

# City of Cambridge

## FY2017 One-Year Action Plan

For the utilization of funds from the U.S. Department of Housing and Urban  
Development.

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(Final Plan as submitted to HUD)

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## Executive Summary

The City of Cambridge's FY2017 One-Year Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) entitlement programs. The Plan covers the time period from July 1, 2016 to June 30, 2017. The Plan describes the City's initiatives to:

- Create a Suitable Living Environment for its residents,
- Provide Decent Housing for its residents, and
- Create Economic Opportunities for its residents.

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies, non-profit and for-profit businesses these Departments work with as needed. These initiatives are consistent with guidelines set-forth by HUD in accordance with the regulations governing the utilization of federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. For FY2017, Year Two of the FY2016-2020 Five-Year Plan, Cambridge will receive **\$2,475,831** in Community Development Block Grant (CDBG), a decrease of approximately 1.4% (\$35,428) over FY2016; **\$565,584** in Home Investment Partnership Act (HOME), a nominal increase (\$2,788) compared to FY2016; and **\$226,064** in Emergency Solutions Grant (ESG) funds, which represents a decrease of approximately 4% (\$8,715) compared to FY2016. In total, Cambridge will receive **\$3,267,479** in formula based funding from HUD, a decrease of approximately 1.2% (\$40,905) from FY2016's funding levels.

**The City cannot predict the actual level of funding for Years Three through Five of the FY2016-FY2020 Consolidated Plan. However, the activities to be undertaken in FY2017 represent those which will occur on an annual basis for the duration of the Consolidated Plan, provided that a commensurate level of funding is enacted by Congress on an annual basis.**

## The Primary Activities, Objectives and Goals for FY2017:

### Affordable Housing

The primary objective of Cambridge's Housing Division as it relates to the CDBG program is to preserve and expand the City's stock of affordable rental and home-ownership units. As Cambridge is a built-out City with little developable land, the primary methods employed to achieve this goal are the acquisition and conversion of units to affordability, the rehabilitation of existing units owned by low and moderate-income individuals and re-financing expiring use properties and inclusionary zoning policies.

The primary challenges to achieving this objective are Cambridge's highly competitive real-estate market, Cambridge's small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program, as well as a decrease in funding from all sources.

The Primary Objectives are as follows:

- Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.
- Increase affordable homeownership opportunities for first-time low and moderate-income buyers.
- Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.
- Continue to stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

The City shifted a portion of their Affordable Housing Development contract obligations from CDBG funding to the City's Affordable Housing Trust in FY2007 in order to mitigate the reduction in federal funds. This will continue in FY2017 as a permanent method to allow the City to more effectively manage declining resources while still delivering the services residents require.

The goals for FY2017 are to create 65 new affordable rental units through Inclusionary Zoning policies and non-profit development projects; add 15 affordable home-ownership units to the City's stock through Inclusionary Zoning, First-Time Home Buyer (FTHB) down-payment assistance and FTHB re-sale; preserve the affordability of 105 rental units through expiring use; and to stabilize 35 units through the Home Improvement Program (HIP) rehabilitation of income-eligible owner occupied 1 to 4 unit buildings.

The City will continue efforts to provide housing options for "extremely low-income" households who earn less than 30% of area median income. All City-assisted affordable rental units are available to extremely low-income households who have rental housing vouchers from the Cambridge Housing Authority or other subsidizing agency. City-assisted affordable units

include units developed with CDBG, HOME, or City funds, and units developed under the City's inclusionary housing program, many of which are occupied by households with rental subsidies.

## Economic Development

The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.

The Primary Objectives are as follows:

- Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.
- Promote thriving retail and commercial districts.
- Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries.

The goals for FY2017 are to graduate 11 residents from the Just-A-Start Biomedical Degree program, provide workshops to 43 income-eligible individuals who run, or are looking to start, a micro-enterprise and assist 22 income-eligible retailers through the Business Enhancement Program (formerly the Best Retail Practices program); and to help 5 businesses remove architectural barriers to accessibility.

## Public Services

The City of Cambridge provides a comprehensive array of Public Services and programs for its residents through the Department of Human Service Providers. The Department's mission is to improve the quality of life for Cambridge's youths, seniors and all residents by creating and coordinating public services. The scope of the work the Department of Human Services undertakes is impressive and its effectiveness in executing its objectives is seen in the number of Cambridge residents assisted each year through its programs.

The Department delivers these services through programs aimed at: Training and counseling for gainful employment; Legal services for at-risk families and individuals; services for Battered and Abused spouses; Child Care services; counseling and support initiatives for at-risk Youths and their families; programs for the City's Seniors and various General services which do not fit easily into a HUD specified category. The Department of Human Services also administers the City's Continuum of Care and ESG programs, which provide comprehensive services to homeless and at-risk individuals and families throughout Cambridge.

