

**The anguished Attorney Michael J. Johnston page. This slick 38 page magazine printed on heavy stock is not for the public. It's a very expensive sales tool. It was made for Public Charity Pimps making money off of poverty. This magazine is designed to lure Big Corporations to invest for profit in Cambridge CHA LLC companies.**

**"Nothing has been more satisfying as calling a family from the waitlist, walking them through the screening process, and making an offer of an affordable home in Cambridge. Similarly, nothing has caused me more anguish than informing a family from the waitlist that they have a five to ten year wait for the affordable home they need today."**

**-Michael J. Johnston  
Executive Director, Cambridge Housing  
Authority**

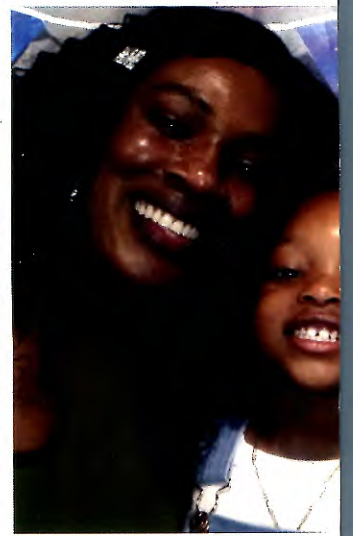
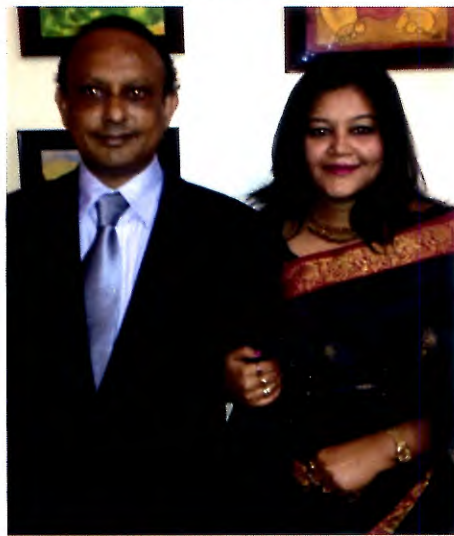
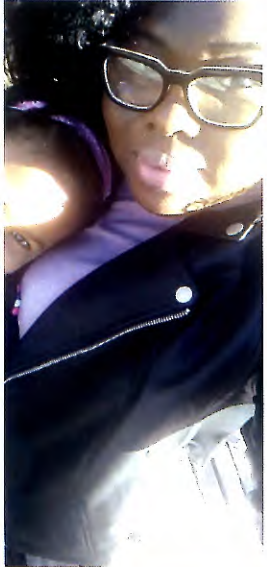


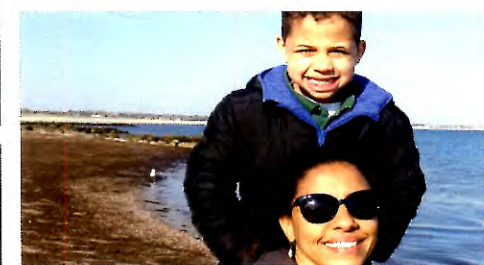
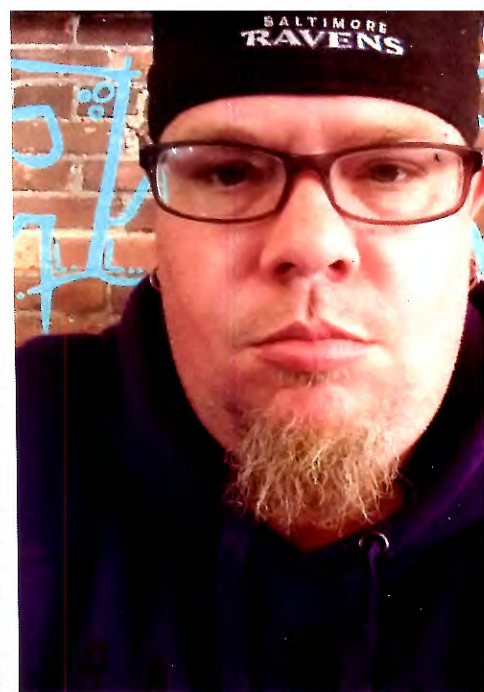
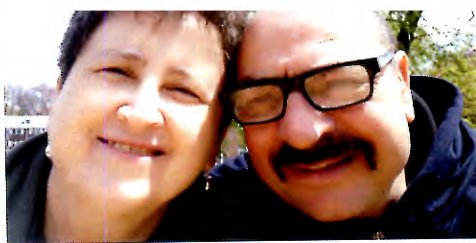
# TCHA

Cambridge Housing Authority

Committed to developing and managing safe, good quality, affordable, low-income housing, while promoting citizenship, community and self-reliance.







