

Cambridge **N**eighborhood **R**evitalization **P**lan

Pine Street Neighborhood

July 2019



CAMBRIDGE

Maryland

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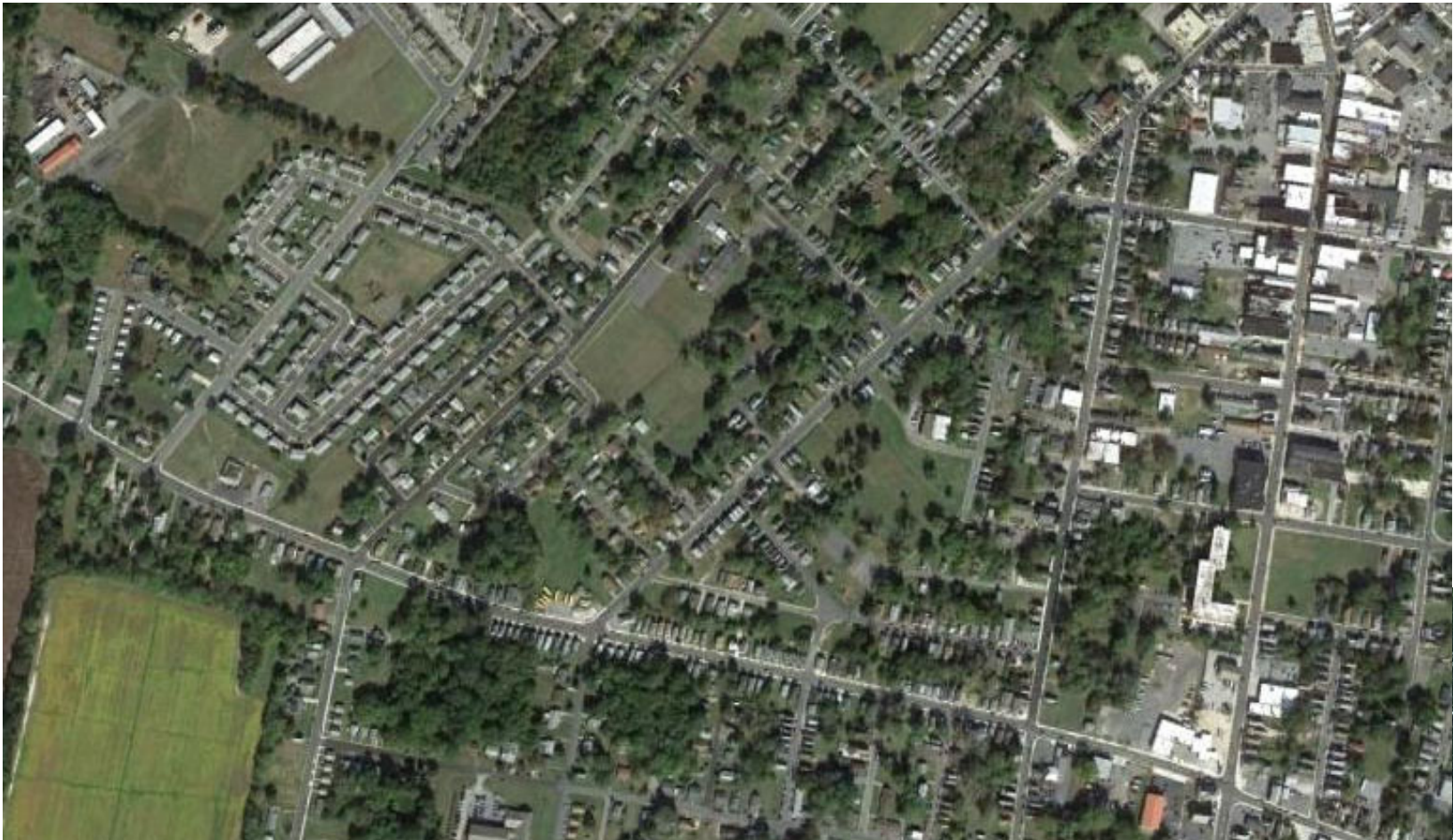
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Introduction and Plan Overview

The *Cambridge Neighborhood Revitalization Plan (CNRP)* outlines strategies and tools the City can consider to create lasting change in the Pine Street Neighborhood. The neighborhood lies within the historic core of Cambridge and remains an important part of the City's legacy. The Pine Street neighborhood has evolved over the years; home to many of the City's factory workers during the early 1900's, a well-known stop for live music for much of the first half of the 1900s, and a pivotal location in the Civil Rights Movement in the 1960s. The neighborhood is one of the oldest historically African American neighborhoods in the country, dating back to the early 1800s. While rich in history, the neighborhood has lost businesses over the years, and many homes are in need of repairs or sit vacant. Public spaces like parks and sidewalks lack activity, and the commercial corridors that were once vibrant long for new energy.

This *Cambridge Neighborhood Revitalization Plan* provides a road map to improving quality of life in the Pine Street neighborhood; from the safety and quality of homes, to the open spaces and sense of community. It reflects the goals, vision, and priorities of the residents, and offers strategies and tools that can be used to initiate change. Neighborhood revitalization can be a long journey and an incremental process. Some milestones need to occur first, to pave the way to other successes. In other cases, many



strategies can be carried out in tandem; pushing the plan forward, creating change, and building momentum.

The revitalization strategies and tools within the plan are organized into five key focus areas, all of which are critical to implementing change in the neighborhood:

- Reduce and Mitigate Housing Vacancy
- Improve Housing Quality and Safety
- Maintain and Expand Housing Affordability
- Enhance and Activate Public Spaces
- Facilitate Social Cohesion

The strategies and tools reflect the community's input, market conditions, and demographic trends, and also best practices from other cities facing similar challenges. The strategy recommendations and tools are segmented into an implementation framework, which provides short-term, mid-term, and long-term steps the City can take to revitalize the neighborhood.

The health of the Pine Street Neighborhood is critical to not only its residents but the City as a whole. If the Eastern Shore region continues to grow over the coming decades as projected, Cambridge is in a position to absorb some of that growth, both in terms of jobs and residents. The waterfront location, walkable historic core, and small-city charm of Cambridge are just a few of the natural assets that can lead to economic growth. However, the degree to which Cambridge grows largely depends on the attractiveness of the City as a place to live and work, and the Pine Street neighborhood in the core of the City is an important part of that equation. For example, if housing vacancy levels continue to rise on their current trend and more of the City's housing stock deteriorates, it is likely that Cambridge will not attract as many of the new residents and jobs that could be coming to the region in the coming decades. If improvements to public spaces like parks and sidewalks are delayed and residents are weary of using these spaces, then it is also likely that future newcomers to the region will feel the same about these spaces and could opt for a different community to call home. The revitalization of the Pine Street Neighborhood will be a key component to the City's economic prosperity in the coming years. This plan is designed to incrementally position the neighborhood towards revitalization, and work towards the vision, goals, and priorities of its residents.



Cambridge Neighborhood Revitalization Plan Background

The Cambridge Neighborhood Revitalization Plan (CNRP) was launched in 2018, with the goal of stabilizing and revitalizing neighborhoods within the City through strategic programs, partnerships, and community engagement. The scope of the CNRP focuses on revitalizing at the neighborhood scale, and the Pine Street Neighborhood is the first focus area. The CNRP aims to build capacity in the neighborhood through partnerships with local institutions (financial, nonprofits, etc.), community residents, and City agencies. An emphasis is placed on home rehabilitation and promoting home ownership within the community.

CNRP Mission Statement: *The mission of the Cambridge Neighborhood Revitalization Plan is to improve neighborhoods, land use and quality of life through comprehensive strategies and partnerships; including engagement of residents and businesses around permanent and temporary repurposing of vacant land, beautification, blight mitigation, improvement and marketing of new & existing housing, social cohesion strategies, and enhanced human services.*

Planning studies preceding the CNRP provided valuable direction and guidance on the neighborhood selection and which elements of revitalization could be effective in the existing conditions. The Ward Three Substandard Housing Study conducted by the City in collaboration with Salisbury University in 2017 examined the housing conditions of the Pine Street neighborhood. Salisbury University conducted field surveys on over 950 properties in the Pine Street neighborhood to gauge the physical condition of homes. Of the properties surveyed, approximately 45% were found to be substandard or at risk of becoming substandard. Some of the common issues found included deteriorating windows, roofs, and other structural issues. In addition, site accessibility was found to be limited or constrained in many properties. Some of the key recommendations of the study included creating programs to improve the structural conditions of homes in the neighborhood, considering local land banking legislation to address vacant/abandoned properties, and developing more code enforcement practices and capacity.