The Primary Objectives are as follows:

- To create or support a broad array of services and opportunities for families and youth,
- To create or support services for senior citizens and persons with disabilities residing in Cambridge,
- To offer legal support and services to public & private housing tenants in eviction cases.
- To offer age-appropriate services to disadvantaged and underserved youths.
- To create or support domestic violence and abuse prevention and treatment for adults and youth,
- To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.
- To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

The goals for FY2017 are: provide vital support services to approximately 3,915 low and low-moderate income individuals facing food insecurity; provide vital support services to approximately 570 elders and individuals with disabilities, provide vital legal and tenant support services to approximately 1,120 low-moderate income individuals, families and their children, provide vital support services to approximately 262 low and low-moderate income youths, provide domestic violence-related services to approximately 70 low-moderate income adults and children, provide essential employment programs to approximately 317 youth and young adults; provide supportive services to 215 individuals who are linguistic minorities – all through a variety of Public Service grants and programs. Collectively, the Department of Human Service Programs anticipates assisting 6,207 low income residents with CDBG funds in FY2017.

## Emergency Solutions Grant (ESG)

HUD has transitioned the Emergency Shelter Grant to a new name and focus. Beginning in FY2013 the program is named the Emergency Solutions Grant, with a focus on preventing those at risk of entering homelessness, the rapid re-housing of recently homeless individuals, as well as standard shelter services and data collection aimed at fully understanding those experiencing homelessness.

For the ESG program the goals for FY2017 are: to provide funding to homeless shelters that will specifically serve homeless individuals and families, including the target population of single homeless women, youths, families and people with disabilities; fund street outreach activities focused on homeless and at-risk youths; and to provide rapid re-housing and homeless prevention and stabilization services to families facing homelessness.

## Additional Activities

### Neighborhood Revitalization Strategy

The City first established a Neighborhood Revitalization Strategy Area (NRSA) in FY2003, using 2000 Census data. That NRSA was expanded in FY2005 to include two areas, one extending from the Wellington-Harrington and Area 4 neighborhoods, across Central Square and including much of the Cambridgeport and Riverside neighborhoods, and another that was anchored by the Rindge Towers and included much of the commercial corridor along north Massachusetts Avenue. These NRSA's were extended via the FY2011-FY2015 Consolidated Plan, still using 2000 Census data, which was the most recent data set available at the time of that Plan's preparation. The City is again recertifying the two NRSA's for the FY2016-FY2020 Consolidated Plan, this time using 2007-2011 ACS data. The two NRSA's represent the highest concentration of low and moderate-income individuals and families in order to target resources for housing rehabilitation and economic empowerment. While slightly different in footprint, the two NRSA's are roughly equivalent to those of previous years, with some modifications being made as determined by the new demographic data set. The programs will be the same as in previous years.

The City will seek to utilize the flexibility afforded by designated NRS areas to provide rehabilitation assistance to residents who earn up to 120% of Area Median Income (AMI) and continue its focus on the Economic Development programs which have demonstrated high-demand and successful results.

The City will also provide assistance to homeowners in the NRS area that earn up to 120% of area median income through its Home Improvement Program on a case by case basis if appropriate circumstances present themselves.

#### **Streets & Sidewalks, Parks & Playgrounds**

In the past, the City has used a portion of its CDBG allocation to fund street, sidewalk and public space improvements. These activities typically occur in the City's two NRS areas, and always have a defined and approved service area that benefits primarily low and moderate-income residents of a specific neighborhood. As opportunities arise, the City will consider such projects on a case by case basis as they relate to overall the funding and project picture.

Cambridge City Council Goals and actions taken to achieve them:

*Foster Community and support Neighborhood Vitality. Support opportunities for citizens to participate in setting city priorities and to know each other within their neighborhoods and across the city.*

CDBG funds support the efforts of City staff to create neighborhood studies, where public meetings are a prominent aspect and resident input openly courted, which inform zoning policies and determine what opportunities for improvement need to be met and what activities yield the most positive results for the residents. These meetings also provide the residents with the opportunity to engage with their neighbors, City staff as they relate to activities within neighborhood, as well as their living experience and environment in general.

***Evaluate City expenditures with a view of maintaining a Strong Fiscal Position and awareness of the Impact on Taxpayers.***

The City's staff strives for optimal efficiency in the stewardship of HUD funds. From the recognition of need areas, to the establishment of priorities, to the contract award process and subsequent monitoring activities of our sub-recipients and contractors the City is very focused on being as cost-effective as possible while producing high-quality results. This effort is a top priority of the City Manager and is evident in all practices ranging from the smallest of grant awards to multi-million dollar acquisitions for affordable housing.

***Strengthen and support Public Education and other Learning in Cambridge for the benefit of residents of all ages.***

The City has dedicated a portion of its HUD funding over the years to provide opportunities for Cambridge residents to obtain training for jobs that exist within the City's key economic sectors as well as courses that are geared for small business owners and aspiring entrepreneurs, as well as training courses to help residents understand the various aspects of banking and finance that might not be familiar to them. From First Time Home Buyer courses to financial Literacy Training to course work that gives residents the required knowledge to obtain positions within the bio-medical and emerging industries the City has, and will continue to, place an emphasis on enabling and empowering its residents to improve their lives.

