well as social control among residents in the neighborhood--making acquisition potential quite limited along Cambridge Street
- disinterest in Cambridge Street among the outside development community. There is reason to believe the pattern of “development from within” will continue in the future
- the improved ability of owners to maintain properties. Some owners are now making improvements; some who considered leaving are now choosing to stay

The following section elaborated upon each of these themes.



## Resiliency Factors

### *Stability of Landlord/Tenant Relationships = Little Turnover*

I was surprised to encounter a mutual sense of “fairness” about rent increases among both owners and tenants on or near Cambridge Street<sup>1</sup>. One tenant advocate told me that he had tried to organize a building with many elderly tenants who had received a notice of rent increase before it was legal to send such a notice. He could not convince the tenants to *not* pay the increase, despite the premature notice. The tenants felt that the increase was fair and that the owner was not being greedy. The advocate added that many of these tenants have seen their children move to the suburbs and become property owners. They told him, “if it was my property, I’d want more money too”.

This story may be unusual, but long-term tenants with good landlord relationships here are not. Many renters have been in their units for 10 or 20 years. The majority of property owners told me that with the ending of rent control, they had raised rents between \$50 and \$100 (usually to less than \$500), and that tenants would not be leaving. This was corroborated by tenants. A typical owner statement was “I didn’t go crazy. I have good quality tenants, been here a long time. I just want to cover my expenses better.”

As one previous resident of the neighborhood who is active in the Portuguese community noted:

The Portuguese landlords have been in business for 20 years; they have been turning a small profit. They’ve been doing OK. Now they’ll do even better and there’s really no motivation to change<sup>2</sup>.

There are some exceptions. While tenant advocates note fewer cases from areas surrounding Cambridge Street than other neighborhoods of the city, they do get some requests for help, mainly from elderly tenants and newer immigrants. There are some cases of elderly who remain protected now but expect to be displaced later. Further, there

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<sup>1</sup> Almost all of the property owners I spoke with own property on Cambridge Street. In contrast, the tenants and tenant advocates I spoke with represented both Cambridge Street and, more often, surrounding streets.

<sup>2</sup> Soares, January 17, 1995.

is a sense that tenants perceived as “difficult” will go most quickly, and that the next generation of new owners will be more “professional” and less “personal” in dealing with tenants.

An example of both the stability of landlord tenant relationships as well as the potential for this to change was illustrated by the following story. The example gives both the sense that the current generation of tenants may remain stable, but that the future generation of tenants may face a different situation:

One tenant received a notice of a \$300 increase, almost doubling her rent. She was very upset, not only at the increase but that the notice was very formal and legalistic in tone. “This is not the nature of how we do things,” she said. She pursued help through our agency, but before a hearing was scheduled her landlord came over and ripped up the notice. His daughter, it seems had taken over the management of the property, and he was unaware that she had imposed such high increases. He apologized profusely, and told the tenant, “Your rent stays the same.”<sup>3</sup>

### *Limited Acquisition Potential*

The rate of residential owner-occupancy along Cambridge Street is about 25%<sup>4</sup>, (the city average is 28.5%)<sup>5</sup>. In addition, between 34% and 50% of the business own their buildings<sup>6</sup>. Many buildings are also owned by residents of surrounding streets, even if they are not owner-occupied. In combination, putting together assessor data with information from interviews, I estimate that about 60% of the properties along the commercial corridor are either owner-occupied, owned by business occupant, or owned by a neighborhood resident (Appendix X).

There is also significant institutional use anchoring the street, including St Anthony’s Church, St. Francis Church, the Harrington School, the Courthouse and Registry complex, the Fire Station, the East Cambridge health clinic operated by Cambridge Hospital, and several cultural organizations.<sup>7</sup>

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<sup>3</sup> Soires, May 5, 1995.

<sup>4</sup> Cambridge Assessor

<sup>5</sup> U.S. Bureau of Census 1990

<sup>6</sup> Assessor data indicates about 38% ownership by business, but city staff warn that this is usually somewhat outdated. A survey of 25 businesses along the corridor (about 14% of all businesses) yielded a 54% ownership rate.

<sup>7</sup> It is difficult to compare the percentage of institutional use along Cambridge Street with other commercial corridors in Cambridge for two reasons: 1) there is no good comparison to Cambridge Street, and 2) to the extent the portions of Mass. Ave. or other corridors might have provided some comparison, Harvard ownership skews the percentage: while they constitute an institutional use, many of the buildings they own are rental housing.

After mapping out some of these ownership trends and getting a sense from interviews about the potential for turnover among the current owners, the street begins to look very resistant to acquisition. There are about 30 parcels in every block, and with few exceptions, as many owners. The parcels are short and narrow--many under 1000 sq. ft--and backed up to residential zoning. While there are a few sites likely to be redeveloped over the next decade (Mayflower, Sew-Low, the vacant lot by Shell, and perhaps 2-3 others--see Appendix 5), there does not generally appear to be the potential for projects that will significantly change the streetscape. This is also a vocal neighborhood, with a watchful eye on the street and a history of controlling development throughout the neighborhood.

Perhaps as important, there is evidence of disinterest in Cambridge Street among the outside development community. As delineated in Chapter 3, the history of development along Cambridge Street has come from residents and businesses already in the neighborhood, and those within and outside the community seem to believe this pattern will continue in the future. Four local developers and one appraiser all characterized Cambridge Street as a difficult turf for developers due to lack of physical attractiveness; lack of opportunity to assemble meaningful square footage for new buildings (yet the numbers don't work to rehabilitate existing buildings); and serious parking issues. There is a sense that other areas of the city will be more attractive for development activity before Cambridge Street.

#### *New Opportunities for Existing Owners to Maintain and Upgrade Property*

Opportunities for improvements are encouraging, even without major rent increases. As an example, a typical scenario, based upon operating data from the Rent Control Board would indicate that an owner who rents an apartment for \$500 typically has \$250 of that rental income to pay maintenance and debt service.<sup>8</sup> If rent is increased by \$50 or \$100, presumably, the owner could afford additional debt service. Depending upon the number of units in the building, and what cap rate assumptions are applied, it

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<sup>8</sup> this is the average operating income for rent control buildings along Cambridge Street after taxes, water, sewer and existing capital improvements

might be possible to increase debt service--and make improvements--to the tune of \$8,000 to \$48,000 (Table 2). Obviously, increasing debt service would be contingent upon loan-to-value ratio and existing debt service, if any. But the calculation indicates that even without major rent increases, improvements will be possible in many cases.

The climate is favorable right now for home improvement loans.<sup>9</sup> Although it is likely that many will opt to make improvements themselves, several owners indicated that they would pursue loans to make improvements now. A few who said that they were on the verge of selling have decided to stay and either wait out the market or upgrade now.

Table 2: Estimation of Ability to Increase Debt Service Due to Rent Increases.

	<b>Rent Increase</b>	<b>Cap Rate/Additional Debt Service</b>		
	<b>\$50/unit</b>	<b>10%</b>	<b>12%</b>	<b>15%</b>
2 units	\$100	\$12,000	\$10,000	\$8,000
3 units	\$150	\$18,000	\$15,000	\$12,000
4 units	\$200	\$24,000	\$20,000	\$16,000
	<b>\$100/unit</b>	<b>10%</b>	<b>12%</b>	<b>15%</b>
2 units	\$200	\$24,000	\$20,000	\$16,000
3 units	\$300	\$36,000	\$30,000	\$24,000
4 units	\$400	\$48,000	\$40,000	\$16,000

*What people say about the impact of lifting rent control:*

Very few people I spoke with (4 of 54) felt that lifting rent control would significantly impact the neighborhood negatively, at least in the short-term. Some felt that it was a non-issue, while the majority felt that it would help the neighborhood because there is so much small property ownership. There was mixed feedback about how the neighborhood might be changing over the next 5 years. Many felt that things would remain similar; others felt that new types of tenants and homebuyers would be attracted in, although this would probably happen without lifting rent control as well. For those who anticipated this type of change, some were positive about it and some were negative.

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<sup>9</sup> Interview John Allen, East Cambridge Savings Bank, May 1, 1995.

All of the businesses felt that lifting rent control would be healthy for businesses and healthy for the neighborhood. If rent control was an enemy of the small property owner in Cambridge, it is portrayed as a total nightmare for small property owners who also struggle with small businesses. They expressed the sense that there will be a little more cushion now, and more opportunity to do repairs.

There were mixed views from shopowners about whether lifting rent control would mean more students and professionals moving into the neighborhood--as well as mixed views about whether that would be desirable. Some shopowners feel that lifting rent control will constrain the number of professionals and students moving into the neighborhood because they perceive that these populations have inhabited some of the rent controlled stock and will now leave. These owners cite examples of rent control "abuses; the policy has created some major tensions in situations where tenants clearly earn more than their shopowner landlords (though this is not the typical tenant profile in the neighborhood). In addition, professionals and students are not viewed as part of the customer base for these owners.

Other shopowners have a more desirable view of professionals. They feel that lifting rent control will bring needed change in both the residential and business communities, with more professional residents and more professional services businesses moving in.

