

# AT HOME CAMBRIDGE

City of Cambridge Housing Department Newsletter



## Brand New Cambridge Homes!

Homeownership has long been a path to creating financial security and intergenerational wealth for households in the U.S. It continues to be the major driver of building wealth, especially for people of color. However, centuries of discriminatory policies and practices in the housing and financial markets, many of which persist to this day, created deep disparities in access to credit and homeownership, leaving expansive racial wealth and homeownership gaps for people of color. Significant investment of public funds has served as a catalyst for expansion of homeownership opportunities for underserved groups creating a stable environment which will attract future private investment by existing residents and others.



Ribbon Cutting: Pinewood Glen Homes with Sharon Real Estate

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## Housing Department The Mission and the Team

The City of Cambridge Housing Department is a team of dedicated staff committed to the mission of making the City of Cambridge a livable community for its residents and to support their right to quality homes that are affordable, safe, and healthy.



Pictured left to right, top: Ed Crosby, Doris Mason,  
Pictured left to right, bottom: John Dabney, A.C. Alrey

The Housing Department, which operates under the City’s Development Department, is led by Housing Program Manager, Ed Crosby. Doris Mason, MSW, is the Program Specialist, A.C. Alrey is the Healthy Homes Program Manager, and John Dabney is the Healthy Homes Outreach Technician. The team looks forward to seeing you out and about as we continue efforts to move housing affordability, equity, and quality initiatives forward for the residents of Cambridge. Learn more about the Department’s current housing initiatives on page 4.

“A house is home when it shelters the body and comforts the soul.”

~PHILLIP MOFFIT





**"Underserved groups achieved homeownership gains as a result of intentional, collaborative, and impactful efforts led by advocates, government agencies, industry stakeholders, philanthropic organizations." <sup>2</sup>**

## **continued from p. 1**

Most racial and ethnic demographic groups experienced gains in homeownership from 2019 to 2024. For example, in 2024, the Black homeownership rate reached a peak of 46.4 percent, up from a low of 40.6 percent in 2019. The homeownership rate for Latino homeowners was as high as 48.8 percent in 2024, rising from 46.6 percent in 2019. While disparities persist, there has been a narrowing of the White/Black, White/Latino, and White/Asian American, Native Hawaiian, Pacific Islander (NHPI) homeownership gaps, with the most significant gap reduction seen for Black households. While this progress is encouraging, recent increases in homeownership for Blacks and Latinos, who have disproportionately faced discrimination in our society, need to be preserved through continued equitable policies and programs. (1)

If we continue this progress and intentional focus, the gains made over the past several years will not be eroded, and we will move closer to realizing the promise of the Fair Housing Act—to eliminate discrimination and create inclusive, thriving communities for all.





## Housing Department Current Housing Initiatives

### Homeownership Works

The four Douglas Street homes known as Pinewood Glen are completed! This project is funded through Maryland's Homeownership Works Fund and will provide an opportunity for homebuyers to purchase a high quality affordable home in the Pine Street Historic District. To learn more visit <https://pinewoodglenhomes.com/>

### Homeowner Helper

Besides building new homes, the Housing Department is also working to improve our existing housing in the City. The Homeowner Helper Program assists senior homeowners (50+) to offset costs for critical structural, mechanical and facade repairs needed in their homes. Repairs include work on damaged roofs, leaking pipes, unsafe steps, accessibility improvements, cracked siding and broken windows, etc.

### Lead Hazard Reduction Capacity Building

This three-year program focuses on building the infrastructure needed to identify and address lead hazards in privately owned housing units. This includes developing partnerships, workforce development initiatives to increase the lead certified contractor pool, education and program policies and procedures. We are laying the groundwork to maintain a long-term lead-based paint hazard reduction program in the City.

### Energy Efficiency and Weatherization

The City has a new program to provide energy efficiency audits along with renovations, construction, weatherization, appliances and other support to create efficiencies.

### For More Information visit:

<https://choosecambridge.com/466/Housing>  
or call the Housing Department at 410-228-1955.