The Regional Urban Design Assistance Team (R/UDAT) convened in Cambridge in 2006 to perform an assessment of how the Cambridge Main Street program could advance its mission for commercial revitalization and economic enhancements of the City's historic core. As part of the assessment the R/UDAT identified the Pine Street neighborhood as a significant area of the City's core and encouraged rehabilitation of housing and strengthening the economic link to the adjacent downtown business nodes. In addition, some of the recommendations coming out of the R/UDAT were to strengthen code enforcement activities, enhance open space connections, and improve the streetscape on Pine Street. Several of the key findings from the RUDAT analysis helped guide some of the tools and strategies provided in this neighborhood revitalization plan.

Planning Process

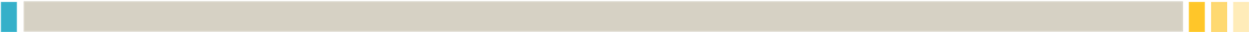
The Pine Street Neighborhood Revitalization Plan was a multi-phased planning effort spanning seven months. Several key elements informed the plan, all of which played an important role in the priorities, strategies, and focus areas of the revitalization.



Housing Market Analysis and Needs Assessment. An in-depth analysis of the Cambridge housing market was performed to gain insights into the existing conditions of the market and identify future demand and opportunity areas. In addition to analyzing the housing market, a close examination of demographic trends was included to provide context on how the City was changing. The demographic analysis also helped identify the types of housing that are needed, and specifically the price ranges that are likely in demand based on income and employment trends and forecasts for the City and region more broadly. A summary of the Housing Market Analysis and Needs Assessment is provided in the following section, and a copy of the entire report can be accessed [online](#).

Visioning, Public Engagement, and Communication. A critical phase of the planning process was working directly with the community to understand priorities, goals, and the vision for the neighborhood. Existing residents have a wealth of knowledge on the historical context and defining characteristics of the neighborhood. These insights are vital to not only preservation of neighborhood character, but also to help identify the strengths and opportunity areas within the neighborhood. The dialogue with the community occurred through multiple channels and platforms throughout the planning process including:

- *The Core Group:* A group of community stakeholders were assembled into a Core Group to serve as a liaison between the project team and the community residents. The Core Group met early in the process for a briefing on the Housing Market Analysis and to provide feedback on the engagement effort. The Core Group had several roles, as a key source of input on the goals and focus areas of the revitalization strategies, to channel feedback from the neighborhood residents on the vision and prioritization of the plan, and to communicate with residents about community events and outreach opportunities related to the plan.
- *Community Visioning Sessions:* Staff organized and facilitated a series of Community Visioning Sessions to solicit feedback on the vision for the neighborhood and the strategies that best align with that vision.

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- **November 2018:** The first community meeting was held in November 2018 at the Empowerment Center, where residents brainstormed on the needs and goals of the community based on a series of topic areas including housing, business and services, workforce, resources and amenities, and public spaces. Residents were also asked to place some of these elements on an aerial map to get a sense of which parts of the neighborhood would be a good location for various community amenities.
 - **February 2019:** The community met again in February at the Empowerment Center to build on the ideas and themes generated during the November dialogue and to begin the process of prioritizing strategies for the plan. Following a presentation on the planning process and a summary of the key findings of the Housing Market Analysis, residents participated in small-group discussions. Each table began with a reflection of where the neighborhood was, and where they wanted it to go. The themes of the November discussion were then recapped, and elements were added to the conversation. This discussion highlighted common elements that residents felt were important for revitalization. The final segment of the discussion began to place these elements and goals on a priority scale ranging from “needed” to “transformative.”
 - **May 2019:** The final community visioning session was held in May at the Bethel Church. Residents were provided with a menu of strategies and tools that were designed to help revitalize the neighborhood based on the vision and priorities of the community. The strategy recommendations were generated using input from the community dialogue in November and February, feedback from the Core Group, findings from the Housing Market Analysis, and best practices from other communities facing similar challenges. During small-group discussions, residents provided feedback on which strategies and tools they felt could be the most impactful, which would be less likely to work in the neighborhood, and which initiatives they would be most likely to participate in. The discussions and feedback at this meeting helped inform the implementation framework section of this plan, and also which tools and strategies to include.

Strategy Toolkit and Implementation Framework. A key phase in the planning process was to identify tools and strategies that align with the community’s vision for revitalizing the neighborhood. In addition to community input, the selection of strategies was informed by best practices from other communities facing similar challenges, as well as the trends and key findings from the Housing Market Analysis. A briefing of the strategy toolkit was provided to City Council, and the community provided feedback during the May community visioning session. The strategies were also vetted through staff and the Core Group. The feedback provided during this phase helped finalize the list of strategies and organize the implementation framework. The implementation framework is the roadmap for the revitalization plan; providing short-term, mid-term, and long-term steps that will guide how and when the strategies can be used to revitalize the neighborhood. A summary of each strategy and the detailed implementation framework are provided in sections below.

Key Findings of Housing Market Analysis and Needs Assessment

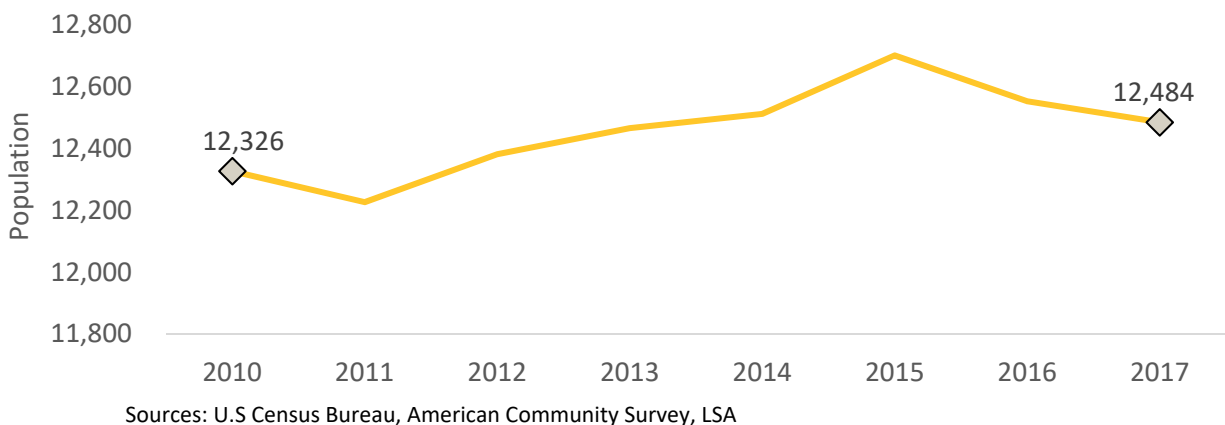
As part of the Cambridge Neighborhood Revitalization Plan, a review was conducted of demographic, employment, and housing market conditions and trends in the City. This analysis was critical for helping guide decisions about current and future housing and neighborhood investments. The composition of households and characteristics of residents living in Cambridge has been evolving over the past decade or so. These demographic changes have implications for the housing market, both on the rental and for-sale side, as well as for broader community needs. Looking ahead, understanding future housing needs is important for ensuring the City can capture its share of the future economic growth expected to come to the Eastern Shore.

The following section summarize some of the key findings from the Housing Market Analysis and Needs Assessment.

Demographic Trends

The population of the City of Cambridge has been growing very slowly in recent years. The City's estimated population was 12,484 in 2017, up slightly from 12,326 in 2010. Encouraging new residents in the community will involve attention to the quality and availability of housing in the City.