There has been a "hesitation period" in effect since the ending of rent control which makes it difficult to judge impacts. Many owners are not anxious to make a move until it is clear what the market will bear. A local banker reported no increase in improvement loans<sup>10</sup>; nor have realtors seen increased sales<sup>11</sup>. But despite this hesitation, I found consistent agreement that the stability and longevity of landlord/tenant relationships, the degree of local ownership, and limited acquisition potential make Cambridge Street fairly resilient to the lifting of rent control over the next few years. In addition, new opportunities for upgrading housing could mean further stabilization of the

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<sup>10</sup> Allen, May 1, 1995.

<sup>11</sup> Focus group of Cambridge Realtors convened by the City of Cambridge Community Development Department, March 3, 1995.

area. But if lifting rent control will not present dramatic effects for Cambridge Street over the next few years, is the urban village safe? Will it remain resilient to outside pressures to gentrify? Despite the optimistic picture I have just presented for the short-term, there are issues facing the neighborhood which are more than likely to drive change over the next decade. The two most significant issues are an aging ethnic community and some severely deteriorated housing stock. The rest of this chapter explores these and other pressures, as well as delineates how lifting rent control may interact with each of them--if not sooner, then later.

## **Forces Driving Change**

### *An Aging Ethnic Community*

Cambridge Street has always had a “turning over” from one immigrant community to the next for over 200 years (from the Germans and Scottish to the Irish to the Italians to the Portuguese, with many other groups in the mix). An equilibrium has managed to survive as different groups have settled, prospered, and receded. While there have been many periods of transition, there has always been an influx of one group that manages to provide identity and stability to the community. It is not clear that the next decades on Cambridge Street will follow suit as the Portuguese-speaking community becomes smaller, more diverse in origin, and more aged. Most children do not remain in the neighborhood to raise families. Today, while (Azorean) Portuguese still dominate the business and residential community, second generation Irish and Italians, as well as others, have also remained. Yet, no single group is coming into the neighborhood; instead, a combination of groups--Brazilians, other immigrant groups, white professionals and students, appear to be slowly moving in--creating the possibility that Cambridge Street will no longer have a dominant identity as its backbone in the future. Without a primary ethnic identity--including ownership of businesses and housing--the character of Cambridge Street may begin to evolve in completely new ways.

Overall, the Portuguese community is shrinking, I believe. The anchor in the community is the church. Its a lot like the North End here. During the religious festivals, its packed. Absolutely packed. But a lot of the

community has moved away. The children don't stay. And there's increasing non-Portuguese people moving in. But not yet so there's any dominant presence like the Portuguese<sup>12</sup>.

There are many older property and business owners, and according to local realtors, the primary turnover in the housing sales market is due to death and aging. For the most part, children of elderly residents are not staying in the neighborhood. Anecdotally, investor ownership is increasing in the surrounding neighborhoods, and to a lesser degree, along Cambridge Street itself.

In short, while the many factors discussed at the beginning of this chapter will mitigate against a rapid transformation, the residential mix is slowly changing. In the past, change along Cambridge Street has meant replication. In the future, as older residents and businesses leave, it is possible that their replacements may bring a new character to the neighborhood.

#### *Deteriorated Housing Stock:*

The quality of the housing stock along Cambridge Street, as delineated the Chapter 3, is mixed, with some very deteriorated stock. Many units are small, somewhat dark, with no outside space, poor ventilation, and little room for expansion. This raises a number of issues which have great bearing on the future character of the neighborhood:

- what should be done with the most distressed properties? what does upgrading properties mean for the profile of future rents and future tenants?
- what is the utility of the housing stock, given its size and limitations? has it run its course? will there be pressure to demolish or convert to other uses?
- what are the economics of upgrading these properties? is it viable? worth it?
- what does the combination of a declining and aging community with borderline housing quality mean? If rehab will follow as older residents leave, will the units become inaccessible to a current tenants?

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<sup>12</sup> Soires, January 17, 1995.

- Will owners who are now able to upgrade because they have increased rents be less motivated by a personal transaction and more motivated by economic opportunity?

The city and other groups interested in improving the quality of the most deteriorated housing in this district face a delicate problem. If part of the utility of this housing has been its accessibility and low price, how can the stock be upgraded without eliminating these features?

The overwhelming result of countless neighborhood revitalization efforts in this country and elsewhere has ultimately been to displace current residents. As housing is upgraded, it draws higher rents; as deteriorated areas become more attractive, higher-income tenants are attracted in. Lisa Peattie has long argued the need for flexible, low-cost housing, in which some deterioration is actually an asset to be preserved rather than a blemish to be removed. While her work has focused upon slums--a different category of neighborhood than Cambridge Street--the research provides intriguing examples of the utility and desirability of run-down housing.<sup>13</sup>

It is not difficult to imagine, given the tight, expensive housing market in Cambridge, a scenario in which Cambridge Street and surrounding streets begin to experience residential renovations that, cumulatively, results in a face-lift of the community. It will be critical to preserve the phenomenon of incremental upgrading that is typical in the neighborhood now. Wholesale rehab will undoubtedly lead to more turnover. Strategies for encouraging this notion of “gradual improvement” are taken up in the final chapter.

*Parking:*

Due to state-imposed parking freeze in the city, as well as limited available space, parking is a huge issue for residents and businesses all over Cambridge. It has at times rivaled rent control in terms of its “hot button” potential in recent years. For the businesses along Cambridge Street, it is absolutely the number one problem in terms of

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<sup>13</sup> Lisa R. Peattie, *An Argument for Slums*, Journal of Planning Education and Research, Winter 1994, Volume 13 No. 2



doing business along the corridor. While the street is lined with meters, adjacent streets allow only residential permit parking. Even with two small municipal lots nearby, (at Windsor Street and Warren Street), there is simply not enough parking.

On a weekday, it is common to see cars double-parked; delivery trucks double-parked, and lots of orange tickets on windshields. Since Cambridge Street is a thoroughfare between Boston and Harvard Square, traffic slows as the cars pile up along the street. On weekends, Portuguese customers from Boston and the suburbs come for church and shopping. Enforcement is rigorous, and the costs to owners, employees and customers can be significant. In some cases there is tension between shopowners who must jockey to park while leaving spaces for customers, preferably in front of their own store.

They use our spaces for their employees, so they can have space in front of their own store for customers. So we have to play games. Its ridiculous<sup>14</sup>.

Everyone is always saying, what time is it? Do we need to feed the meter? I'll be in the middle of a sale and I have to run outside<sup>15</sup>.

A couple of owners noted that the parking situation would be forcing them out of Cambridge over the next 1-3 years. Many are not threatening to leave, but complain that the issue severely impacts the viability of their business.

Parking issues are common in commercial districts all over Cambridge. But what makes it a particularly important issue on Cambridge Street is the interdependence among businesses and residents. An issue which threatens businesses has more potential to impact the neighborhood itself here.

The parking freeze is a result of litigation by the Environmental Protection Agency, based upon the Clean Air Act of 1975, to limit vehicle travel and encourage greater use of public transit and alternative modes of travel in the city. The suit was pursued by the EPA on behalf of a few Cambridge residents. The freeze was amended more restrictively in 1990. Essentially, the policy regulates the number of spaces that can be added to the streets of Cambridge through the administration of a "parking bank". An

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<sup>14</sup> business owner interview, February 9, 1995.

<sup>15</sup> business owner interview, February 7, 1995.

Interim Parking Control Committee (IPCC) oversees the bank, which contains about 350 spaces at this writing.<sup>16</sup>

For Cambridge Street, there are two critical features of the legislation:

- In 1990, some parking on streets adjacent to Cambridge Street which had been left unrestricted was converted to residential permit parking. These spaces had frequently been used by Cambridge Street shopowners and employees, forcing them into the meters along the business corridor.
- The policy requires that any new development which includes its own parking spaces must secure these spaces through the IPCC and the parking bank; so expanding and new businesses have limited ability to take the matter into their own hands.

Effectively, this leaves few opportunities for relief. Despite efforts by city parking staff to create opportunities where they can--particularly for small businesses in the city--they are extremely limited by the law and available spaces.

In addition, residents near Cambridge Street are not always aligned with businesses on the issue; in fact, businesses are not always aligned with each other. Meters were recently changed along the corridor from 2-hour to 1-hour limits. This was done by the request of some residents and business owners, in conjunction with neighborhood organizations, in hopes of increasing turnover and creating more capacity for cars. But many shopowners complain about the change, saying that it only increases the number of violations and creates even more competition for spaces that are effectively needed the whole day.

Adjusting the metering is one of the few options available to address the issue. Meter limits were recently lengthened at the Warren Street lot to accommodate more long-term parking. This has not yet been considered for Windsor Street.<sup>17</sup>

The parking problem, though seriously frustrating, has an intriguing flip side when considering preservation issues for Cambridge Street. Parking constraints do provide a certain barrier to development. Even with fewer demolition controls on the neighborhood in the wake of rent control, the ability of commercial developers to

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<sup>16</sup> Interview with Lauren Preston, Office of Traffic and Parking, February 23, 1995.