### Current Initiatives:

- Homeownership Works
- Homeowner Helper
- Lead Hazard Reduction Capacity Building
- Energy Efficiency and Weatherization Support





## Lead Dust Hazards:

What you should know?

1. What is lead dust?
2. Why it's dangerous.
3. Who is most at risk?
4. How to prevent it.
5. Informational resources.



In order to create strong, long-lasting relationships that will assist in our efforts to better serve our total community, the Lead Hazard Reduction Capacity Building Initiative is currently in discussions with the following partners:

- Health Providers
- Child Care Providers
- The Local School System
- Secondary Education Providers
- EPA Regulatory Agencies
- Lead Hazard Control Training Agencies

### What is lead dust?

Lead dust is created when lead paint deteriorates over time, releasing microscopic particles into the air that settles on surfaces. It forms when lead-based paint deteriorates, or when painted surfaces are disturbed during renovation, demolition, or repair.

Once lead dust finds its way to floors, windowsills, furniture or toys, it can be easily ingested-especially by children who crawl, play on the floor, or put their hands in their mouths.

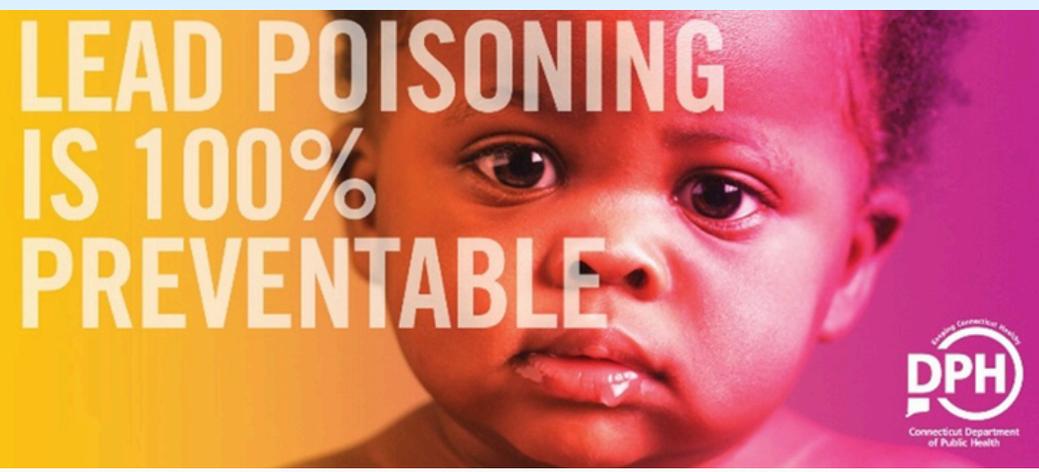


### Why it's dangerous.

Lead dust has no odor and it often goes undetected until routine health screenings detect elevated blood levels.

Some health risk with lead dust hazards may include:

- Nervous system damage
- Developmental delays and learning disabilities
- Lower I.Q and attention disorders
- Speech and language problems
- Pregnancy complication and miscarriage



“So, as long as you can get enough to eat, and can avoid all the various lethal infections, the dangers of childbirth, lead poisoning, and the extreme violence, you should live a long time. All you have to worry about are the doctors.”<sup>3</sup>  
- Ian Mortimer



### Who is most at risk?

- Children from low-income households living in buildings built before 1978
- Younger children less than six years of age because they put their lead-contaminated hands in their mouths
- Pregnant women because lead can pass to their baby through pregnancy
- DIY homeowners and contractors should know that without proper lead-safe work practices, any renovation or repair job in an older home can unknowingly release lead dust into the environment

### How to prevent it.

- Keep paint in good condition by touching up damaged surfaces and repaint as needed.
- Clean your home once a week using a clean, wet or damp cloth, sponge or mop to minimize dust, which may contain lead
- Eat a well-balanced diet of fruits, vegetables, grains, dairy and protein-rich foods. Foods that are higher in calcium, iron and vitamin C can help reduce the body's absorption of lead. Children with healthy diets absorb less lead.