Figure 1: Population, 2010 to 2017, Cambridge MD

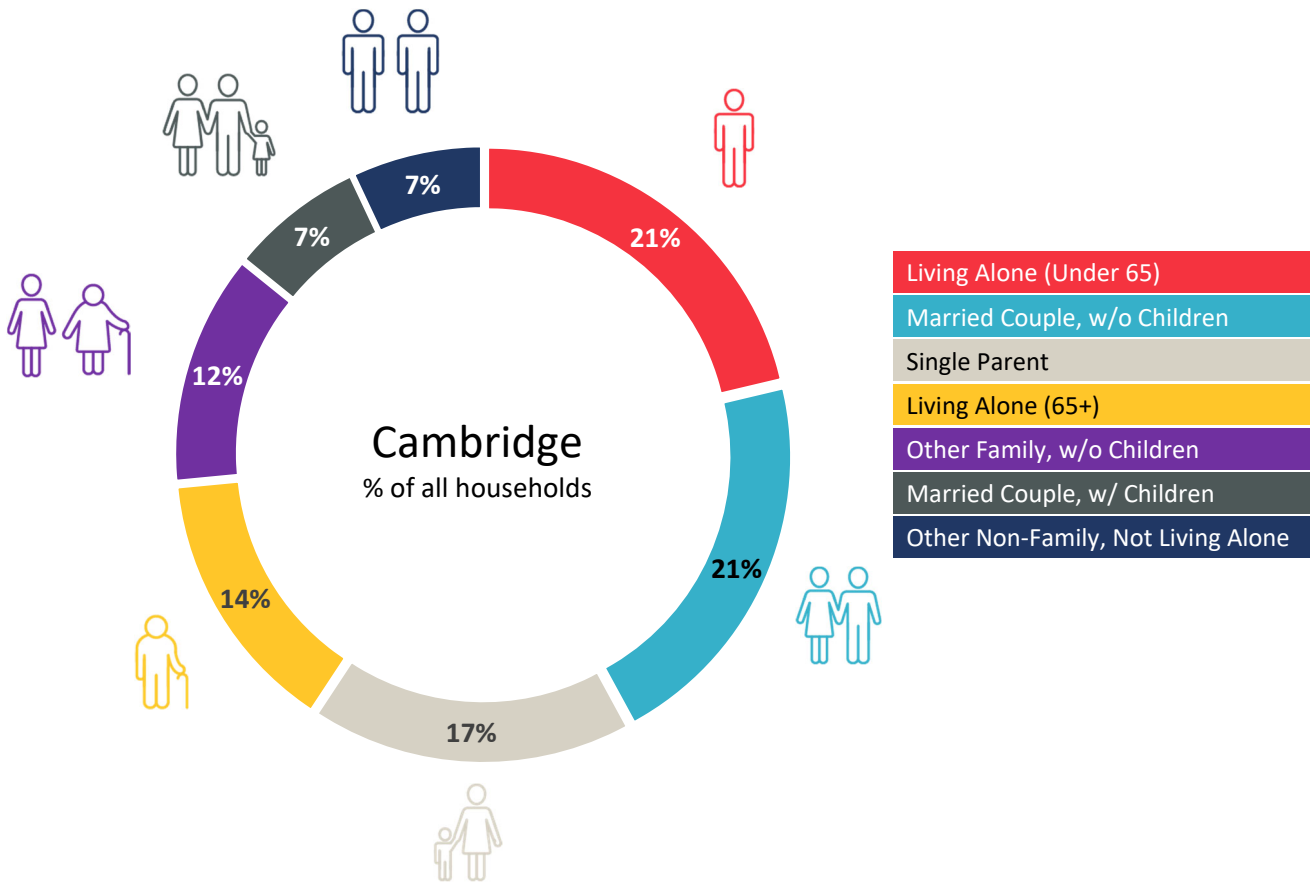


Compared to Dorchester County, the population in Cambridge is more racially and ethnically diverse, with a majority non-white population. While African-American and White residents are the primary races in the City, most of the City's population growth is being driven by people of other races, particularly the Hispanic population. In fact, over the past five years, the City has lost African-American residents and has had only a slight increase in the White population.

There are fewer married couples with children in the community, and fewer children overall compared to five years ago. While families are still attracted to Cambridge, there is a greater number of unmarried

adults (either related or unrelated) sharing a home. The number of single-parent households in Cambridge is declining; however, these families still make up a large share of Cambridge households (nearly one in five households). In fact, the single-parent households in Cambridge account for 70% of all single-parent households in Dorchester County.


Figure 2: Household Composition, 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

Cambridge's population is getting older, as Baby Boomers enter their 60s and 70s. There are significantly more seniors living alone in the community than there were five years ago, and this age group is expected to grow faster than any other in the next decade.

Household incomes among Cambridge residents are rising; however, many Cambridge households have income levels at the low-end of the spectrum. The median household income in Cambridge was estimated at \$38,908 in 2017, which is about \$11,500 lower than Dorchester County as a whole (\$50,552). Approximately one out of every five households in Cambridge has an annual income below \$15,000 per year. Another one out of five households have annual incomes between \$15,000 and \$29,999.



While a majority of Cambridge households have incomes below the County median, there has been an uptick in higher-income households in recent years. Between 2013 and 2017, the number of Cambridge households with annual incomes exceeding \$100,000 increased by 37%.

This shift in household incomes can have impacts on the housing market and can put upward pressure on home prices and rents. For context, applying standard affordability rules (i.e., housing cost not exceeding 30% of gross income) a household with an annual income of \$15,000 can afford housing costs of no more than \$375 per month. By contrast, a household with an annual income of \$100,000 can afford a monthly housing cost of \$2,500. While attracting higher-income households can provide a benefit to the community, it will be important to account for the impacts on the housing market and plan for ways for existing residents to find housing they can afford so they are not forced out of Cambridge.

Employment Trends

The City of Cambridge is a key economic driver for Dorchester County and continues to add jobs to the employment base in the area. In 2017, approximately 37% of all jobs in the County were in Cambridge. The number of jobs in the City has been growing; however, recent job growth has been driven primarily by relatively low-wage jobs.

There were an estimated 5,625 jobs in the City of Cambridge in 2017. Nearly one out of five jobs in the City is in the health care and social assistance industry, making it the largest job sector in Cambridge. The other primary sectors include retail trade, accommodation and food services, and manufacturing.

The three largest job sectors in Cambridge have median wage levels below the overall City median. In 2017, workers in the health care and social assistance sector had a median wage of \$26,250; retail trade jobs had a median wage of \$23,672; and accommodation and food services workers had a median wage of \$13,508.

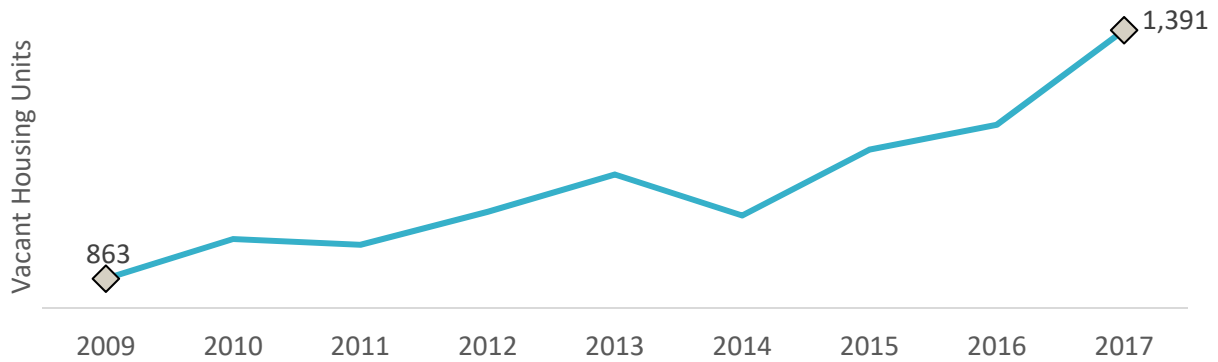
The wages of jobs in Cambridge have important implications for housing. For example, the wage data suggests that roughly a third of workers in Cambridge earn enough to afford rents somewhere in the range of \$500 to \$750 each month (if they were the only person in their household working). If workers in Cambridge were looking to be homeowners, the wage data suggests a third of the workers could afford a sales price range between \$150,000 and \$200,000 (if they had two workers in their household in the same industry). These are hypothetical assumptions, and can be applied in a variety of ways, but overall provide an approximation of housing price ranges needed for Cambridge workers.

Housing Market Conditions

Trends in the Cambridge housing market over the past decade reflect a growing rental market, declining home ownership, and increasing vacancy. According to the U.S. Census Bureau, there were an estimated 6,486 housing units in Cambridge in 2017. Between 2009 and 2017, it is estimated that the City added 578 net new housing units. The number of new households grew much more slowly than the number of new housing starts, which has contributed to growing residential vacancy in the City.

It is estimated that in 2017 more than one out of every five housing units in Cambridge was vacant. Based on the census survey, most of the vacant units are unoccupied because of physical deterioration of the units, and a situation where use of the unit (pending rent or sale) is likely not an option. The increasing housing vacancy in Cambridge is a significant factor in the overall housing market and can contribute to lower home values, higher crime and less investment in surrounding neighborhoods.

Figure 3: Vacant Housing Units, 2009 to 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

The home ownership rate is lower in Cambridge than in Dorchester County and many other parts of the state. As of 2017, the home ownership rate in Cambridge was approximately 38%. While there has been an uptick in home ownership since 2013, the rate remains below levels seen at the start of the decade. City residents were significantly impacted by the recession and housing market downturn and have not fully recovered, as is evident by the still-low home ownership rates.

Many Cambridge residents face housing affordability challenges. In 2017, it is estimated that nearly half of all Cambridge households were cost burdened, and that a quarter of all households in the City were severely cost burdened. Lower-income residents are much more likely to be cost burdened than higher-income residents. Nearly nine out of 10 of households with incomes below \$20,000 are cost burdened, spending more than 30% of their income on housing each month.

Even households that are not cost burdened may still face housing instability. Many lower-income individuals and families are one missed rent check away from homelessness. While homelessness in the region has been trending down over the past four years, the levels are much higher than at the start of the decade. According to the most recent estimates, the number of homeless individuals in the Mid Shore region is 47% higher in 2017 than in 2010. Most of the increases in the homeless population are among the sheltered homeless, indicating that there are resources available to those who are homeless; however, as numbers rise those resources are likely strained.