**Real Faces** of the CHA Waiting List

"It would really be a blessing from god for me because I've been really struggling since my son passed. I am living off of \$343 a month."

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"It would mean everything to me. Absolute everything! To be able to have my own place to rest my head. To have my own privacy and my own space again. To have somewhere to call my own home is everything to me. The things I will be able to do towards turning my life around once I have a safe and stable living environment. The things I can do to further better my life once I have my own solid foundation to keep me grounded, would be endless for me!"

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"It is life itself. I cannot hold up my family and it is killing me. There is no way forward for me."





## Did you know?

The average upfront move-in cost (first, last, and security deposit) for a two bedroom apartment in Cambridge is \$7,206.

*Article: Realty Times, "Average Rent Prices Are Down in Cambridge, MA - Market Report"*

"More affordable housing available in Cambridge would mean everything to me. It would be a chance to have a home to raise my daughter in. I would be able to have her attend the excellent schools here. I would have many employment opportunities available to me. And honestly, most importantly, I won't end up homeless with my young child."

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"Affordable housing would literally be my dream come true. The majority of people in the world dream of fame, fortunes, and things of that nature. Not me. I have been chronically homeless and on my own since I was 17-years-old. My flesh is tired and my spirit is worn. 14 years of stress and struggle without progress will do that to a person. I'd give my life so my children wouldn't have to face these same obstacles and hardships... but unfortunately, they are without stable housing and there's nothing I can do about it. Stable housing would mean I wouldn't have to worry every single day about where to live. I could enjoy directing that focus on a career, my children's education, social advancement, and overall stability. Affordable housing literally means EVERYTHING to us."

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"Absolutely everything! I have been dreaming of this chance to really begin my life for myself and my child. This is truly a blessing that a lot of people pray for. I hope that more opportunities will open up for people like me!"

## Did you know?

83% of CHA waiting list applicants are at, or under, 30% AMI (less than \$42,250) for a family of four.

"I would be able to provide my daughter with a loving home. Give her the childhood I experienced in Cambridge."

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"My daughter and I will have our own home and a space that we can call ours."

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"I would be able to send my son to a great school. I would also be able to continue living in the city that my family has lived in for over a century."

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"Honestly, what this would mean to me and my family would be us gaining back a sense of security and stability. For me, this would mean giving my sons a chance to be motivated from the start of everyday when they leave their home. They will be inspired by all that surrounds them from the Ivy league colleges and universities to the rich historical history of the city and innovative areas like Kendall and Central Squares. This would give my sons a chance to have endless dreams."

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"It would mean the world to my family. We can have stability. We would have our own space instead of sharing a room. We would have a home."

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"The main value of affordable housing is to give me a sense of independence. Independence from difficult life trials. Affordable housing will give me a sense of security, privacy. I hope with new affordable housing I will forget about all the difficulties of my current housing, like a nightmare."



"Affordable for me is not having to choose between food and roof over my head. Worried about kids being young and finding a real space for them. Have to worry about de-leaded, not enough money. I work two jobs and it's still challenging to come up with first, last, security. Couldn't even get a studio for household and afford childcare. Might as well buy a home, but hard to do with children. Looking for a place to call home for me and my children. This was pre-covid and now it feels even more difficult with people out of work and kids out of school. Biggest stressor in life."

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"It means a home and food on the table. Not worrying about rent, being able to bring home groceries, pay rent in the same week and enjoy life. No one should have to live with all the stress, and struggle and worry. Back in the day, rent control prevented this struggle. Where can I live working 40 hours a week for \$15 an hour?"

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"Working just one job and being able to be more present in my children's lives."

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"It would be the best gift that God, the Cambridge authorities, and the United States could give me."

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"Affordable housing would mean a place to be able to live and actually call my home, to lay my head in a safe place."

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"Affordable housing would mean a lot to me and my daughter. I've been struggling and working so hard just to make sure my daughter is in a comfortable, happy, environment. It would be so helpful. I could finish college."