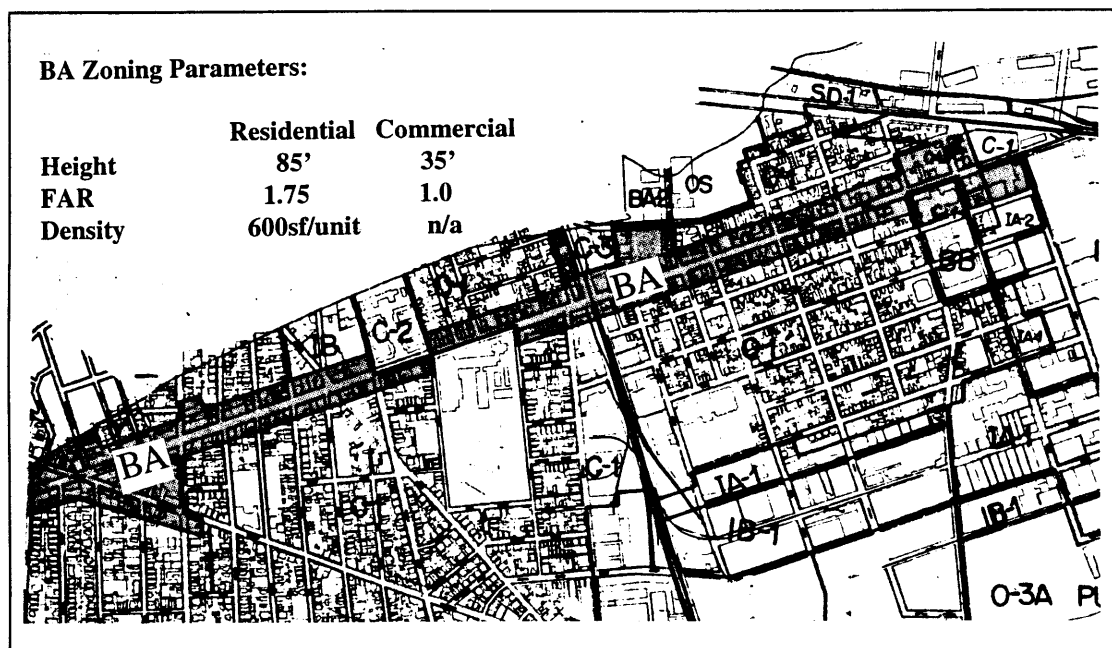
<sup>17</sup> Preston, February 23, 1995.

demolish for parking is limited by the availability of spaces in the bank. This may be of little comfort to businesses who feel that they are losing customers because buying a loaf of bread sometimes includes paying a \$10 ticket. But the situation may have its advantages in terms of sustaining the urban village.

### Zoning

Because rent control had some unintentional impacts in controlling land use, zoning now has a greater potential to interact with the future of Cambridge Street. In particular, rent control limited the practice of tearing down buildings and rebuilding at a higher density. Without this layer of control, zoning becomes the key policy regulating land use--and therefore, the character and scale of neighborhoods--in Cambridge.

**Figure 4: Zoning Map and Current Parameters for Cambridge Street**



*Source: City of Cambridge Department of Community Development*

Cambridge Street is a BA district, which allows for 35' (3-4 story) commercial height and 85' (8-story) residential height. Currently, there is nothing above 45' (4-stories) along the corridor, with two exceptions: the Millers River Elderly Housing development, set back several hundred feet from the street, and a 10-story apartment

building on the edge of the district at Prospect Street. In addition, the allowable density and floor/area ratio under the BA regulations are higher than the typical storefront building now inhabiting the street (Fig. 4).

The zoning envelope, then, currently allows for a substantial increase in height and density along Cambridge Street. This gap between the current use and allowable limits also exists along other mixed-use corridors in Cambridge. Because it is unclear to what extent rent control played the critical role in mitigating maximum-use development along these corridors, the City of Cambridge Community Development Department proposed an Interim Planning Overlay District (IPOD) for several districts in the city in January of 1995. The proposal included a temporary (one-year) text amendment to the zoning ordinance with three key provisions pertaining to Cambridge Street:

- a modest lowering of permitted density
- A lowering of residential height limits from 85' to 45'
- A requirement that a residential building converted to any other permitted use, whether commercial or institutional, provide all the parking for that new use

The IPOD concept was intended to regulate development while allowing city staff time to evaluate the long-term implications for the zoning ordinance as rent control is dismantled. The proposal, however, was recently defeated by City Council. Instead of imposing regulations, the Council agreed to adopt the “principles” of the proposal; that is, that the city should engage in a comprehensive study to evaluate the long-term zoning impacts of ending rent control, but without interim regulations.

The IPOD concept raises several interesting questions about the future of Cambridge Street. Most importantly, is there any neighborhood support for increasing the height and density along the corridor? What is the market demand? And given the favorable momentum property rights and market forces currently have in the city, are long-term zoning changes politically palatable?

While the current real estate market may not be strong enough to warrant any real threats to Cambridge Street, this could be a critical future issue for the neighborhood.

The character, scale and equilibrium of the urban village could be irrecoverably tilted by just a few 8-story buildings along the corridor. Zoning cannot change market conditions, but it can be used as a tool to prevent undesirable levels of development. This is one of the few tools the city has at its disposal--given political support--which can help to establish the future for Cambridge Street.

*Pressures from other neighborhoods experiencing rent-control fallout*

Neighborhoods surrounding Harvard Square are expected to experience the greatest impacts to rents due to the ending of rent control, because these are high-priced rental markets with few vacancies. Uncontrolled two-bedroom apartments rent for \$800 to well over \$1000 in these neighborhoods, while rent-controlled units tend to be considerably lower. One of the additional pressures that Cambridge Street and surrounding neighborhoods may experience over time is an immigration of tenants who have been priced out of these more desirable areas of the city.

There is no way to estimate this impact. It is likely that Cambridge Street will not be desirable to some of these tenants because of the nature of the housing stock and more remote transportation access. On the other hand, staying in Cambridge will be the priority for some tenants, for any number of reasons--the schools, the location, features of the community, etc. East Cambridge in particular has had a growing number of professionals and students moving to the neighborhood, and this may be amplified as overall rent levels in the city shift.

*Continued Kendall Development/Inman Square gentrification*

Finally, development is likely to continue to intensify at either end of the business district--surrounding Kendall Square and radiating out of Inman Square. Inman Square development is less likely to change the scale than the character of the neighborhood. The square has been revitalized not by physical change, but by the tenant businesses: namely, popular restaurants that draw in clientele from all over metropolitan Boston. Kendall Square, however, has seen intensive use conversion and large-scale development,

which continues today. This will continue to affect the residential mix which interacts with Cambridge Street.

Some of these pressures facing the neighborhood are more controllable than others. In the final chapter, I address what is important to preserve about Cambridge Street, and identify some possible strategies to do that.

## Chapter 5: Preserving the Village

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Despite concerns that rent control was the prime ingredient preserving the Cambridge Street Business District and surrounding neighborhoods--and that the end of rent control would mean the end of the district as we know it today--this research indicates otherwise. Rent control had a complex and multi-faceted history surrounding Cambridge Street, but it appears that many other factors were at least as important in slowing change to the neighborhood. But the problem of preservation does not go away with this revelation, since the neighborhood is still facing pressures to change.

So, what next? This final chapter speculates about possible directions the evolution of Cambridge Street might take, and possible strategies for the city to consider to help preserve the district.

### Current Trends

To some extent, the future of the village lies with the residential market, and the lifestyle of new residents. Will incoming residents have the same interest in face-to-face interaction? The same investment in home ownership? The same relationship with local business? In other ways, the village is in the hands of the commercial market and the next generation of businesses to settle along the corridor. Will these businesses continue to focus upon the local community?

On the residential side, this is still an area attracting a diversity of immigrants, although there is also reportedly an increase in white professionals and students as well. In particular, Brazilians are most visible. While Central American, Asian, and Haitian residents have tended to cluster a few blocks further deeper into Area 4, these communities have also added to the mix surrounding Cambridge Street.<sup>1</sup>

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<sup>1</sup> These patterns are difficult to track because the most accessible census data covers far beyond the immediate Cambridge Street area. I have not done a block group analysis because the data is not broken out by ethnicity and country of origin at this level, which would be the most useful groupings to analyze.

The logic of the market says that rents will increase in the district over time, both through gradual adjustment to the new decontrolled Cambridge market, and because there is likely to be more rehab pushing rents up. Renters and owners who leave will gradually be replaced by those who will pay more to rent, and more to buy, than their predecessors did. For the reasons outlined in Chapter 3, this will be slow process, since the neighborhood is not likely to experience any wholesale shifts in the near future.

On the commercial side, many of the newer businesses along Cambridge Street are Brazilian, along with a few Asian-owned salons. While some long-term businesses have recently closed or appear to be headed in that direction, others are stable or expanding. The courthouse end of the district has always been more desirable, with higher commercial rents, but the remainder of the district is extremely accessible for new small businesses. The general feeling is that for the types of businesses lining the street--markets, bakeries, hair salons, travel and insurance agencies--Cambridge Street is a good place to do business. There is also some sense that more small professional services firms may be attracted in as other areas of Cambridge become too pricey.