Forecasts

The State of Maryland has projected household and job growth by industry for Dorchester County in five-year increments through 2040. Applying demographic trends in Cambridge to these projections provide a valuable lens to understand how the future population and job growth could impact the City, and

specifically as it relates to housing needs. Based on the forecasts the City is expected to add nearly 1,000 households over the next two decades. At the same time, the City is expected to add over 800 jobs in a variety of sectors. More than half (60%) of the net new jobs are anticipated to be in the administrative and waste services, healthcare and social assistance, and accommodation and food services industries.

Income levels for the net new households suggest a need for a range of housing price options in the City. Based on housing tenure patterns in the City, it is estimated that nearly two out of every three of the net new households over the forecast period will be renters. Figure 4 shows the rent price ranges that would be affordable to these households based on applying the standard 30% of gross income affordability rule.

Figure 4: Forecast of Net New Rental Housing Units by Gross Rent, 2020 to 2040, Cambridge MD

Monthly Rent	2020-2025	2025-2030	2030-2035	2035-2040
<\$375	39	29	31	22
\$375 - \$750	43	31	34	24
\$750 - \$1,125	27	19	21	15
\$1,125 - \$1,500	22	16	17	13
\$1,500 - \$2,500	38	28	30	22
\$2,500 +	28	20	22	16
Total	196	143	155	112

Sources: U.S Census Bureau, American Community Survey, Maryland Department of Planning, LSA

Figure 5 shows the home prices that would be affordable to the net new households that are projected to be homeowners based on applying the standard 3.5 multiplier of household income.

Figure 5: Forecast of Net New Home ownership by Sales Price, 2020 to 2040, Cambridge MD

Sales Price	2020-2025	2025-2030	2030-2035	2035-2040
<\$52,500	24	18	19	14
\$52,500 - \$105,000	26	19	21	15
\$105,000 - \$157,500	17	12	13	9
\$157,500 - \$210,000	14	10	11	8
\$210,000 - \$350,000	24	17	19	14
\$350,000+	17	13	14	10
Total	122	89	96	70

Sources: U.S Census Bureau, American Community Survey, Maryland Department of Planning, LSA

While the forecasts project the anticipated housing price ranges that will be needed for the net new households, the type of housing will largely depend on preferences and availability. The City has an increasing inventory of vacant housing. While some of this vacant inventory is habitable, many of the vacant units will likely need significant repair or replacement to be occupied in the future.

Summary of Strategy Recommendations

The strategy recommendations are a menu of tools and initiatives the City of Cambridge can implement to help revitalize the Pine Street Neighborhood. The strategies have been identified through the lens of the mission and goals of the Cambridge Neighborhood Revitalization Plan (CNRP) and align with feedback received during the community visioning session and other engagement channels. Key findings from the Housing Market Analysis and Needs Assessment also informed the tool selection and strategy focus. Many of the tools also represent best practices from other communities facing similar challenges. Neighborhood revitalization can be a long journey, and an incremental process. Some milestones need to occur first, to pave the way to other successes. In other cases, many strategies can be carried out in tandem; pushing the plan forward, creating change, and building momentum.

The Strategy Recommendations are organized into five focus areas: *Housing Vacancy*, *Housing Quality and Safety*, *Housing Affordability*, *Public Spaces*, and *Social Cohesion*. Each of the focus areas represent a fundamental element of revitalization. It is important to view each focus area as interconnected with the larger revitalization effort; implementing only some of the focus areas will not achieve neighborhood revitalization.

Figure 6: Neighborhood Revitalization Focus Areas



A summary of each focus area and strategy recommendations are provided below and a table with all strategies by focus area is provided in Appendix 1 for reference.



Reduce and Mitigate Housing Vacancy

Abandoned homes are taking a toll on the Cambridge community. Data suggests more than one out of every five housing units in Cambridge are vacant. This vacant housing stock represents both a critical opportunity and a significant liability for the City's future. If unaddressed, it is likely the abandonment will continue to increase, erode the quality of life in the community, and suppress property values and the economic potential of the City. The vacant housing stock also presents a valuable opportunity for the City to bring new life to the historic core of Cambridge. It can represent more housing options for current and future residents, increased home ownership opportunities, and new investments in the neighborhood.

Land banks are typically governmental entities or nonprofit organizations focused on the conversion of vacant, abandoned, and tax delinquent properties into productive use. Land Banking is a tool that municipalities can use to actively manage, contain, and reduce property abandonment and blight. Land Banks serve a critical role of a receivership mechanism for municipalities. It enables control of substandard properties so decisions can be made on the best course of action to return the properties back to productive uses that are consistent with community priorities.

There is no one-size-fits-all recipe for structuring and funding a land bank. It is critical for a land bank to seek funding from a wide variety of sources such as federal, state, and local dollars, foundation grants, land sales revenue, and rental income, among others. It is also imperative for a land bank to not work in a vacuum. Partnerships at varying scales can help the land bank entity tap into resources outside of the immediate community and help to increase operational capacity. For a land bank to be successful, it needs to be nimble, entrepreneurial, and agile to changes in the housing market, property-related legislation, and fluctuating funding sources.


Tools/Strategies:

Establish a land bank entity for Cambridge/Dorchester County.

Adopt a vacant structure/lot receivership ordinance.

Summaries:

Establish a land bank entity for Cambridge/Dorchester County. Creating a land bank in Cambridge/Dorchester County will allow the City and County to proactively address the substandard housing stock. In 2017, the State of Maryland passed legislation granting authority for cities and counties in the state to establish land banks. A land bank entity can serve a similar function as the County's Tax Lien Property Repurpose Program (TLPRP), but the receivership authority and scope would be expanded



such that efforts and resources can be applied specifically to abandoned and vacant properties. In addition, the City has granular knowledge of the housing stock, and which properties and blocks are most in need of intervention. A land bank provides a critical control mechanism for the City, which is the first step in bringing new life and/or use to a deteriorated building.

Once the land bank owns the property, the City/County can be strategic with how it is used. The homes can be sold on the private market with conditions requiring renovation and occupancy. In addition, affordability measures can be included to align with the goals of the City. Priority can be given to first-time homebuyers to generate more home ownership opportunities in the neighborhood. In some cases, it could make the most sense for the properties to be demolished and replaced with a pocket park or community garden/open space element. A significant benefit of the land banking model is it allows for a lot of flexibility for the City which can be applied on a case by case basis depending on the context of the property.

Adopt a vacant structure/lot receivership ordinance. Maryland state law provides jurisdictions the authority to take control of vacant and abandoned properties through receivership. A receivership ordinance in Cambridge and/or Dorchester County would allow the City and/or County to receive the deed on vacant and abandoned building and lots that are contributing to the substandard housing stock. Cities often use a land bank or other nonprofit as the receiving entity. The receiver then determines whether to sell, renovate, or demolish the property. Similar to TLPRP process, municipal receivership programs typically work with local developers and individuals in the community to rehabilitate the homes within a pre-determined period of time with the ultimate goal of re-occupancy. Vacant housing receivership can be a powerful first step in taking control of areas with substandard housing and initiating the process of rehabilitation or reuse of abandoned properties.



Improve Housing Quality and Safety

There are many deteriorating homes in the Pine Street neighborhood. Many of these homes are vacant, but many are also occupied, which can create life/safety concerns and jeopardize the well-being of residents. Expansion of building code enforcement authority and scope must be critical priority for the City. It is also important that communication channels between tenants, landlords, and the City are established and expanded. These mechanisms can ensure landlords know the penalties of neglecting proper maintenance of rental units, tenants understand how to voice concerns about the condition of their rental units, and that the City continues to be informed of the location of problematic and substandard housing units. The following items could help improve housing quality and safety in the City:

Tools/Strategies:

Expand the rental registration process to include mandatory interior unit inspections.



Launch a landlord training/education program.

Hire one additional Building Code Inspector.

Adopt a mandatory “tenant-rights” lease addendum to be used in all rental units in the City.

Adopt a mandatory “crime-free” lease addendum to be used in all rental units in the City.

Establish a fund for emergency home repairs and a fee-waiver program for low-income homeowners.

Continue to monitor the condition of the neighborhood housing stock.

Summaries:

Expand the rental registration process to include mandatory interior unit inspections. The current rental unit registration process as defined by City Ordinance 995 and 1006 requires rental units to be registered with the City; however unit inspections are not a step in the registration process. Currently, interior rental unit inspections are complaint-driven only. If tenants have concerns about the safety of the unit, they can contact the City for an inspection. Much of the housing stock in the Pine Street neighborhood is old and many units are in poor condition and occupied by renters. Mandatory interior inspections for rental units is a best practice used in communities around the country facing similar conditions. These inspections serve as a powerful tool to ensure living conditions are safe and up to building code standards, and proactively facilitates rehabilitation of properties before their condition deteriorates beyond repair.

Launch a landlord training/education program. The City could require a landlord training/education class as part of the rental registration process. There can often be an information gap with the myriad of regulations and risks associated with renting a property. A landlord training class can facilitate this information exchange and help to proactively mitigate issues with rental units.