# What does Affordable Housing mean to you?

"It's a safe, beautiful, structured place with lots of opportunities for a better future for my family. Cambridge is accessible to anywhere I want to go, and I have lived here for more than 25 years. I can easily get out and see people and interact with all age groups. My kids and I both feel safe here. There are free events that engage everyone."

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"There is a growing sense of happiness, acceptance, and more beauty to come, and I would love to keep valuing every part of Cambridge."

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"I am a Cantabrigian born and raised. It hurts that I can't afford to rent or buy in my hometown."

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"I moved to Cambridge in my early twenties, have raised four kids here, have grandchildren, and am now almost 60. My friends, family, and history are here. I love my friendships and the human journey of knowing how their lives and careers have changed over the course of years, just walking around Fresh Pond or having coffee together, sharing about what's going on, or playing music together. I love the diversity of people, their intelligence and interests, the community programs and how arts, technology, and thoughtful living are shared values in the culture. I love the access to different points of view and the ideals that people work hard to keep alive in community. All the changes I have witnessed here over the last four decades and how I am a part of all the transformation. My living history and current relationships are enmeshed in the community. If I go, who am I? Where would I find life's meaning? I need safe housing that is integrated into the community, where I can tend my garden, play my piano, and my kids keep their pets."



## **Did you know?**

The Massachusetts legislature approved \$243,428,467 in the FY2021 state budget for homeless shelter costs and related services accessed by many of the 21,000 Cambridge Housing Authority waitlist applicants.

"I have lived in Cambridge for 22 years now, but even before that, I was always very comfortable here. My mother grew up here, and my grandmother continued to live here all my life. I love Cambridge. I love the Cambridge Public School system. I love my Church, The Sacred Heart of Jesus. I love my neighbors. I love the diversity, and all of the opportunities here in Cambridge. We have two excellent, world renowned universities, many growing businesses, and so much more."

"While working in Cambridge as a home health aide, I enjoyed the silence and calmness that Cambridge offers. The sense of community that flows through the streets of Cambridge is everlasting."



"I grew up in Cambridge, so as an adult who has lived in few other states, I can really say there's not one place like Cambridge. At the top of my list would be safety in the community, second would be diversity in culture, third would be the Cambridge District schooling, and fourth would be the people that make up the city!"

"I love Cambridge. There are so many great places to visit. I was completely delighted with such places as Harvard Art Museums, Harvard Museum of Natural History, Museum of Science, Kresge Auditorium, and Mount Auburn Cemetery. I like walking around Fresh Pond. Of course, it's encouraging that there are some of the best universities in the world nearby such as MIT and Harvard University."

# Did you know?

Regulatory barriers at the local, state, and federal levels add time and cost in building new affordable housing. For example, local and state regulatory barriers during CHA's construction of Cheryl Ann's Place, a 40-unit complex at 5 Temple Street in Central Square, Cambridge, resulted in a three-year delay, over \$3 million in added costs, and the loss of two 3-bedroom units.



"I've grown up in Cambridge and cherish the tight knit community. I'd love to be able to have my son grow up in a diverse community like the one I grew up in."

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"I came to Cambridge when I was 18-months-old and have lived here since. I went to school at Cambridge Public Schools. Cambridge is my home. It is a hometown that is defined by tolerance and individual freedom to be who you are. I know and understand the values of this city, and I do not want to lose that sense of home. My long-term friends are here. I do not want to lose them."

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"I love Cambridge! I never lived outside of Cambridge. Everything is perfect in Cambridge, I never worried about ethnicity, race, etc. CAMBRIDGE IS NUMBER ONE!"

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"I love the sense of community, the diversity, the transportation system, the school system, the amount of things to do and places to go, and so much more!"

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"I value that I've lived here all my life. It's my home. It would be difficult at my age to reacclimate elsewhere, leave my medical providers and all I have become familiar to."

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"Cambridge is a good city to live especially for kids. I have a special needs son and Cambridge public school is a good system for special needs children. So, my family's first choice for living is in Cambridge."



"I grew up in Cambridge, and so did many of my family, generation to generation to generation. In hopes of my children experiencing the same community that I experienced growing up, I decided that I wanted to raise my kids in Cambridge."



"Growing up here, I value the bond I have with my friends. We are one big family. We walk around Cambridge, it's our home. We have neighborly values."



"My first home was in Cambridge. I lived on Magoun Street until we lost our home to foreclosure. I loved it and my lovely neighbors."



"I have lived most of the past 45 years in Cambridge. I have friends here and I like the convenience of supermarkets, medical resources, the MBTA, city parks, and more."