What, then, could tip the scales for the urban village? There are several scenarios to consider. On the residential side, serious change could be driven by two factors: 1) a critical mass of residents with different lifestyles than current residents (i.e. less interest in face-to-face interaction, less investment in home ownership, less patronage of the current business community), and 2) a critical mass of upgrading of housing (i.e. the neighborhood becomes accessible only to those who can pay for better housing than the district currently provides).

On the commercial side, an upward swing in the commercial market could attract in a new generation of businesses that lack a local orientation. More offices or upscale stores and restaurants could alter both the streetscape and the social interaction along the street.

Finally, on both the residential and commercial fronts, changes to the scale of buildings in the neighborhood could have serious impacts the character of the village (i.e. the construction of large residential or commercial spaces along the street which would alter the physical character and social dynamic of the district).



## **What is important to preserve?**

Feelings run deep among residents and business owners about the future of the neighborhood and the quality of life surrounding Cambridge Street. As I outlined in Chapter 2, there are several components in particular which current residents value:

- face-to-face interaction among neighbors, residents and businesses
- a high degree of home-ownership
- low commercial and residential rents
- ethnic concentration and diversity

Clearly, the next generation of residents and businesses will shape the future of the urban village, and the city has limited control to influence this evolution. Many trends will simply be dictated by market forces and demographic shifts. But some trends will be conducive to influence by public policy. The following section explores the role public policy can play in helping to preserve and promote at least some of these valuable elements of the village.

## **Public Policy and Community Process:**

The city has little influence over who emigrates to Cambridge and the preferences of its residents. It cannot mandate that a neighborhood remain symbiotic and interactive. And with rent control outlawed, regulating rents is no longer an option. But there are a number of ways the city can encourage activities which will help to preserve the urban village. In particular, the city can adopt the following strategies:

- provide incentives to owners to keep rents low
- provide support to preserve the phenomenon of incremental, rather than wholesale, upgrading to property
- maintain the current scale of buildings in the district, and

- provide support to sustain the type of small business which is typical along Cambridge Street

I will discuss specific recommendations for each of these strategies shortly. But first, it is important to explore the process by which the city should develop these or other policies with the community.

Cambridge Street forms the backbone of a district comprised of many different communities and neighborhood organizations. Yet, there is no single organization that has broad representation from both the businesses and the different residential communities of East Cambridge and Wellington Harrington. There have been various iterations of a Cambridge Street Business Association over time, but it is not currently active. There are two neighborhood entities--the East Cambridge Planning Team and the Wellington Harrington Neighborhood Council--but they have distinct agendas and little overlap. Further, some residents feel that neither group fully represents the communities in each neighborhood. Among other organizations along the corridor, including churches, the Harrington School, social clubs, Cambridge Organization of Portuguese Americans (COPA), East Cambridge Health Center, and the Portuguese Cultural Center, some have active relationships with the city, while others do not.

In general, there is synergy between the residents, businesses, and institutions about what is important to preserve in the district. But in terms of specific strategies and priorities, the city faces the challenging task of threading through the diversity of concerns among many different groups in order to shape policy.

As a starting point, a focal point is needed within the city to support and organize around the business district. The Economic Development Division of the Community Development Department is in the process of adding staff to focus on the commercial districts of the city. This is good news for Cambridge Street. The business district is integrally tied in with all of the issues facing the neighborhood: including both the commercial and housing markets, demographic changes, zoning and parking, but lacks a centralized advocate within the city. As a first step, a focus group of current business owners would help to gather input about current business needs and begin a discussion of

preservation issues. Many of the business owners own their properties, and thus there is a multiple perspective to be gained from this group. This is an important initial step, since this business community currently lacks a strong relationship with the city (see Business Needs below).

Ultimately, the goal is to create an ongoing forum which can advise the city about the business district and other issues facing the neighborhood. As such, the process must be broadened to include not only the business perspective, but other perspectives as well--especially the views of the diverse residential communities. Once there is a base of organized support for the commercial district, the issues which interact with the commercial market but are perhaps not a priority on the business agenda, such as housing, should be addressed with broader input from the groups listed above.

I outline several recommendations below to mitigate scenarios which would mean the end of the urban village as we know it today. As noted earlier, the major themes underlying these strategies are to

- **provide incentives to keep rents low**
- **help to preserve the phenomenon of incremental, rather than wholesale, upgrading to property**
- **maintain the current scale of buildings in the district, and**
- **provide support to sustain the type of small business which is typical along Cambridge Street.**

## **Recommendations**

### *Housing*

As outlined in Chapter 4, the city and other groups interested in improving the quality of the most deteriorated housing in this district face a delicate problem. If part of the utility of this housing has been its accessibility and low price, how can the stock be upgraded without eliminating these features? As housing is upgraded, it draws higher rents; as deteriorated areas become more attractive, higher-income tenants are attracted

in. Improving the stock without closing off options for a segment of future tenants becomes a challenging balance to achieve.

There is limited control the city or other groups have if market conditions accelerate this type of renovation activity. But the city can provide resources and incentives which will help property owners upgrade in a manner that keeps rents low, and it can support a “gradual”, rather than “soup-to-nuts” approach to upgrading.

Further, the city can focus efforts on small property owners, and develop initiatives which particularly emphasize the needs of these owners. In the words of Roger Krohn, author of *The Other Housing Economy*,

Understanding and supporting of the local economies in which there is older low-unit housing can help to preserve a resource for which there is no replacement so far.<sup>2</sup>

The Housing and Community Development Committee of the Cambridge City Council has recently proposed as part of its Cityhome program the creation of new programs that will assist private owners of rental housing who would like to remain owners but need assistance in order to maintain affordable units. The vision for this plan is to provide technical assistance regarding the scope of rehab and construction management, as well as low-interest loans to accomplish the work. In exchange for assistance, the owner agrees to set aside some number of affordable units.<sup>3</sup>

This initiative is timely and appropriate for owners surrounding Cambridge Street. To the conceptual proposal I would add the following recommendations:

- allocate specific resources for small properties (up to 6 units)
- provide added incentives for owner occupants (perhaps a forgivable portion of the loan)<sup>4</sup>, and if feasible, similar incentives for long-term owners
- Provide technical assistance with any eye toward gradual improvement

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<sup>2</sup> Krohn p. 36

<sup>3</sup> Cambridge City Council Housing and Community Development Committee, *Cityhome: A New Housing Program for the City of Cambridge*, April, 1995, p. 5

<sup>4</sup> The City of Chelsea administers a rehab program which forgives 50% of the loan for owner-occupants (in some cases, the loan is repaid at the time of sale). Investor owners must repay the loan, but get favorable terms. The program is administered through the Community Development Department.

Supporting the practice of gradual upgrading means providing owners with easy access to small amounts of home improvement capital. In some ways, this approach advocates helping, but not too much--and in that sense may prove controversial or simply not that appealing to some owners. But this research indicates the need for a financial program which allow owners to keep up with the most critical of repairs--roofing and heating upgrades, for instance--without engaging in a gut rehab.

Finally, housing policies should enhance and support the unique nature of this and other Cambridge neighborhoods. The notion of gradual improvement, or help for small property owners, may hold less significance for other areas of the city. Given the value of the urban village as articulated by residents and business owners near Cambridge Street, there is reason to consider engaging in housing policies which will strengthen these underlying neighborhood dynamics.

### *Zoning*

As noted in Chapter 4, the city will be conducting an evaluation over the next year to consider changes to current zoning surrounding Cambridge Street. A walk down corridor makes it easy to see that scale is a critical feature of this neighborhood. If preserving the quality and character of the district is important, it is difficult to imagine the justification for anything higher than 4 stories along the street. Since current zoning allows up to 8 stories, I recommend the following zoning-related initiatives:

- down-zone the parcels along Cambridge Street between Inman Square and Lechmere to a 45' height limit, with density and FAR regulations to match existing conditions along the corridor
- Keep incursions at the periphery: while Kendall Square development is likely to continue to have some impact on Cambridge Street, it is critical that projects at a larger commercial and residential scale than the village currently contains be kept to the periphery of the neighborhood. This should be emphasized in the review of special permits and variances.

## **Business Needs**

### *Parking:*

Although the businesses along Cambridge Street would prioritize parking as the issue which they would like the city to address, there is unfortunately little that can be done in this area while the state-imposed moratorium is in effect.

Further, it is not clear that residents and business owners are aligned on many parking issues. Since the city's approach is to balance these concerns, focus is needed to identify common ground and viable solutions. This process can start within the forum suggested above to draw together a group of residents and businesses to advise on issues related to the business district.

As I outlined in Chapter 4, the parking issues facing Cambridge Street do provide a certain barrier to development which in the long run may help to preserve the business district and surrounding neighborhoods. Though this may provide little satisfaction to shopowners who struggle daily with this issue, it is nonetheless a consideration which should be further explored as the parking dilemmas evolve.

### *Supporting Existing Small Businesses; Maintaining Accessibility for New Small Businesses:*

Cambridge Street has the lowest commercial prices of any neighborhood commercial district in the city. As a result, it has been possible to sustain generation after generation of "mom-n-pop" businesses. As older businesses have turned over, similar shops have been able to open. Just as the housing stock has provided opportunities for residents moving in because it has historically been cheaper than other neighborhoods in Cambridge, the commercial corridor has allowed easy entry into the small business market--often for low and moderate income residents in the city. The result of this accessibility has been the diverse, unique and locally-oriented corridor of shops that form the backbone of the urban village.