Hire one additional Building Code Inspector. In wake of the financial crisis and recession of 2008, the City’s code enforcement staff was reduced to its current staff of two. One additional full-time position, and one seasonal position were approved in the spring of 2019 to help with the existing pipeline of exterior inspections and zoning code enforcement. If the City decides to move forward with proactive building code enforcement strategies, additional staff resources will likely be required to implement the programs successfully. These staffing resources could be funded through increasing rental registration/permitting fees and also through federal grants like CDBG to help supplement local funds. As the pool of registered rentals increases over time with the program, fees collected can help sustain the inspector positions on a long-term basis.

Adopt a mandatory “tenant-rights” lease addendum to be used in all rental units in the City. The intent of this type of program is to educate tenants about their rights and options when confronted with a problematic living situation. It also can provide valuable information for tenants regarding who to contact in cases of threatening or retaliatory landlords. A mandatory “tenant-rights” lease addendum will help

open the communication channel between tenants and the City and help empower tenants to voice their concerns when living conditions become unsafe.

Adopt a mandatory “crime-free” lease addendum to be used in all rental units in the City. A crime-free lease addendum is a tool used in many communities to reduce criminal activity, increase neighborhood safety, and hold tenants and landlords responsible. The addendums can take many forms and include a ranging scope depending on the goals of the community. Many of these programs in other communities include a provision that repeat violations can lead to a revoking of a rental unit license. The addendums incentivize landlords to keep their units free to criminal activity and also promote a safe environment for tenants by risk of lease termination for criminal activity on the premises.


Establish a fund for emergency home repairs and a fee-waiver program for low-income homeowners. As catalogued and reported in the Ward Three Substandard Study, structural issues are the most common and problematic characteristic in properties that were deemed to be substandard. Issues such as deteriorating windows and doors contributed the most to the substandard status. These types of structural components are often costly to repair and/or replace. The City could explore establishing an emergency home repair fund to use when structural elements of homes need immediate repair for low-income homeowners in the City. As part of this program, permit fee waivers could be used to help lower the overall cost of these critical and often time-sensitive emergency repairs.

Continue to monitor the condition of the neighborhood housing stock. As efforts move forward to improve the quality of the housing in the neighborhood, it will be critical to monitor and document the changes. The City is planning to conduct three-year evaluations similar in scope to the Substandard Housing Study that was released in February 2017. The data will be collected using the same methodology and tracked for progress. It will be important for these monitoring efforts to continue to occur on a regular basis in the Pine Street Neighborhood to assess how the revitalization strategies are working and to make changes if needed.



Maintain and Expand Housing Affordability

High-quality, affordable housing is important to ensuring physical health and safety and supporting individual and family physical and mental health. Housing is also the bedrock for positive educational outcomes; children living in stable and affordable housing do better in school and school districts overall perform better when there is a range of high-quality, affordable housing. In addition, housing availability and affordability is critically important to Cambridge’s economic vitality and shared prosperity. If there is an insufficient supply of housing affordable to workers and residents at all income levels, the City’s economic well-being will suffer. If the City does not plan for housing options that will meet the needs of



current and future residents, it will become increasingly difficult for the City to attract and retain a diverse workforce and grow towards a strong, sustainable local economy in the future.

The data suggest Cambridge is largely a City of renters now, a trend that has been increasing over the past decade. Nearly two out of every three households in the City rent their home. In addition, rent levels and home prices have been rising such that more than half of Cambridge households are considered “housing cost burdened” by standard affordability measures; spending more than 30% of household income on housing expenses. It will be critical that affordable housing, both rental and home ownership options, are available to Cambridge residents in the years to come. This can be achieved by strategies aimed at preserving the housing stock that is currently affordable, expanding affordable housing options with new and/or renovated properties, and increasing home ownership opportunities in the City to provide more stability and long-term investment options. Feedback from the community has been clear; quality housing that is at affordable levels is something needed in the Pine Street neighborhood. The recommendations below are designed to help facilitate this:

Tools/Strategies:

Establish a Housing Trust Fund

Create a down-payment assistance program for first-time homebuyers.


Partner with private or non-profit developers to build affordable housing on City owned sites.

Explore creating a density bonus program in exchange for affordable housing.

Summaries:

Establish a Housing Trust Fund. The City of Cambridge should create a local housing Trust Fund with a dedicated source of funding to support affordable housing initiatives. Local funds can be used to leverage state and federal resources and can provide flexibility in how the City supports the development and preservation of housing for City residents and workers. The fund could be used for a wide range of affordable housing strategies from providing down-payment assistance, to providing low/no-cost loans for home rehabilitation. The City could also explore using the fund to provide gap financing to private and/or nonprofit developers to generate new housing on many of the vacant/abandoned sites in the neighborhood. Ideally the fund should be used to provide loans which are funneled back through repayments into the trust fund over time to be re-used for subsequent projects. Therefore, the Cambridge housing trust fund should be set up as a revolving fund. A housing trust fund differs from a land bank in scope and authority. The primary function of a land bank is to serve as a receiving entity for vacant/blighted properties. A housing trust fund provides money for a wide range of housing-related activities that increase affordable housing options. Both of these tools can work in tandem to repurpose blighted homes and increase affordable housing options in the neighborhood.

Create a down-payment assistance program for first-time homebuyers. Home ownership is foundational component of revitalization and stability in a neighborhood and a critical goal of the CNRP. Owning a home



represents personal investment into the well-being of the community and creates a sense of ownership in the overall health and direction of the neighborhood. The City could establish a program to facilitate home ownership opportunities through down-payment assistance. First-time homeowners should be given priority and the City can set the parameters of the program as desired. The assistance could be neighborhood specific and allocated in coordination with a land bank entity to generate vitality on blocks that need stabilization and investment. Funding for the program can come from the Housing Trust Fund and other grants and loan products administered through the Maryland Department of Housing and Community Development, such as the Special Assistance Grant or Maryland Mortgage Program 1st Time Advantage Loans.


Partner with private or nonprofit developers to build affordable housing on City owned sites. The City of Cambridge has been increasing its property portfolio over the past several years through tax-delinquency receivership. This pipeline of properties is likely to grow as the housing vacancy issue is proactively addressed by the City through policy direction and leadership. If a land bank entity is created in Cambridge, this would create a steady pipeline of City-owned property, some of which could be made available for redevelopment by the private sector. The provision of free or reduced cost land is an important way to close the gap between delivering market-rate and below-market-rate housing because land is a major driver of the cost of development. City control of land also provides the opportunity to incentivize the types housing projects that will meet the community's housing affordability needs while also preserving other community goals such as rehabilitation of deteriorating housing stock and neighborhood stability. The City could issue a pilot RFP on a City-owned site that is a good candidate for redevelopment (e.g., multiple adjacent parcels in need of demolition). The details of the RFP could be structured such that a portion of the units generated would be maintained at affordable levels and made available to residents in the neighborhood through land entitlement conditions.

Explore creating a density bonus program in exchange for affordable housing. The City could explore offering a density bonus in certain zoning districts in exchange for the provision of affordable housing. Additional density is an important mechanism for closing the gap between the cost of delivering market-rate and below-market rate housing. Increased density is not appropriate everywhere in the City, so the density bonus policy should be implemented in specific parts of the City as defined through a future public engagement process. It is important that the density bonus be applied in a transparent manner so that developers have predictability in the approval process and so that the City can structure the land entitlements to be contingent on affordable units that will help meet the City's housing goals.



Enhance and Activate Public Spaces

The perception of a public place can have a big influence on how it is used and whether it fosters a sense of community or keeps people away. During the community engagement process for this project,



residents of the neighborhood raised concerns about many elements of the public spaces in the Pine Street Neighborhood. These elements range in size from small street furniture to larger infrastructure projects, but they all are important pieces to the neighborhood revitalization puzzle.

During the table discussions at the February Community Visioning meeting, residents were asked to reflect on strengths, weaknesses/threats, and opportunities of the neighborhood. While there were many thoughts on the strengths of the neighborhood ranging from its rich history and culture to its strong institutions such as churches and service clubs, only one public space related element was mentioned; The Empowerment Center. In contrast, table discussions related to weaknesses/threats and opportunities for the neighborhood highlighted a strong concern within the community about the condition of and lack of public spaces in the neighborhood and a consistent desire to improve and add them. Many of the tables reported items related to open spaces, parks, and placemaking as “transformative” priorities for the neighborhood. The public realm can serve as the bloodline of a neighborhood. These spaces are where neighbors can engage and spend time outside of their homes. These are important elements to quality of life in a community, and critical to successful revitalization. The following items reflect feedback from the community and potential planning strategies that can help improve public spaces in the neighborhood:

Tools/Strategies:

Collaborate with the neighborhood on enhancements and renovations to Cornish Park.

Install streetscape improvements on Pine Street and High Street.

Implement a pilot “pop-up/placemaking urbanism” project in the neighborhood.


Create a new public pocket park within the neighborhood.

Continue to promote and implement the side lot initiative to expand green space in the neighborhood.