"I like the overall safety, academic atmosphere, and liberal mindset."



"All of our doctors and pharmacies are in Cambridge. Living in Cambridge helps us get to appointments really fast. There is lots of public transportation which makes it easier to go to places we need to get to."



"What I value about Cambridge is its diversity and how the community supports one another. Especially when it comes to business and funding for the youth."

# Why Cambridge, Massachusetts?



"My rent is \$3000 a month. I am almost 69-years-old and raised both of my step-kids after their father moved out. I took the kids in when I was 50, after their mother came for a visit and wouldn't take them back. I have raised them here ever since. They attended Cambridge Public Schools and the older one (now 26) is out on his own, having graduated from college. He also lives in Cambridge with friends. The younger one is going to UMass Amherst but has been home for a year.

Their father used to give us some money, but it was not much, and stopped completely during the pandemic. I have used most of my retirement money from working to afford living here. I cannot afford to move because the cost of moving is too high. The rents everywhere are no different than what I am paying now. I have often missed my rent payment, making it up over time. I receive social security and have been working as a remote temp for over a year making very little. So, I borrow from Peter (credit) to pay Paul (immediate)."

"I am 72 and collecting U.I. as well as Social Security (\$2,052). My current rent is \$1,890 for a one-room studio. My unemployment benefits, which keeps me going will run out soon. Unless I continue to work, which seems doubtful due to my age and occupation (print production), things are looking bleak."

## Did you know?

A household in Cambridge needs an income of between \$105,000 - \$137,000 to afford rent for a modest 2-bedroom apartment in Cambridge, the equivalent to 150 hours a week of work at minimum wage.

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"I have been unemployed for months, and because I am an ordained minister in the United Church of Christ, and since my church didn't pay taxes, I am not eligible for unemployment.

I applied for Cambridge sustainable housing grant and they negotiated a lower rent with my landlord, however, they still have not paid him and the situation is very uncomfortable. I have been unable to pay rent since January and he signed with the Cambridge Stabilization program that he would not evict me. He feels I have placed him in an untenable situation, which it seems I have. Even if they do pay, our once-easy going relationship is now understandably negative, and I can't stay much longer, because it isn't fair. But I have nowhere to go. I need stable housing for myself and my kids, preferably in a co-op, or a place where I could have a sense of ownership and responsibility. I feel like I am holding my kids up while treading water, and I can't keep it up forever. I am exhausted and can't find rest. I am drowning."

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"I have been living in a congregate shelter in Cambridge since May 2018. My children and I all share one small room together, which has been extremely challenging for all of us."

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"I am currently living in a shelter with my sons. Before being here, I was living place to place from family homes to friends' homes. I work seven days a week, and still am unable to afford to live in a market rate home and the waiting list is so long for subsidized housing, low-income housing, or project based developments."

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"I am 60-years-old living on a couch after being homeless on the streets. No help with housing."

"I'm currently enrolled in the Cambridge Community Development program. When I applied to Cambridge Community Development, I was at a high income.

Unfortunately, I got sick, lost my job and I was no longer at a high income. I currently still don't meet the requirements for high income-based rent. Since I lost my job, my rent has gone up each year. Last year, I found a really good job that would have put me in the requirements for Cambridge Community Development, but because of COVID-19, I lost that job. So now I'm back to square one."

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"I live with an elderly relative who is moving to a one-bedroom apartment in a different city. I can no longer stay here. I am on waiting lists at CHA for a studio or one bed. I honestly do not know what will happen to me if I cannot find housing with CHA. This is a constant worry for me; I am afraid I will have no place to live."

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"I live alone in a market level one-bedroom rental unit. I am a retired state employee of 40 years. I pay \$2,000 per month in rent which leaves me 600 dollars for food, telephone, electric, wi-fi, prescriptions, medical co-pays and any other unforeseen expenses."

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"I have never owned property. I have rented various apartments while my son was growing up, all in Cambridge. Currently, I am living near Fresh Pond in a one-bedroom apartment in a house. I have been at the same address for the last 12 years. The owner has informed me that he wants to take this apartment for himself and has asked me to find other housing, but has not given me a date as of yet."





# Did you know?

Twenty months after staying in an emergency shelter, children scored worse in pre-reading skills and had higher rates of overall behavior problems and early development delays compared to national averages for children their age.

*Source: U.S. Department of Health and Human Services (2017) - Well-being of Young Children after Experiencing Homelessness.*



"Staying with family currently, but it may change very soon.