A theme which emerged from the business survey was a perception among business owners along Cambridge Street that the city prefers to focus on emerging

technologies and large companies rather than local-oriented retail businesses like those along the corridor. Some complaints focus upon commercial tax rates--and the sense that large companies and technology businesses have benefited from tax breaks while small shopowners struggle to survive. Others just complained more generally that they feel ignored. When I asked these shopowners to be more specific, none offered concrete feedback other than to lower the commercial tax rates.

The concerns may be based more upon perception than reality, or there may in fact be ways that the city can better address the needs of these businesses. The city cannot control the commercial market, but it can provide support to help preserve the type of small business which has been typical along Cambridge Street. The new focus on commercial districts is an excellent starting point for this effort. In particular, finding ways to emphasize and support the small, storefront character of the street is imperative. As noted above, a focus group of different business owners along the corridor could provide the city with a starting point in engaging the business community and identifying needs. It could also serve as an organizing tool for the city to gather input on a wider set of issues facing the neighborhood.

#### *Celebrating the Business District:*

Finally, it should be acknowledged that Cambridge Street is a gem, and cause for some celebration. Some possibilities for this would be a streetfair--perhaps linked to one of the Portuguese or Italian festivals--or perhaps an annual promotion by the city and the businesses which would celebrate the shops in the district. As a forum is developed to focus on the business district, the most appropriate setting for this celebration should be addressed.

#### **The Urban Village**

In concluding about the future of the Cambridge Street as an urban village, it is perhaps useful to turn to a more recent adaptation of the urban village which has become popular among architects and planners as a model for neighborhood planning. The concept has been transformed, however, to become largely based on physical design and

transportation strategies, rather than the sociological interaction of the neighborhood upon which Herb Gans focused.

This new model of the urban village is often depicted by new housing and commercial construction, an emphasis on the physical layout of streets and transportation nodes, and an orientation toward linking residents with jobs. In Seattle, for instance, the entire city plan is based upon urban villages--each with its own local orientation and some commercial and employment base--but linked together by convenient transit to other villages and more job-rich urban centers<sup>5</sup>. The impetus for the plan has been a skyrocketing population in the city which is requiring the development of several new neighborhoods.

Other communities, such as Seaside, Florida, have used the urban village concept model to create high-density mixed-use neighborhoods, primarily where they did not exist before<sup>6</sup>. The sites for these revitalization efforts are often industrial areas which no longer have a manufacturing base and are being redeveloped to include a residential component.

Cambridge Street provides some intriguing perspectives on these modern efforts. These new urban villages emphasize design and mobility, not social interaction. The aesthetic appeal of a self-sufficient neighborhood with a lively streetscape and mix of uses is accomplished through new housing and commercial construction and accessible transit. While the village plans often note the desirability of a diverse mix of residents, this is accomplished primarily through a design emphasis on multiple housing options.

Cambridge Street, with its parochial independence, run-down buildings, and mediocre access to convenient transit, is hardly the physical model of inspiration for the urban village of the 1990s. It is a far cry from the sturdy and spanking clean image that these newer designs evoke. Yet, the social and physical character of the neighborhood forms an original, authentic urban village. If these new neighborhoods represent the ideal "body" of the urban village, Cambridge Street certainly represents the "soul".

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<sup>5</sup> City of Seattle Planning Department, *Seattle Comprehensive Plan* (Public Review Draft), Spring 1993.

<sup>6</sup> Mohny, David and Kehler Easterling, *Seaside: Making a Town in America*, Small Town, July 1993, Volume 24 No. 13.



Yet, is it possible to upgrade the original urban village without destroying this soul? This report has outlined some of the reasons, historically, that the neighborhood has maintained a resilient equilibrium, and why it is likely to remain resilient over the next several years. But it has also outlined some factors which pose risks for the future. Ironically, one of the those risks is trying to improve the district.

We do not have to look far for examples of original urban villages that haven't made it--and ways in which public policy aimed at upgrading has been the nail in the coffin. The West End, of course, was lost to the bulldozers of urban renewal in the late 1950s. In 1968, a group of city-sponsored local banks known as the Boston Banks Urban Renewal Group (B-BURG), substantially de-stabilized South Dorchester and Mattapan, stable working class neighborhoods, in a redlining scheme to sell \$29 million worth of Federal Housing Administration-insured mortgages to black residents. Real estate brokers swarmed into the neighborhood to hasten the departure of the area's long-term, mainly Jewish, residents.<sup>7</sup>

Cambridge Street is, in most ways, in a very different position than either of these examples. But the notion of "cataclysmic" versus "gradual" money, as Jane Jacobs delineated almost 25 years ago<sup>8</sup>, is relevant. While the city is not likely in a position to channel cataclysmic money into the district anyway, its policies and programs must be geared toward gentle but continual, rather than drastic, changes.

One resident dubbed Cambridge Street the "miracle mile", noting that nothing like it exists anywhere else in Cambridge. Perhaps it will take a few miracles to sustain it. Luckily, Cambridge Street has the potential, for now, to continue to absorb impacts such as the loss of rent control. The district has room left for change that will not significantly alter the character of the neighborhood. This report has attempted to provide insights about the underlying dynamics of the district in terms of housing, businesses and residents, which can help those who wish to preserve it.

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<sup>7</sup> Hillel Levine and Lawrence Harmon, *The Death of an American Jewish Community: A Tragedy of Good Intentions*, New York, The Free Press, 1992, pp. 167-180.

<sup>8</sup> Jacobs, p. 291-317.

## **Appendix 1: Methodology**

## Methodology

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Interviews with over fifty residents, business owners, non-profit agencies, city staff and private sector professionals who interact with the Cambridge Street neighborhood, form the basis for this research. These interviews were conducted in person and over the phone, and lasted from 5 minutes to 2-1/2 hours. I was able to tour several buildings along the corridor during the course of gathering information on housing quality. Finally, I analyzed Rent Board rental and operating data for Cambridge Street properties; Assessor data for owner-occupancy and business ownership trends; and census data for neighborhood demographics.

Most of the businesses were interviewed via a brief survey which I administered in person during business hours. I walked in and out of shops, and spoke with owners and employees about doing business on Cambridge Street and the impacts of ending rent control. I began this effort with a structured questionnaire, which was designed to last 10-15 minutes. The questions were geared toward gaining an understanding of the potential for turnover and change along the corridor. I quickly found, however, that my window of opportunity in most shops was less than five minutes, and that it was much more productive to be flexible with the questions. As a result, I gathered less quantitatively useful information--such as lease terms, commercial rents, and information on housing above the store--than I got a collection of impressions and stories. There were two quantitative questions that were universally answered--the age of the business on Cambridge Street, and an estimate (on a 5-point scale) of the percentage of sales from neighborhood residents. These results are reported in Chapter 2.

Despite the ending of the policy, rent control still sparks quite a bit of controversy. People were quite vocal in sharing information and opinions with me, although many preferred to do so anonymously. In addition to rent control, the future of the neighborhood was an easy topic around which to engage people, since feelings run deep here about the quality of life surrounding the business corridor. But despite this generally excellent access to residents and business owners, I learned quickly that both M.I.T. and

the City of Cambridge--the two institutions I represented in doing this research--were suspicious institutions to many of the residents and business owners I spoke with. For these interviewees, M.I.T. brings a fear of student infiltration and a loss of local control; the city represents rent control and parking regulations, both of which have been the bane of local property and business owners. Yet, even those who had a candid distaste for these institutions were quite willing to talk with me, as long as I listened to their complaints alongside everything else they shared. My feeling is that there are probably some residents who did not participate because of my affiliation, although this was never explicitly stated to me.

Access to tenants was more limited than access to owners. In some cases I had to rely on tenant advocates to provide information and input instead of talking directly with their clients. I compensated for this by working with a local tenant organization, providing drafts as I began to formulate the report. I would have preferred to complete more direct interviews with tenants, as I am certain that this would have added valuable raw material for the report. But based upon feedback from those who work closely with the tenant community throughout Cambridge, I do not believe that additional tenant interviews would have changed the substance of the arguments I have formulated.

Many interviewees did not want to be identified alongside their comments within the report. For this reason, the references for quotes often refer simply to “resident interview”, or “business owner interview”, and the date. Where this was not a concern, I have referenced the name.

## **Appendix 2: Summary of Question 9**

# 9

## QUESTION 9: LAW PROPOSED BY INITIATIVE PETITION

# Prohibiting Rent Control

Do you approve of a law summarized below, on which no vote was taken by the Senate or the House of Representatives before May 4, 1994?

### SUMMARY

As required by law, summaries are written by the state Attorney General, and the statements describing the effect of a "yes" or "no" vote are written by the Secretary of State.

This proposed law would prohibit rent control for most privately owned housing units in Massachusetts, and would nullify certain existing rent control laws, except that cities and towns would be authorized to adopt a restricted form of rent control for a six month period, after which compliance by property owners would be voluntary.