Summaries:

Collaborate with the neighborhood on enhancements and renovations to Cornish Park. During the community engagement process, Cornish Park was identified at several tables and by the Core Group as needing restoration and redesign. The community expressed concerns about safety, trash/litter issues, and poor lighting in the park, all of which are contributing to its underutilization and perception as an unsafe environment. This is one of the largest open space features in the neighborhood and can be a major asset and activity center for the community. Specific feedback from the community has been to remove the fencing that is limiting the accessibility to the park and partnering with a neighborhood watch program to proactively monitor the park.

Install streetscape improvements on Pine Street and High Street. Providing a pedestrian friendly environment along the major neighborhood corridors will help to activate the streets and public spaces. Elements such as small street trees or shrubs, landscape planters, and bike racks can help soften the



pedestrian experience along the street. Accessible crosswalks and traffic calming measures at prominent intersections are needed. More streetlighting, trashcans, and other street furniture such as benches can help to create a safer, cleaner, and more comfortable public realm.

Consider a pilot “pop-up/placemaking urbanism” project in the neighborhood. Pop-up or placemaking urbanism involves temporary changes/improvements to the built environment that are typically implemented in gathering places or underutilized public spaces. The City could plan a pilot project to be implemented by resident volunteers in the Pine Street neighborhood. These types of projects are low-cost but can often make lasting changes.

Create a new public pocket park within the neighborhood. A small pocket park in the neighborhood would provide a place for passive recreation, small community events both informal and programmed, and would add a placemaking element to neighborhood.

Continue to promote and implement the side lot initiative to expand green space in the neighborhood. In coordination with Dorchester County, the City currently offers a side lot conveyance program which provides vacant lots to adjacent property owners who are interested in increasing the size of their yards. Additional marketing and outreach of this program could expand and help preserve green space and open areas in the neighborhood.



Facilitate Social Cohesion

An important component of the CNRP mission statement is to use social cohesion strategies to help revitalized the neighborhood. Fostering opportunities for residents to engage, interact, and socialize are foundational to lasting revitalization. The need for more events and businesses in the neighborhood was expressed during the community outreach sessions for this plan. In addition, previous studies like the RUDAT and the Downtown Retail Study, while covering a different geography, had consistent conclusions that additional business development is needed in the core areas of the City. The following strategies could foster more vitality, business development, and connection over time in the neighborhood:

Tools/Strategies:

Explore an event programing partnership between the City and the Empowerment Center

Transform City-owned vacant buildings at strategic locations into business incubators

Explore creation of a Pine Street Neighborhood Retail Overlay District.



Establish a Pine Street Neighborhood Civic Association.

Summaries:

Explore an event programming partnership between the City and the Empowerment Center. Programming, events, and neighborhood activities can engage residents and invoke a sense of community. The best types of events are not always elaborate productions, but often smaller activities that occur more often. Regularity is key; whether it be a block party on the first Friday of the month, or a weekly market; events that people look forward to and know will reoccur are often the most successful. The City and the Empowerment Center could explore collaborating with more regularity on programming and events in the neighborhood.

Consider transforming City-owned vacant buildings at strategic locations into business incubators. As Cambridge continues to expand its inventory of vacant/abandoned buildings, explore the possibility of converting properties in strategic locations into business incubator spaces. The City could look for public-private partnership opportunities to rehabilitate homes (or groups of adjacent homes) to be used for small businesses. The incubators could offer low-cost rent and flexibility on the types of uses and lease-terms.

Explore creation of a Pine Street Neighborhood Retail Overlay District. Small-scale retail, restaurants, and cafes are important to the vibrancy of a neighborhood activity corridor such as Pine Street. While many of these types of establishments once prospered in the neighborhood, Pine Street has struggled to retain commercial uses. Residents have expressed a desire for businesses growth in the neighborhood. In addition, the RUDAT study highlighted the need for linkages between the key areas that define Cambridge. A stronger commercial presence along Pine Street and select cross-streets will help to link the neighborhood to the downtown core. As part of the 2015 adoption of the Downtown/Waterfront Development District zone and form-based code standards, additional flexibility was provided to the Pine Street commercial areas as part of the downtown core area. These zoning changes permit a wide range of commercial uses and increased flexibility for commercial businesses while maintaining historic character through the form-based code. These changes were brought forward to the City Council based on recommendations of the RUDAT study. As housing vacancy stabilization efforts ramp up in the City, the next phase of business development could benefit from creating a neighborhood retail overlay district along Pine Street. An overlay district would allow the City to customize the zoning in this area even further and facilitate small business investments through tailored incentives that would be specific to Pine Street. While a zoning strategy is not directly injecting capital into the area, nor is it guaranteeing business development, it can be a mechanism to reduce the cost and risk associated with opening a business. Additional reductions or elimination of parking requirements and removing special exception regulations, among other items, can often go a long way in helping margin-sensitive small businesses decide to invest.

Establish a Pine Street Neighborhood Civic Association. Explore interest with stakeholders and residents in establishing a civic association to represent the Pine Street Neighborhood.

Implementation Framework

The tools and strategies in each focus area are split into implementation steps, which provide a roadmap for moving the revitalization plan forward. Each step is identified as either a short-term (during the first year), mid-term (during years 2 to 3), or long-term (in year 4 and beyond). The short-term steps represent both priorities expressed within the community and also tasks that need to occur for transformation within the neighborhood to occur. Many of the short- and mid-term steps lay the foundation and build the capacity for revitalization and neighborhood investment. The long-term steps also reflect important strategies, some of which will be more likely to occur after some initial revitalization takes hold in the neighborhood through the short- and mid-term strategies.

Figure 7: Implementation timeline



Neighborhood revitalization is a collaborative process and will involve many different stakeholders and partners working together to advance the plan. The partners associated with each strategy/tool are also listed for reference. An abbreviation table is provided below:

Figure 8: Neighborhood Revitalization Partners

Neighborhood Revitalization Partners:

CC	City Council
PW	Public Works
PZ	Planning & Zoning
HS	Housing
ED	Economic Development
BSS	Building Safety Services
ENG	Engineering
IT/COM	IT/Communications
CHA	Cambridge Housing Authority
LNP	Local Nonprofit
COM	Community residents
CINST	Community Institutions
LFI	Local Financial Institutions
NPD	Nonprofit Developers
FPD	For-profit Developers
DC	Dorchester County
DHCD	MD Dept of Housing and Com. Dev.



Reduce and Mitigate Housing Vacancy

Tools/Strategies:

Establish a land bank entity for Cambridge/Dorchester County.

Adopt a vacant structure/lot receivership ordinance.

Partners: CC, DC, PZ, HS, ED, LNP, LFI, NPD, FPD, COM



- › Identify/establish a nonprofit entity to serve as the land bank for the City/County. The key function of the nonprofit will be to act as the designated receiver of vacant properties.
- › As permitted by Chapter 618 of Maryland State Law, adopt a vacant structure/lot receivership ordinance to permit land banking activities in the City and/or County. Within the ordinance, designate the nonprofit identified to serve as the land bank for the City/County as the receiver of vacant properties.
- › Establish a land bank steering committee to help guide the mission, goals, and priorities of the land banking activities. The membership of the committee should include Council members, planning staff, housing staff, economic development experts, residents/community leaders, local developers, and representatives from local financial institutions, among others.
- › An initial key function of the steering committee will be to identify a structure that will work well in Cambridge/Dorchester County. Many land banks operate with a corporate structure that is independent from the jurisdiction (more typical), while others are nested within the local government. In all structures, close coordination with city agencies like code enforcement, planning and zoning, GIS, and housing are critical to effective operation of a land bank. The steering committee will also need to select the board of directors for the land bank.

- › Facilitate a meeting with members of the land bank steering committee with other established land bank entities in the state of Maryland (e.g., Baltimore, Salisbury) to gain insights into their operations and experiences.

Year 2-3



- › Provide reoccurring local funds to the land bank starting in FY 2022. Funding structures for land banks are often varied and fluctuate from year to year. In addition to local funding, land banks often rely on in-kind services from city staff, local developers, law firms, and financial institutions to facilitate operations. Funds can also be provided through federal grants (HOME, CBDG), state grants/programs, philanthropic/foundation support, and revenue from local land sales among others.
- › In coordination with Planning and Zoning, Code Enforcement, and GIS, the land bank should identify the inventory of vacant and abandoned properties in the Pine Street Neighborhood and the City more broadly. This inventory information will allow the land bank to strategize which areas of the city to prioritize receivership/acquisition.
- › Begin receivership activities of the land bank based on available properties and priority locations.
- › Establish a process to identify prospective buyers of the vacant properties (individuals and developers) who are able to rehabilitate the properties and establish new ownership and occupancy. Consider linking the land banking activities with a first-time homebuyer program, and/or other affordable housing initiatives. It is important to align the property disposition strategy of the land bank with community goals and priorities.

Year 4+



- › Continue to provide local funds to finance the land bank and seek state, federal, and private/philanthropic funds to supplement local costs.