My great aunt owns this home, she is 96-years-old. It has already been set in her will to sell the house upon her passing. It is almost like a ticking time bomb waiting to go off. It's a horrible feeling."

"Sleeping in a spare room at a friend's house. It's obviously not the ideal situation but rent is way too much in Mass."

"We rent and pay 80% of our income."

"Rent is more than I can afford. When COVID hit and school was out, I had to quit my job to do school with my kids. I am completely behind on bills and in danger of being homeless."

"I am paying more then 50% of my income to sleep on my sister's couch in the apartment that she rents."

"My freshman year of college was Fall 2020; I was a student living at UMass Boston. During COVID-19, the rates went up and my FASFA did not cover it. I lost my S.S.I. income when I began to work at Stop & Shop. I slept in a U-Haul storage, I rented for my dorm stuff. I could not afford rent prices in Cambridge without roommates. I was scammed by someone on Craigslist. He took my money but never gave me the key to the apartment. I had to go to a domestic violence shelter after I went to stay with my dad."

"I live in my son's friend's house who is helping us. We sleep in the living room on an airbed. We open it at night and close it during the day. I'm very grateful."

"We are currently living in a hotel."

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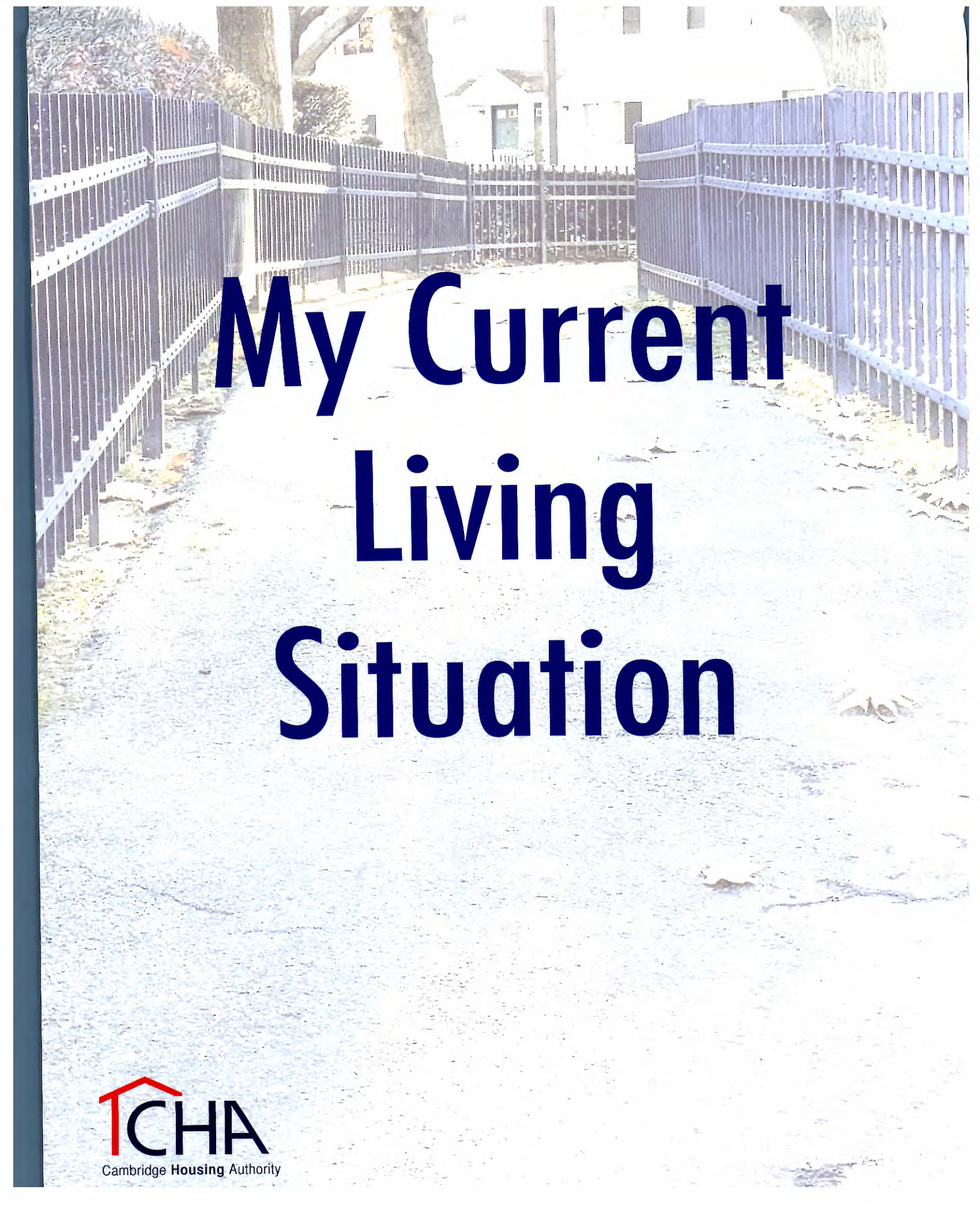
"We currently live in a one-bedroom apartment where we have converted the dining room into our bedroom, and our son shares this room with us. We know we cannot afford to find a three-bedroom apartment anywhere near our current apartment because the rent is at least three times what we pay now. We could never afford it."