### Informational resources:

Here are some resources from the information above.

- [Exposure](#)
- [What Does Lead Dust Look Like? A Comprehensive Guide](#)
- [Lead Dust Hazards: What They Are and How to Prevent Them](#)



## Helpful Hints for First-time Home Buyers

As you plan to purchase a home, check your credit reports with the three main agencies (Experian, TransUnion, Equifax) and address any errors. Get a realtor whom you trust (explore more than one; check references; recommendations from family and friends). Use a lender recommended by your realtor or with whom you have worked previously.

### Explore down payment assistance resources:

- USDA Home Loan Resources (Rural Development)
- MD Mortgage Program (MMP)
- Veteran's Administration (VA)

Create a monthly budget for your family (Tip: Excel spreadsheets are great: create a column for expenses and one for income, linking the two so that you do not spend more monthly than your total income). Be sure to list these items in your expense column: rent/mortgage, relevant HOA or Condo fees; homeowners' insurance; all utilities (electric, gas/oil, cable/internet, etc.); car note (if relevant), car insurance, commuting gas expense, life insurance, health insurance, food, clothing, school related expenses, prescriptions/medications, any credit cards/accounts, an emergency fund (set an amount every month to add until you reach your goal of 3-6 months' worth of living expenses), automatically deducted (long-term) savings. Adhere to your budget after you purchase your new home!





## After you have purchased your new home\*\*:

- 1) Create a file where you keep all documents related to your new home purchase
- 2) Locate your water shut-off function so that you can turn off the water quickly in case of an emergency.
- 3) Start a home upgrades and repair binder (keep receipts). Each time you make a repair or an upgrade save all documentation.
- 4) Create an external maintenance plan [to include roof, gutters cleaning (twice annually), cleaning the deck, home energy audits, etc.]
- 5) Create an internal maintenance plan (change HVAC filters every quarter; test smoke/carbon monoxide detectors and keep batteries current; flush the water heater; schedule annual HVAC servicing---check/clean ductwork/vents, clean/service furnace and A/C compressor)
- 6) Know where your emergency exits are located (if in multi-family housing)
- 7) Ensure that your breakers are labeled attaching each to the room and function which it operates.
- 8) Ensure that you have your manuals and warranties for all major appliances and your HVAC system
- 9) Check sprinkler systems and oil garage door-opener each Spring
- 10) Check for leaks around the toilets and dishwashers, bi-annually; seal tile grout in bathrooms and kitchens
- 11) Check chimneys if there are fireplaces (each Fall)
- 12) Clean refrigerator and freezer coils at least annually.
- 13) Monthly: clean the garbage disposal with ice cubes, then flush with hot water and baking soda to remove food buildup; clean faucet aerators and showerheads (of mineral deposits)
- 14) Build a viable tool supply to include: battery supply for all relevant appliances, smoke detectors, etc; flashlight, hammer, socket wrench set, tape measure, 4-in-one screwdriver set, stud finder, level, pliers, utility knife, tongue and groove pliers (for gripping large items like shower heads, etc.), Allen wrench set, duct tape, extension cords and toolbox.



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## Ed's Corner:



## A Note from the Housing Program Manager:

- So, is buying a house in a planned community the right move for you? If you're looking for a move-in-ready home in a convenient and community-centric area, it could be. However, if you want more control over your property or prefer to live a more secluded lifestyle, living in a planned neighborhood might not be the best fit. Before making your decision, visit a few communities and chat with residents. The more you get to know your potential neighbors, the more confident and comfortable you'll feel about the property you choose for your next home.

## Next issue: April 2026

- Housing Department Updates
- Spring Home Maintenance Tips
- Making Your Home More Energy Efficient
- and more...

Let us know if there is something you would like to read about in the next newsletter:

email us at:  
[housingprogram@choosecambridge.com](mailto:housingprogram@choosecambridge.com)





## Sources Cited:

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4. [Maryland Mortgage Program via Department of Housing and Community Development website](#)
5. [Lived Experience](#)
6. [AI Research](#)
7. [EPA.gov](#)