The proposed law would prohibit any city or town from enacting, maintaining or enforcing any law that requires below-market rents for residential properties. It would also prohibit the regulation of occupancy, services, evictions, condominium conversion, or the removal of the unit from rent control, if such regulation was part of a system requiring below-market rents. Existing state and local rent control laws would be nullified. The proposed law would not affect publicly owned or subsidized housing, federally assisted housing, or mobile homes.

Cities and towns would be authorized to adopt rent control for a six-month period on housing units that have a fair market rent of \$400 or less and that are owned by a person or entity owning ten or more rental units. Such rent control could not include the regulation of occupancy, services, evictions, condominium conversion, or the removal of the unit from rent control. The city or town would have to pay the owners of rent-controlled units the difference between the controlled rent and the fair market rent. After six months, owners of rent-controlled units would not be required to comply with the rent control regulation or with any other such regulation that the city or town might adopt in the future.

The proposed law would take effect on January 1, 1995. The proposed law states that if any of its provisions were declared invalid, the other provisions would remain in effect.

See full text of Question 9 on page 49

### WHAT YOUR VOTE WILL DO

**A YES VOTE** would prohibit rent control for most housing units, eliminate certain existing rent control laws, and allow cities and towns to adopt a limited form of rent control for a six month period.

**A NO VOTE** would make no change in existing rent control laws or in the authority of cities and towns to adopt rent control.

### ARGUMENTS

**IMPORTANT:** As provided by law, the 150-word arguments are written by proponents and opponents of each question, and reflect their opinions. The Commonwealth of Massachusetts does not endorse these arguments, and does not certify the truth or accuracy of any statement made in these arguments. The names of the individuals and organizations who wrote each argument, and any written comments by others about each argument, are on file in the Office of the Secretary of State.

**IN FAVOR:** Vote YES to RESTORE Property Owners RIGHTS!

This Law will NOT -

- Eliminate city and town "home rule"!

This law WILL -

- LET people move back into their homes.
- PRODUCE more affordable housing for the elderly and poor.
- STOP GOVERNMENT from forcing homeowners to rent at rates below their mortgage.
- STOP GOVERNMENT controls that let wealthy politicians, lawyers and judges rent "in town" apartments at rates below those paid by most families in Massachusetts.

ENDING Rent Control Now WILL also -

- ENCOURAGE better MAINTENANCE and SAFER more SECURE buildings.

continued on next page

**AGAINST:** Vote NO on Question 9. PROTECT YOUR COMMUNITY's fundamental RIGHT to enact local laws that protect your safety and security.

This IS NOT just an attack on RENT CONTROL.

It WIPES OUT all existing LOCAL PROTECTIONS against:

- UNJUST evictions,
- EXCESSIVE rent increases, and
- SUDDEN DISPLACEMENT due to condominium conversions.

Moreover, it BANS any Massachusetts city or town from EVER enacting similar laws - no matter how reasonable and no matter how urgently needed.

This real estate industry sponsored initiative is SPECIAL INTEREST legislation at its most IRRESPONSIBLE.

The HUMAN COST to Massachusetts families will be devastating:

continued on next page

## QUESTION 8: LAW PROPOSED BY INITIATIVE PETITION

### ARGUMENTS ► **IN FAVOR:** continued from previous page

- INCREASE number of available apartments FOR ALL.
- INCREASE AVAILABLE STATE AID for all NON-Rent Control Cities.
- INCREASE Landlord's FAIR SHARE of Property Taxes Paid in Rent Control Cities.
- REDUCE PROPERTY TAXES for other homeowners.

AFFORDABLE HOUSING is ESSENTIAL – Make it MORE AVAILABLE!

Vote YES on 9! Make HOUSING CHOICES FAIRER!

### **AGAINST:** continued from previous page

- over 200,000 people –
- including more than 25,000 elderly –

will face immediate economic HARDSHIP and possible EVICTION.

Local, state and federal housing programs across Massachusetts will be strained to the breaking point.

Question 9 sets a DANGEROUS PRECEDENT by eroding local control. SAFEGUARD *your* community's right to solve its own problems.

PLEASE, vote NO on 9.

### Joint ► Committee on Local Affairs MAJORITY REPORT

H.4005 is an initiative petition which proposes to abolish rent control in the Commonwealth. This would specifically prohibit the cities of Boston and Cambridge and the town of Brookline from being able to control rents, evictions and condominium conversions, except for an initial six-month period of voluntary property-owner participation. In addition, the act would require municipalities who adopted a voluntary rent control program to subsidize property owners participating in the program for the difference between the controlled rent and the market rent.

The proponents of H.4005 claim that the Commonwealth must have the ability to open up the housing market in those communities who had previously been declared as having a housing emergency 25 years ago when rent control was first initiated. They are also of the opinion that the current rent control systems constitute a housing subsidy borne solely by the property owner.

The opponents of H.4005 claim that this initiative petition would take away the power of communi-

ties wishing to act within local option. Furthermore, since this legislation would affect no more than seven communities, any action taken to repeal rent control would have to occur pursuant to the provisions set forth by section eight of Article 89 of the Massachusetts Constitution (The Home Rule Amendment). Currently, each municipality has the power to enact or repeal rent control and it is better dealt with on a community by community basis.

For the reasons listed in the preceding paragraph, a majority of the Committee, after due deliberation, recommends the act in the Initiative Petition H.4005 OUGHT NOT TO PASS.

#### *Representatives*

Barbara E. Gray  
Emile Goguen  
Mary Jeanette Murray  
Pamela Resor  
Bradley H. Jones, Jr.  
Marsha Platt  
Janet W. O'Brien  
Marie-Louise Kehoe  
Stephen Kulik

#### *Senators*

Robert E. Travaglini  
Thomas C. Norton  
Brian J. McDonald  
John D. O'Brien

## QUESTION 8 & 9: FULL TEXT OF PROPOSALS

serting in Line 34 thereof the following new clause: "No revenue credited to the Highway Fund shall be transferred from said Fund to any other Fund of the Commonwealth for any other purpose".

**SECTION 8.** Massachusetts General Laws, Chapter 90, Section 34, as amended by St. 1991, c. 552 sec 74, is hereby further amended by inserting at Line 29 a new clause numbered (1)(a) which shall provide: "(1)(a) The secretary of transportation and construction shall, within one year of the effective date of this act, prepare a comprehensive state transportation plan for the fiscal years from nineteen hundred and ninety-six through two thousand two. Said plan shall be prepared after public hearings pursuant to chapter thirty A of the General Laws. Said plan shall be designed to improve the quality of life in the commonwealth by promoting economic development and employment in the commonwealth by meeting cost effectively the diverse transportation needs of all residents of the commonwealth, including urban, suburban, and rural populations. Said plan shall also include an engineering assessment to anticipate highway, road and bridge needs throughout the commonwealth which prioritizes projects based on need as determined by objective engineering measurements of condition, safety and service. The executive offices of environmental affairs and economic affairs shall be consulted in the development of said plan. Said plan shall be updated every three years. The above referenced plan shall provide for the repair and reconstruction of five percent annually at minimum of the public highways and bridges of the Commonwealth, its counties, cities and towns.

**SECTION 9.** The preceding sections of this act are severable and in the event that any section is to be deemed invalid such invalidity shall not be given any effect with respect to the remaining sections.



### AN ACT TO PROHIBIT RENT CONTROL IN MASSACHUSETTS, EXCEPT WHERE VOLUNTARY, FOLLOWING AN INITIAL 6-MONTH PERIOD.

**SECTION ONE.** The General Laws are hereby amended by inserting after inserting 40N the following chapter 400:

#### Chapter 400

##### The Massachusetts Rent Control Prohibition Act

**Section 1. Title.** This chapter shall be known as "The Massachusetts Rent Control Prohibition Act."

**Section 2. Purpose.** The purpose of this chapter is to establish a uniform statewide policy that broadly prohibits any regulatory scheme based upon or implementing rent control, except where, following an initial 6-month period, compliance with such a scheme is voluntary and uncoerced on the part of property owners. Even when voluntary, rent control should be severely restricted in scope. This policy is based on the belief that the public is best served by free-market rental rates for residential properties and by unrestricted home ownership. The terms of this chapter shall be liberally construed to effect this purpose.

**Section 3. Definition of Rent Control.** For the purposes of this chapter, the term "rent control" shall mean:

- (a) any regulation that in any way requires below-market rents for residential properties; and
- (b) any regulation that is part of a regulatory scheme of rent control as defined in subsection (a), including the regulation of occupancy, services, evictions, condominium conversion and the removal of properties from such a rent control scheme; except that
- (c) this definition does not include the regulation of, or agreements affecting, publicly owned housing, publicly subsidized housing, federally assisted housing, or mobile homes.