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"We are victims of domestic violence and have been homeless living from shelter to shelter since January 2020. A few times we were not able to find shelter or transportation to a shelter and my children and I have literally had to sleep on the streets. We've had to sleep in parks, abandoned buildings, and even on the courthouse steps."

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"We are currently staying in Quincy living with my disabled mother. She doesn't have much room for us but is trying to manage. She doesn't want us staying house to house when there is a deadly virus. I am paying more than I can afford in rent. My mother suffers from trauma, PTSD, and is Bipolar. It is a lot for me and my daughter to adjust to. My daughter has school, and in the middle of the night my mother screams from night trauma. My daughter is often woken up by that. I am sharing a bedroom. The space is small and compact with one bed, which me and my daughter are sharing. I've been trying to find someone to help me and my daughter find an affordable apartment. Market rent is too high. I don't make enough at my job to pay \$3,000 rent."



# My Current Living Situation



"I live with my three children. My amazingly smart seven-year-old is non-verbal and was diagnosed with A.S.D. (autism spectrum disorder) at age two. My other son is a super rambunctious two-and-a-half-year-old. And last but not least, my beautiful daughter is almost a year-and-a-half."

"We are a family of four. Me, my wife, my five-year-old son and, nine-month-old son."

"I'm a single mother coming from an abusive childhood. I'm fighting to get custody of my two-year-old."

"Myself and my two teenage children of different genders, and their pets. My father in his 90's used to stay with me for six months out of the year, but I have no place for him now when he needs me the most."

"I am homeless and living in a sober house with nine other graduates. I have been sober for 14 months."

"We have seven people in the house. My brother, his wife and two kids. Me, my wife, and our kid."

## Did you know?

Over 2,700 local households on the CHA waiting list have expressed a need for three or more bedrooms.

"Living with my wife and grandson. My daughter passed away and we are guardians for her son."

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"My four children ages 12, 10, 6 and 2, and my fiancé."

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"My mentally disabled 33-year-old son is with me right now in a small space."

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"I live with the owner and two other roommates. We share one and half bedrooms. During corona, it was very hard to keep six feet distance from one another. When her son is back from school, I must leave my room and sleep on the sofa."

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"Myself and my daughters ages 13 and 14, and my 20-year-old who is entering college."

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"This was for Paul, who was on the waitlist. He died waiting to get housing. He got sick from lung cancer."

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"I am a single mother living with my 20-year-old son, 15-year-old daughter, and my 1 year old grandson."

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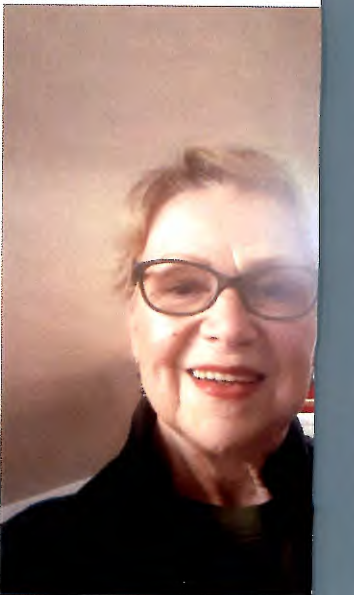
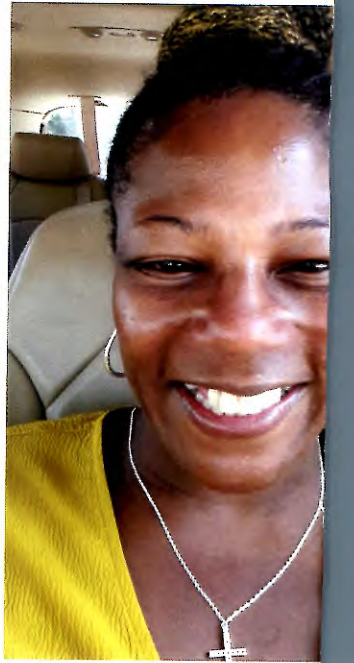
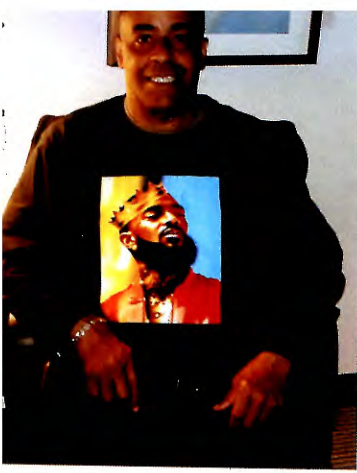
"I am a single, middle-aged man. I have a declared disability for which I receive a very small monthly amount of S.S.I. It is not enough to live on, save for retirement, or to pay rent."