Improve Housing Quality and Safety

Tools/Strategies:

Expand the rental registration process to include mandatory interior unit inspections.

Hire one additional Building Code Inspector.

Adopt a mandatory “tenant-rights” lease addendum to be used in all rental units in the City.

Adopt a mandatory “crime-free” lease addendum to be used in all rental units in the City.

Launch a landlord training/education program.

Establish a fund for emergency home repairs and a fee-waiver program for low-income homeowners.

Continue to monitor the condition of the neighborhood housing stock.

Partners: CC, PW, BSS, COM, PZ



- › Amend the current rental registration ordinance to include mandatory interior inspections of non-owner-occupied residential rental units to begin in FY 2021.
- › Coordinate with the Building Safety Services Division within the Department of Public Works to establish specific parameters and the general timing and frequency of the rental inspection program based on the following triggers:
 - Newly registered rental units: Interior inspection at the time of registration
 - Existing registered rental units: Interior inspection to occur once every three years based on randomly generated queue.



- › Allocate a portion of the CDBG funds to hire an additional building code inspector to facilitate/administer the interior rental unit inspection program.
- › Bring forward a new resolution to City Council initiated by the Building Safety Services Division to require a tenants' rights lease addendum to be used in all residential lease agreements within the City. Draft language for the addendum can be found in Appendix 3.
- › Launch a landlord training/education program to be administered by the Building Safety Services Division. Specifics of the program can be customized by staff. Best practices are that new property agents/landlords must attend and complete a landlord training class within a year of the issuance of an initial rental registration. Existing property agents and landlords must attend and complete the training class within a year of their next annual renewal of a rental registration. Possible topic areas to include in the training program include among others:
 - Building code and safety requirements
 - Tenant screening and the rental application process
 - Civil and criminal statutes related to rental properties
 - An overview of City processes and resources for landlords and tenants



- › Establish a fund for emergency home repairs for low-income homeowners in the City by FY 2024. Prior to initiating the local fund, explore supplementing general fund dollars with grant programs offered by the state of Maryland through the Maryland Department of Housing and Community Development such as:
 - Accessible Homes for Seniors
 - Special Targeted Applicant Rehabilitation Program
 - Maryland Housing Rehabilitation Program
- › Bring forward a new resolution to City Council initiated by the Building Safety Services Division to require a crime-free lease addendum to be used in all residential lease agreements within the City.
- › The City conducts neighborhood assessments every three years. The most recent assessment of the Pine Street Neighborhood was the 2017 (FY 2018) *Substandard Housing Study* performed by the City in collaboration with Salisbury University. By FY 2027 (three assessment cycles out), conduct a follow-up study on the Pine Street Neighborhood to assess progress of the revitalization efforts and make adjustments as necessary based on the results.



Maintain and Expand Housing Affordability

Tools/Strategies:

Establish a Housing Trust Fund

Create a down-payment assistance program for first-time homebuyers.

Partner with private or nonprofit developers to build affordable housing on City owned sites.

Explore creating a density bonus program in exchange for affordable housing.

Partners: CC, HS, PZ, LHI, LNP, NPD, FPD, CINST, DC, CHA, DHCD



- › Make the Housing Specialist a permanent staff position starting in FY 2021. There will be many housing-related initiatives as the revitalization plan moves forward. The Housing Specialist is a critical role that can facilitate affordable housing programs including the Housing Trust Fund. The Housing Specialist can also interface with the land bank to create opportunities to reuse vacant/abandoned properties for affordable housing.
- › Adopt an ordinance to establish a Cambridge Housing Trust Fund. As part of this process, identify the appropriate organization to administer the housing trust fund. The local housing trust fund can be administered by the City or by an independent organization. The decision on the administering agency should be made by the City Council and staff and will depend on the capacity of staff and local nonprofit organizations that could be well-positioned to administer the fund.
- › A City-administered fund should be incorporated to allow for private contributions to come into the fund. Specific legal guidance should be sought before establishment of the fund. If a nonprofit organization is identified to administer the fund, the fund can be set up as a 501(c)3 to allow for contributions from the private sector.
- › Establish a community advisory board to oversee the funding and allocation decisions of the housing trust fund.



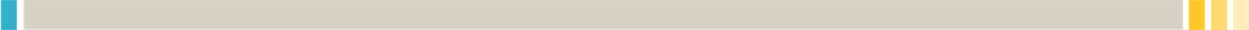
Year 2-3



- › Establish goals and funding mechanisms for the trust fund. The Housing Trust Fund should be set up to support projects and programs that explicitly lead to increased production of, preservation of, or access to affordable housing in the City. The trust fund should give priority to projects that leverage other funding (e.g., LIHTC, state grants) and/or projects that are deemed to meet an urgent need (e.g., down payment assistance for first-time homeowners interested in purchasing housing rehabilitated through the land bank). All funding from the trust fund should be made in the form of no- or low-interest loans repaid to the fund. Specific funding mechanisms can be made jointly by the City and the Housing Trust Fund Advisory Board. However, it is important that the funding approach should be set up so that the fund acts as a revolving loan fund.
- › Allocate local City resources starting in FY 2022 to the housing trust fund. The City should commit a first-year funding amount to seed the trust fund.
- › Establish the process for receiving applications for trust fund resources. Funding can be made available in one of two ways: 1) through a formal RFP process which has specific dates for application or 2) on an on-going basis. A preference would be for an on-going application which allows projects to more easily compete for other funding while applying for local funding at the same time. In addition, funding priority should be given to other housing related programs in the City such as a land bank and/or first-time homebuyer assistance program.
- › Task the Housing Specialist with establishing a Cambridge First-Time Homebuyer Assistance Program. The program could be administered through the Housing Division of Planning and Zoning and funded through a variety of sources including the housing trust fund. The program could also be used in tandem with land banking activities to foster reuse of abandoned properties for home ownership and long-term investment in the neighborhood.
- › Allocate trust fund resources to a pilot project within the Pine Street Neighborhood to bring affordable housing options to residents and demonstrate commitment to revitalization efforts in the neighborhood.

Year 4+



- 
- › Identify a dedicated source of local funding to the housing trust fund that would come outside of the annual budget allocation process. Potential sources of a dedicated public funding source could include
 - Percentage of property tax rate
 - Percentage of business licenses and franchise fees
 - Percentage of local accommodation tax rate
 - › Issue an RFP for development of an affordable housing building or series of buildings on either a City-owned or land bank-owned site (ideally a consolidation of several contiguous parcels). Most or all the units within the development should be provided to City residents at affordable levels. The affordability of the units can be maintained for an extended period of time through development conditions as part of the City approval process.
 - › Explore creating a density bonus program in exchange for affordable housing in the City. Modify the zoning ordinance to include bonus density in select zoning districts as part of an Affordable Housing Overlay.



Enhance and Activate Public Spaces

Tools/Strategies:

Install streetscape improvements on Pine Street and High Street.

Collaborate with the neighborhood on enhancements and renovations to Cornish Park.

Implement a pilot “pop-up/placemaking urbanism” project in the neighborhood.

Create a new public pocket park within the neighborhood.

Continue to promote and implement the side lot initiative to expand green space in the neighborhood.

Partners: CC, PZ, ENG, COM, CINST



- › Install streetlights along areas of Pine Street to increase pedestrian safety.
- › Organize a community meeting to identify priority short-term renovations to Cornish Park.
- › Implement/install priority short-term renovations to Cornish Park.
- › Coordinate with resident volunteers to create a pop-up placemaking installation in a prominent location in the neighborhood. Some examples from other installations around the country include (but are not limited to, be creative!):
 - *Creating pocket parks/plazas at intersections with ample right-of-way*
 - *Converting an alley or underutilized parking lot into a pop-up outdoor movie theater or cafe*
 - *Using paint, planters, and outdoor furniture to designate pedestrian-only areas*
- › Continue to promote and implement the side lot initiative to expand green space in the neighborhood.



Year 2-3



- › Coordinate with Planning and Zoning to hold a design charette with the community to create a vision plan for Cornish Park.
- › Work with the community to identify specific priority areas along the Pine Street and High Street corridors. Coordinate with Planning and Zoning and the Engineering Division to design streetscape improvements such as traffic calming, landscaping, street furniture, and wayfinding along these prominent corridors in the neighborhood.
- › Designate local funds in FY 2022 and seek additional funding opportunities to supplement local costs from the state and federal programs to implement the streetscape improvements. Possible programs/grants to explore include:
 - *Program Open Space*
 - *Transportation Alternatives Program (TAP)*
 - *Safe Routes to Schools*
- › Continue to promote and implement the side lot initiative to expand green space in the neighborhood.

Year 4+



- › Identify and acquire a location for a new pocket park in the neighborhood to be maintained by the City or a nonprofit community-based organization. Consider properties owned by the land bank that are in locations near road intersections and/or near existing activity nodes in the neighborhood.
- › Continue to promote and implement the side lot initiative to expand green space in the neighborhood.