**Section 4. General Prohibition. Exception.** No city or town may enact, maintain or enforce rent control of any kind, except that any city or town that accepts this Chapter may adopt rent control regulation that provides:

- (a) after six (6) months from the date of the initial adoption of rent control regulation by a particular city or town, compliance on the part of property owners as to the rent control regulation or any subsequently adopted rent control regulation shall be entirely voluntary and uncoerced, and the property of a person or entity declining to have his or its property subjected to such regulation shall be wholly unaffected by any aspect of the rent control regulation or any subsequently adopted rent control regulation;
- (b) such regulation may not include the regulation of occupancy, services, evictions, condominium conversion or the removal of properties from such regulation, nor may such regulation apply to any rental unit that is owned by a person or entity owning less than ten rental units or that has a monthly fair market rent exceeding \$400; and
- (c) a municipality adopting such regulation shall compensate owners of rent-controlled units for each unit in the amount of the difference between the unit's fair-market rent and the unit's below-market, rent-controlled rent, with such compensation coming from the municipality's general funds, so that the cost of any rent control shall be borne by all taxpayers of a municipality and not be the owners of regulated units only.

**Section 5. Preemption.** Because rent control is a matter of statewide concern, this chapter shall preempt, supersede or nullify any inconsistent, contrary or conflicting state or local law.

**Section 6. Severability.** The provisions of this chapter are severable. If any provision of this chapter or its application is held invalid, the remainder of this chapter shall continue to be valid and in effect.

**SECTION TWO. Effective Date.** This act shall become effective on January 1, 1995.



### **Appendix 3: Summary of Protected Status under De-Control**



## SUMMARY OF THE NEW RENT CONTROL LAW

The following is a summary of the new state law, Chapter 282 of the Acts of 1994, which replaces Cambridge's Rent Control Act.

Chapter 282 provides that all units that were subject to rent control are decontrolled unless they are occupied by tenants who were existing tenants on November 8, 1994 and who meet the following income guidelines.

### MAXIMUM INCOME GUIDELINES TO QUALIFY FOR RENT CONTROL

	ANNUAL INCOME	IF ELDERLY OR DISABLED
Single person	\$21,550	\$27,950
Family of two	\$24,600	\$31,900
Family of three	\$27,700	\$35,900
Family of four	\$30,800	\$39,900
Family of five	\$33,250	\$43,100

Full-time students eighteen years of age or older are not considered "income eligible" regardless of their income (however, a household may still be considered protected even if one member is a full-time student).

If tenants meet the above criteria, their rent will continue to be regulated by the Cambridge Rent Control Board until the tenant voluntarily vacates the unit, is lawfully evicted, or until the new law expires according to its provisions. (Note: a landlord cannot evict a tenant for the purpose of decontrolling the unit.)

### END OF ALL RENT CONTROL PROTECTIONS

December 31, 1995: For all tenants who reside in buildings containing one, two or three units whether or not the owner lives in the building. For all tenants who reside in buildings containing four to twelve units if the owner does live in the building. For all tenants residing in condominium units.

December 31, 1996: For all other tenants.

### SUMMARY OF MAJOR CHANGES

1. Rent Control applies only to tenants who are income eligible and have resided in the same rent controlled unit since November 8, 1994. These tenants are called "protected tenants". Any rental unit not occupied by a protected tenant is exempt.

SOURCE: CAMBRIDGE RENT CONTROL BOARD

2. The Rent Control Board will determine which tenants meet the requirements for protected status. Tenants are required to submit proof of their income, plus proof of age and/or disability (if appropriate) to the Rent Control Board.
3. Rent Controlled units are automatically decontrolled when protected tenants move out, unless the landlord has engaged in unlawful conduct (for example, harassment or coercion) to force the tenant to move.
4. The Rent Control Board will no longer hear eviction cases. Although a landlord cannot evict a rent controlled tenant unless the landlord has good cause, all eviction cases must go directly to court.
5. Landlords are entitled either to annual increases of 5% above the rent charged for a controlled unit or increases which raise the rent to at least 30% of a protected tenant's income (whichever increase is greater). Landlords must send notices that comply with state law before such increases can lawfully take effect.

### **FOR LANDLORDS AND TENANTS:**

Rent Control Board staff will provide free housing counseling to tenants affected by changes in the law, including to tenants who are no longer eligible for rent control protections. The staff will offer assistance to tenants who wish to negotiate rent increases with their landlords and explore options for finding new housing, if necessary. Call 349-6161 to make an appointment.

In addition the following free services are available to help you resolve your immediate housing issues or disputes.

Successful negotiation can avoid the cost and stress of court and produce a mutually acceptable outcome:

**MEDIATION:** 876-5376 - Cambridge Dispute Settlement Center, Inc.

Be informed of your rights and responsibilities:

**LANDLORD Counseling/Advocacy:** 577-1408 - Just A Start

**TENANT Counseling/Advocacy:** 868-2900 - CEOC

Call sooner rather than later. With more time, more can be accomplished. These services are made possible by grants from the City of Cambridge and the Executive Office of Communities & Development.

## **Appendix 4: Rent Board Data on Operating Costs**



Appendix 4: Rent Board Data on Operating Costs

<b>Cambridge Street: Properties with Actively Controlled Units in 1994:</b>						
<b>Property #</b>	<b>Address</b>	<b># units</b>	<b>Present Gross Rent</b>	<b>avg/unit</b>	<b>Operating Income</b>	<b>avg/unit</b>
1582	157-159 Cambridge St	4	\$17,160	\$358	\$12,529	\$261
1592	255-261 Cambridge St	4	\$8,304	\$173	\$7,096	\$148
1604	307-313 Cambridge St	3	\$17,172	\$477	\$12,046	\$335
1605	308-316 Cambridge St	4	\$37,704	\$786	\$14,013	\$292
1611	339-341 Cambridge St	4	\$13,848	\$289	\$10,080	\$210
1612	345-347 Cambridge St	1	\$6,852	\$571	\$6,531	\$544
1613	349-351 Cambridge St	2	\$15,276	\$637	\$11,998	\$500
1618	357-361 Cambridge St	6	\$28,164	\$391	\$16,754	\$233
1633	400 Cambridge St	3	\$22,056	\$613	\$15,673	\$435
1639	408-414 Cambridge St	4	\$30,432	\$634	\$7,920	\$165
1638	409-411 Cambridge St	4	\$24,636	\$513	\$21,319	\$444
1653	457-463 Cambridge St	7	\$26,796	\$319	\$17,196	\$205
1658	469-471 Cambridge St	4	\$16,248	\$339	\$13,650	\$284
1659	472 Cambridge St	2	\$21,264	\$886	\$19,706	\$821
1663	478 Cambridge St	1	\$4,860	\$405	\$1,854	\$155
1667	484-488 Cambridge St	2	\$8,892	\$371	\$4,321	\$180
1671	490 Cambridge St	2	\$7,416	\$309	\$4,856	\$202
1672	492-494 Cambridge St	2	\$15,972	\$666	\$9,670	\$403
1675	500-502 Cambridge St	1	\$12,432	\$1,036	\$11,911	\$993
17764	521 Cambridge St	2	\$8,268	\$345	\$3,010	\$125
15514	526 Cambridge St	2	\$13,368	\$557	\$12,444	\$518
1685	527-531 Cambridge St	3	\$12,564	\$349	\$5,455	\$152
1687	532-536 Cambridge St	4	\$23,604	\$492	\$21,243	\$443
17765	538-540 Cambridge St	2	\$6,936	\$289	\$5,202	\$217
1695	561 Cambridge St	4	\$13,332	\$278	\$10,263	\$214
1703	572-578 Cambridge St	9	\$40,980	\$379	\$37,094	\$343
1705	594 Cambridge St	4	\$18,600	\$388	\$12,257	\$255
1706	600-602 Cambridge St	1	\$8,232	\$686	\$6,560	\$547
1708	642 Cambridge St	2	\$11,028	\$460	\$4,899	\$204
1709	647 Cambridge St	3	\$14,004	\$389	\$11,197	\$311
17766	691-695 Cambridge St	4	\$11,772	\$245	\$10,405	\$217
1731	732-734 Cambridge St	2	\$14,004	\$584	\$11,197	\$467
1733	736 Cambridge St	2	\$10,824	\$451	\$8,612	\$359
1734	742 Cambridge St	2	\$12,048	\$502	\$3,926	\$164
15443	763-765 Cambridge St	2	\$15,492	\$646	\$10,432	\$435
1740	767-769 Cambridge St	1	\$12,264	\$1,022	\$4,818	\$402