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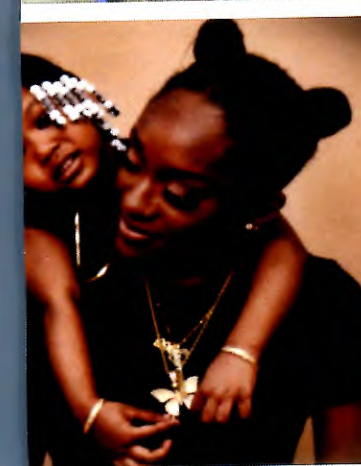
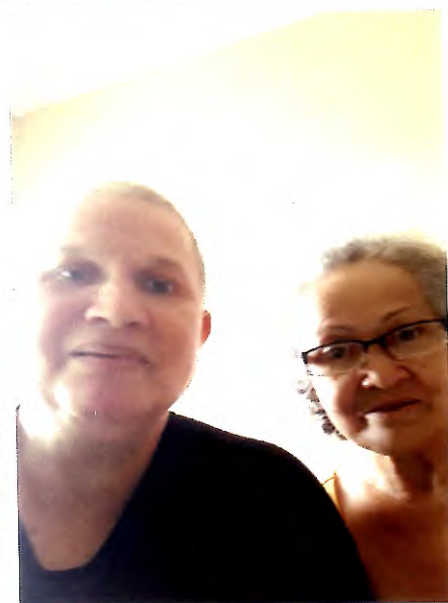
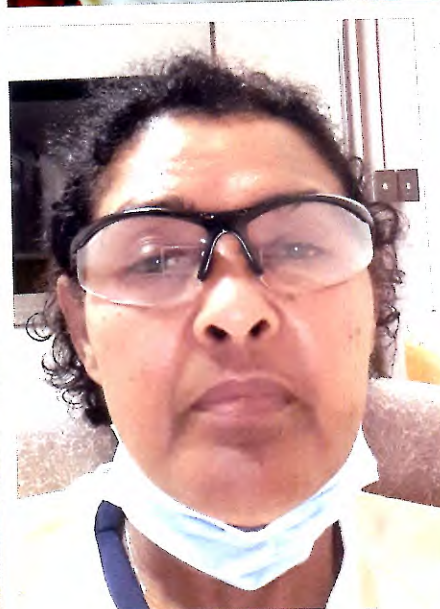
"I'm separated from my wife and have two kids. I live with my brother in Cambridge. I love Cambridge and have never lived outside of Cambridge since I came to this country. I'm 56-years-old and I want to live near my kids, but there is no way to rent an apartment in Cambridge. Affordable housing is very important to me."

# Who are the Members of your Household?





# Real Faces of the CHA Waiting List



The intent of this publication is to connect you to the genuine hardship, obstacles, and often unmet dreams of those on Cambridge Housing Authority's waiting list. The stories and pictures that follow come from those who either live in Cambridge, work in Cambridge, or are veterans living in the community.

Affordable housing is a national crisis with nearly 50% of low-income renters cost-burdened from rental costs. Cambridge is not immune to this national crisis. In fact, the high cost of the local market has created an elevated need, one that exceeds most communities, for the preservation and creation of affordable housing in the area.