Facilitate Social Cohesion

Tools/Strategies:

Explore an event programming partnership between the City and the Empowerment Center

Establish a Pine Street Neighborhood Civic Association.

Transform City-owned vacant buildings at strategic locations into business incubators

Explore creation of a Pine Street Neighborhood Retail Overlay District.

Partners: CC, PZ, CINST, COM, ED

Year 1



- › Encourage joint programming between the City and the Empowerment Center. Consider linking City-organized events such as summer camps, adult continuing education classes, art workshops, and music concerts with the Empowerment Center space to bring more options and activities into the neighborhood.
- › Coordinate with neighborhood community groups and cultural institutions to organize a monthly pop-up event at prominent public-space locations in the neighborhood. Location specifics and associated permitting can be facilitated through Planning and Zoning. Marketing and communications of the events could be produced by the IT/Communications Department, and community groups can help plan the program and calendar of events based on neighborhood interests.

Year 2-3



- › Coordinate with neighborhood groups and local institutions to explore resident interest in forming a Pine Street Neighborhood Civic Association. The civic association could be a valuable conduit between City Hall and the neighborhood, and provide a platform for feedback/dialogue on the implementation of the revitalization plan.



- › Establish a partnership with the City's Economic Development Division, the land bank, and neighborhood institutions to create a business incubator program in the Pine Street neighborhood. As the land bank develops a pipeline of abandoned/vacant homes, some of the properties could be in locations suitable for business/commercial activity. The City's Economic Development Division and the land bank could seek public-private partnership opportunities to rehabilitate homes (or groups of adjacent homes) to be used for small businesses. The incubators could offer low-cost rent and flexibility on the types of uses and lease-terms.
- › As revitalization efforts/investments gain traction in the neighborhood, the market for neighborhood serving retail will likely improve. In coordination with Planning and Zoning, explore creating a Pine Street Neighborhood Retail Overlay District to facilitate small-business growth within the neighborhood.

Appendix 1: Strategy/Tool by Focus Area Reference Table

Focus Area	Strategy/Tool
Reduce and Mitigate Housing Vacancy	Establish a land bank entity for Cambridge/Dorchester County.
	Adopt a vacant structure/lot receivership ordinance.
Improve Housing Quality and Safety	Expand the rental registration process to include mandatory interior unit inspections.
	Launch a landlord training/education program.
	Hire one additional Building Code Inspector.
	Adopt a mandatory “tenant-rights” lease addendum to be used in all rental units in the City.
	Adopt a mandatory “crime-free” lease addendum to be used in all rental units in the City.
	Continue to monitor the condition of the neighborhood housing stock.
Maintain and Expand Housing Affordability	Establish a Housing Trust Fund.
	Create a down-payment assistance program for first-time homebuyers.
	Partner with private or nonprofit developers to build affordable housing on City owned sites.
	Explore creating a density bonus program in exchange for affordable housing.
Enhance and Activate Public Spaces	Collaborate with the neighborhood on enhancements and renovations to Cornish Park.
	Install streetscape improvements on Pine Street and High Street.
	Consider a pilot “pop-up/placemaking urbanism” project in the neighborhood.
	Create a new public pocket park within the neighborhood.
	Continue to promote and implement the side lot initiative to expand green space in the neighborhood.
Facilitate Social Cohesion	Explore an event programming partnership between the City and the Empowerment Center
	Consider transforming City-owned vacant buildings at strategic locations into business incubators.
	Explore creation of a Pine Street Neighborhood Retail Overlay District.
	Establish a Pine Street Neighborhood Civic Association.

Appendix 2: Implementation Framework Matrix

Strategy	Year 1				Year 2 to 3		Year 4+	
	Near-term				Mid-term		Longer-term	
1 Reduce and Mitigate Housing Vacancy								
Establish a land bank entity								
Adopt a vacant structure/lot receivership ordinance								
Form a Land Bank Steering Committee								
Identify the structure of the land bank								
Facilitate a meeting with other land banks in Maryland								
Provide local funds for land banking activities. Seek other funding sources to supplement.								
Inventory vacant/abandoned properties, strategize on priority locations								
Begin receivership activities of the land bank based on available properties and priority locations								
Establish a process to identify prospective buyers of land banked properties								
Continue local funding and seek other funding sources to supplement								

2 Improve Housing Quality and Safety				Near-term	Mid-term	Longer-term
Amend the existing rental registration ordinance to include mandatory interior inspections						
Establish the specific parameters/timing of the rental inspection program						
Hire an additional building code inspector to facilitate/administer the rental unit inspection program.						
Require a tenants' rights lease addendum to be used in all residential leases in the City						
Adopt a mandatory "tenant-rights" lease addendum to be used in all rental units in the City						
Launch a landlord training/education program						
Establish a fund for emergency home repairs for low-income homeowners						
Require a crime-free lease addendum to be used in all residential leases in the City						
Conduct follow-up study to the 2017 <i>Substandard Housing Study</i> to assess the progress of the revitalization efforts in the Pine Street Neighborhood.						

3 Maintain and Expand Housing Affordability				Near-term	Mid-term	Longer-term
Hire a permanent Housing Specialist to facilitate affordable housing programs including the housing trust fund.						
Adopt an ordinance to establish a Cambridge Housing Trust Fund						
Determine who will administer the fund (City or other non-profit entity)						
Establish a community advisory board for the housing trust fund						
Establish goals and funding mechanisms for the trust fund.						
Allocate local City resources starting in FY 2021 to seed the trust fund.						
Establish the process for receiving applications for trust fund resources.						
Create a down-payment assistance program for first-time homebuyers						
Fund an affordable housing pilot project within the Pine Street Neighborhood using the housing trust fund						
Identify a dedicated source of local City funding to the housing trust fund						
Partner with private or non-profit developers to build affordable housing on City owned sites including those received through the land bank						
Explore creating a density bonus program in exchange for affordable housing.						

4 Enhance and Activate Public Spaces		Near-term	Mid-term	Longer-term
Install streetlights along areas of Pine Street to increase pedestrian safety.				
Meet with the community to identify priority short-term renovations to Cornish Park.				
Implement priority renovations to Cornish Park				
Coordinate with resident volunteers to create a pop-up placemaking installation in a prominent location in the neighborhood.				
Continue to promote and implement the side lot initiative to expand green space in the neighborhood.				
Hold a design charrette with the community to create a vision plan for Cornish Park.				
Meet with the community to identify specific priority areas in the neighborhood for streetscape improvements. Coordinate with Planning and Zoning and the Engineering Division to design to improvements.				
Designate local funds and seek additional funding opportunities to implement the streetscape improvements.				
Identify and acquire a location for a new pocket park in the neighborhood to be maintained by the City or a non-profit community-based organization.				

5 Facilitate Social Cohesion		Near-term	Mid-term	Longer-term
Encourage joint programming between the City and the Empowerment Center				
Organize monthly pop-up events at prominent public spaces in the neighborhood				
Explore interest in creating a Pine Street Neighborhood Civic Association				
Transform City-owned vacant buildings at strategic locations into business incubators				
Create a Pine Street Neighborhood Retail Overlay District				

Appendix 3: Tenants' Rights Lease Addendum

TENANTS' RIGHTS LEASE ADDENDUM

In Maryland, the Landlord/Tenant relationship is governed by Title 8 of the Real Property Article. Title 8 may be accessed online by using the following link:

<http://www.michie.com/maryland/lpext.dll?f=templates&fn=main-h.htm&cp=mdcode>

Landlord Retaliation Prohibited

In Maryland, a landlord may not retaliate against a renter because the renter exercised his or her rights under the law or a lease. In other words, a landlord may not evict or threaten to evict a renter, increase the rent, decrease services, or terminate a month-to-month lease, because the renter did one of the following: 1) complained about unsafe housing conditions; 2) participated in a tenants' association; or

3) participated in a lawsuit against the landlord.

If tenants believe that the landlord is retaliating against them or threatening to retaliate against them, they should seek legal advice. The agencies listed below offer legal advice and information.

Consumer Protection Division of the Maryland Attorney General's Office:

<http://www.oag.state.md.us/Consumer/landlords.htm>

Or, you may contact the Consumer Protection Division's Lower Eastern Shore Office at 201 Baptist Street, Salisbury, Maryland 21801, 410-713-3620.

A joint project sponsored by Baltimore Neighborhoods Inc., and the Legal Aid Bureau that describes the tenants' rights in language non-attorneys may understand:

<http://www.peoples-law.org/housing/ltenant/llt.html>

My signature below indicates that I received a copy of the Tenants' Rights Lease Addendum upon signing the lease for the property located at _____.

Tenant's Signature

Date

Tenant's Signature

Date

Tenant's Signature

Date

Tenant's Signature

Date

Property Owner or Designated Agent's Signature Date

Please be advised that the City of Cambridge, MD or your landlord is not giving legal advice by requiring this document as a lease addendum. This is for informational purposes only.