Appendix 4: Rent Board Data on Operating Costs

1741	771-777 Cambridge St	4	\$26,760	\$558	\$9,291	\$194
1744	779-785 Cambridge St	4	\$26,184	\$546	\$7,575	\$158
1746	791-797 Cambridge St	5	\$23,808	\$397	\$20,491	\$342
1745	843-847 Cambridge St	3	\$14,664	\$407	\$11,922	\$331
1755	849 Cambridge St	2	\$9,732	\$406	\$8,224	\$343
1756	855 Cambridge St	4	\$15,288	\$319	\$12,478	\$260
1759	877 Cambridge St	3	\$10,080	\$280	\$7,734	\$215
1776	1054-1056 Cambridge St	12	\$32,544	\$226	\$25,229	\$175
1779	1092-1098 Cambridge St	2	\$11,196	\$467	\$6,620	\$276
1781	1093-1099 Cambridge St	4	\$8,196	\$171	\$5,853	\$122
1784	1102-1104 Cambridge St	2	\$17,988	\$750	\$6,355	\$265
1787	1106-1108 Cambridge St	1	\$3,852	\$321	\$3,224	\$269
15535	1107-1109 Cambridge St	2	\$7,296	\$304	\$3,897	\$162
15537	1129 Cambridge St	2	\$14,856	\$619	\$5,183	\$216
1795	1146-1154 Cambridge St	6	\$13,584	\$189	\$8,603	\$119
1799	1156-1160 Cambridge St	3	\$9,588	\$187	\$8,258	\$229
1577	1163-1165 Cambridge St	2	\$6,732	\$281	\$6,043	\$252
1809	1191-1195 Cambridge St	2	\$8,688	\$362	\$6,527	\$272
1812	1204-1210 Cambridge St	5	\$72,612	\$1,210	\$37,882	\$631
			<b>Median rent</b>	<b>\$405</b>	<b>Median Optg. Inc.</b>	<b>\$261</b>
			<b>Average</b>	<b>\$470</b>	<b>Average</b>	<b>\$309</b>
			<b>low</b>	<b>\$171</b>	<b>low</b>	<b>\$119</b>
			<b>high</b>	<b>\$1,210</b>	<b>high</b>	<b>\$993</b>
<i>Source: Cambridge Rent Control Board On-Line Data</i>						
<b>Notes:</b>						
1. # units refers to the number of controlled units. There may be additional units in the building which are exempt						
2. Rents are averaged across all controlled units and do not reflect actual unit rents						
3. Operating income is derived from gross rents less water, sewer, taxes and adjustments for capital improvements. It essentially indicates what is left to pay debt service and day-to-day maintenance.						
4. Figures are for 1994.						
5. There were 62 properties with actively controlled units along Cambridge Street in 1994.						
Operating data was not available for every property. This table shows data for 55 properties.						
The actual median rent across all 62 properties is \$397, as quoted in the text of the report, not \$405.						

## **Appendix 5: Ownership and Soft Areas Maps**



# Owner-Occupancy, Business Ownership and Institutional Use on Cambridge Street



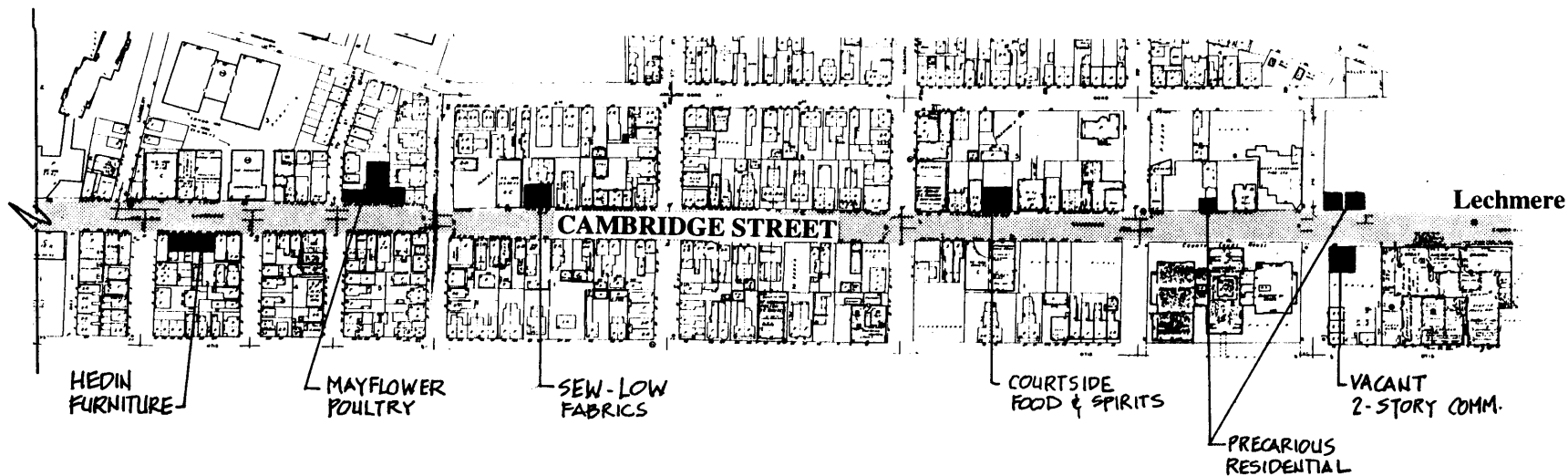
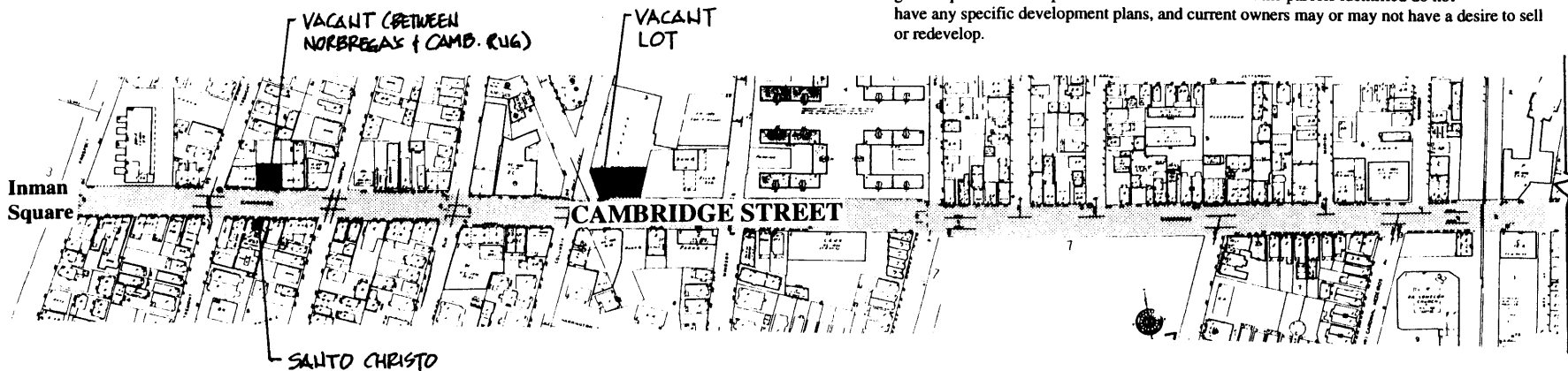
Source: Cambridge Assessor and Business Survey complete by Author 2/95

- Owner-Occupied
- Business Ownership
- Owner-Occ. and Bus Own.
- Institutional Use



# Soft Parcels Map

Note: These parcels are estimated to be the most developable parcels along Cambridge Street, based upon anecdotal information and a walking survey. The map is intended to provide a general picture of soft parcels on the street. Most of the parcels identified do not have any specific development plans, and current owners may or may not have a desire to sell or redevelop.





## **Appendix 6: List of Contacts**





***List of Contacts:***

***The following people were all interviewed by phone or in person; interviews range from 5 minutes to 2-1/2 hours***

***City of Cambridge***

Fred Cohn (Planning Board/Rent Control Board)  
Ellen Semenoff (Assistant City Manager)  
Charlie Sullivan (Cambridge Historical Commission)  
Joe Tuolemeri (Cambridge Redevelopment Authority)  
Buddy Packard (Rent Control Board)  
Lauren Preston (Traffic & Parking)

***Community Development Staff***

Liza Malenfant (Zoning)  
Carol Marks (Housing)  
Venita Mathias (Neighborhood Planning)  
Jeanne Strain (Economic Development)  
Randy Wilson (Data)

***Developers, Realtors, Consultants, Banks***

Joel Alstein (FAR Group)  
Patti Michaels (Century 21/Benoit Realty)  
John McNamara (appraisor)  
Brendan Noonan (Brendan Noonan Realty)  
Pebble Gifford (Prudential LeVaux Realty)  
Jim Stockard (Stockard and Engler)  
John Allen (East Cambridge Savings Bank)  
Bob Simha (Dir. of Real Estate Investment, MIT)

***Non-profits***

Bob Costa (Homeowner's Rehab)  
Barbara Shaw (Just-a-Start)  
Joe Youngsworth (Just-a-Start)  
Beatrice (COPA)  
Jose Soires (CEOC)  
Steve Meacham (CEOC)  
Denise Jillson (Small Property Owners Assn)

***Businesses (includes many residents):***

Atomic Market  
Bobby's Store  
Cambridge Rug  
Cambridge Street Cleaners  
Central Bakery  
Ciampa Apothecaries  
City Paint & Supply  
Courthouse Barber  
259 Convenience Store  
Fernandez Fish Market  
Giro's Studio  
Golden Bakery

***Businesses cont.***

Harvard Glass Co.  
Hyde Factory Shoe Outlet  
Hymie's Deli  
Minna's Jewelry  
Ponte Travel/Insurance  
PIP Printing  
Ribiero De Sousa RE/Insurance  
Sal's Florist  
Sew-Low Discount Fabrics  
Sleepright  
Superior Market  
Sweet Touch Bakery  
University Monument Works

***Additional residents or former residents::***

George Periera  
Antonio Lopez  
Alex Walters  
anonymous owner  
anonymous tenant

*An additional 20 residents, city staff, business owners and others were contacted and either did not respond or were unable to complete interviews.*



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