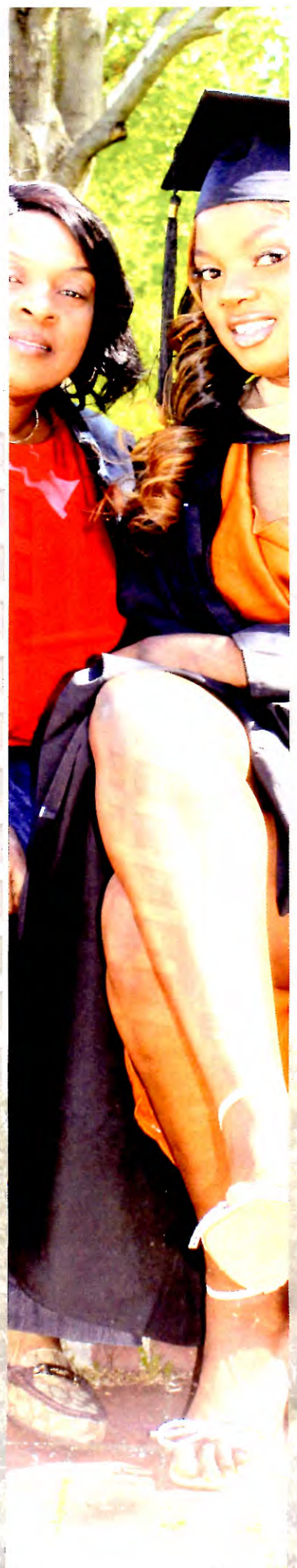
Cambridge has a rich history of acceptance and opportunity for all people regardless of age, race, ethnicity, sexual orientation, or gender. Starting in the 1820's, immigrants from across the world arrived to Cambridge, which has served as a launching pad for countless stories of success. Today, more than 60 languages are represented among students in the city's high school. CHA currently has 21,000 unique households spread across our waiting lists and our applicants are representative of the community's rich diversity. These households represent all walks of life, from young families to elderly residents. They are critical to the economic and cultural vibrance of Cambridge, the state of Massachusetts, and beyond. These individuals could be your neighbors, friends, or your family. We should do all we can to provide them with safe and affordable housing.

It is easy to throw out numbers and data points when talking about the dire need for affordable housing both nationally and locally. We hope this publication can put a face and voice to those numbers. We urge you to consider their stories when thinking about affordable housing in Cambridge and the United States.

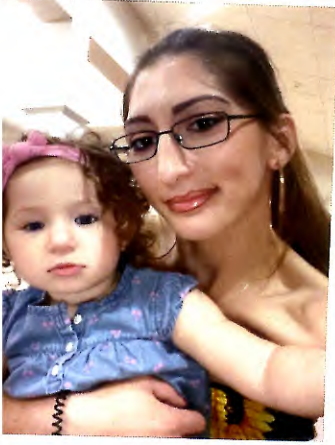
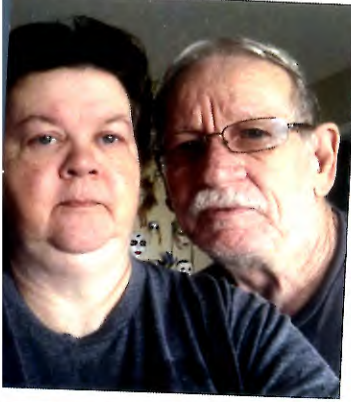
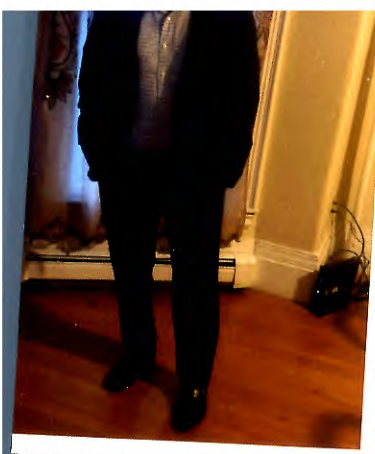
Finally, a special thank you to those from the Cambridge Housing Authority waiting list: You were courageous in choosing to share your insights and photos. We hope this publication does your story justice. CHA will continue to relentlessly advocate on your behalf for safe and affordable housing.

**“It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.”**

**-Matthew Desmond, Evicted: Poverty and Profit in the American City**







**Real Faces of the CHA Waiting List**



# CHA

Cambridge Housing Authority

## Stories of the Can't Wait List

Who are the 21,000?



*A collection of powerful stories by real people experiencing hardships and dwindling hopes from years spent on CHA waiting lists to secure a home in one of the most in-demand and expensive real estate markets in the country.*