The City also uses its RAP program in conjunction with Just-A-Start in the rehabilitation and construction of affordable housing units. The program gives troubled and under-privileged Cambridge youths direct experience as laborers working under skilled craftsmen. This program not only provides useful skills training, but also exists as an

encouraging and positive experience which gives the youths both knowledge and a sense of positive accomplishment.

***Value and support the racial, socioeconomic, cultural and religious Diversity of our city.***

HUD mandates the targeting of historically disenfranchised members of our society and Cambridge's management of HUD funds directly reflects that standard. By statute HUD funds are to assist very low, low and moderate income individuals, businesses and neighborhoods and therefore all of the projects and programs undertaken by the City target and serve these individuals. Additionally, the City monitors the efforts of its contractors and sub-recipients to include minorities and women in owned business in the execution of HUD funded City contracts.

***Promote a Healthy Environment by adopting healthy and environmentally sound and energy efficient practices throughout the community.***

The City places great emphasis on energy conservation and environmentally sound practices. New construction affordable housing units incorporate all reasonable efforts to be as energy efficient as possible, solar paneling on roofs, recaptured run-off for irrigation, eco-friendly wood and other materials, EnergyStar rated windows and appliances, utilization of natural light for illumination; additionally the housing rehabilitation program provides energy efficient updates to existing units.

***Preserve and create Affordable Housing for low, moderate and middle-income residents including families.***

The City spends typically no less than 60% of its annual CDBG and 100% of its annual HOME entitlements on affordable housing. The Cambridge housing market is very challenging to operate in for the purposes of expanding and maintaining an affordable housing stock and the City will continue to leverage and effectively use all possible resources. To this end, the City's goal for FY2017 is to create, maintain or rehabilitate 220 affordable housing units.

***Promote Doing Business in Cambridge and work to strengthen our mutually beneficial partnerships with businesses and universities.***

The City's Economic Development Division utilizes CDBG funds in order to provide resources to existing micro-enterprise Cambridge businesses remain competitive via the historically successful Best Retail Practices program, a façade improvement program and courses geared at sharpening the business acumen of its at-need residents.



Additionally, the City runs a job training program with Bunker Hill Community College and a local non-profit in order to train Cambridge residents for entry level positions in Cambridge's Bio-tech and Bio-medical companies. Placement rates typically exceed 90%, proof that the program is also an asset for companies looking for employees with very specific skill sets.

## General Questions

### Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its Home Improvement Program (HIP) and Affordable Housing Development (AHD) projects as these funds are expended as eligible projects are identified citywide.

Economic Development programs target residents in Cambridge's two Neighborhood Revitalization Strategy (NRS) areas. A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives.

### Activities by Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate-income households reside. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next year.

### Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In FY2017 the City will continue its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

## Managing the Process

### Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2017 One-Year Action Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners' Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation and other programs.

### Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Service Providers (DHSP) and the Cambridge Housing Authority (CHA). CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. CDD, Human Services, City Manager and the City Council worked all year long establishing goals and priorities for the city by collaborating with residents, various neighborhood groups and business leaders.

### Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in FY2017 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

With property prices remaining out of reach for low and moderate-income residents in Cambridge, the gap between available resources and outstanding need remains. There is an increased need for federal funds for housing activities of all types including preserving affordability of units with expiring use restrictions, new affordable rental and homeownership housing, and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community meetings and various public forums through the annual Consolidated Plan process.

Please also see the Cambridge Housing Authority “Moving to Work” Annual Plan in the Appendix of this document.

## Enhance Coordination

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Community Development Department, the Cambridge Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the Affordable Housing Development Working Group has been meeting regularly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc.

## Citizen Participation

### Citizen Participation Plan

The City of Cambridge has a thorough and extensive community process that is employed for all projects. The City consistently seeks to include the input of Cambridge residents in all phases and aspects of its Community Development initiatives, from the initial planning, to project and program implementation to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the City's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns. A more detailed assessment of this processes elements is as follows:

### Participation

The City encourages citizen participation in all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts Public Meetings, provides draft copies of the Plan before submission, accepts and incorporates citizen input and feedback, and holds special hearings whenever any substantial amendments are made.

The City also works in an on-going capacity with key non-profit organizations in encouraging the participation of the citizens they work with directly, including many of the low and moderate-income residents who are the primary targets of its HUD funded programs. Bi-lingual services are available for those who request them.

Additionally, the City works very closely with Cambridge's well-organized neighborhood groups in matters that have a particular interest and/or impact on a particular area or neighborhood. This relationship ensures maximum availability of City staff to the residents and ensures transparency of City policies and initiatives.

### Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

Public Meetings also play a central role in the work that is performed by the Housing, Community Planning and Economic Development Divisions. From the rehabilitation of parks, playgrounds and open spaces to the acquisition and creation of affordable housing, the City involves the residents during each substantial phase of the project.

Meetings are well publicized and are held at centrally located facilities that are safe and fully accessible. The locations are also accessible by public transportation and are held on mutually convenient days and times.

## Public Meetings for CDBG, HOME & ESG Funding

For all Public Meetings concerning CDBG, HOME & ESG federal funding, the City runs two advertisements in the local newspapers, the Cambridge Chronicle. These advertisements run two weeks prior to the meeting. Advertisements for the availability of draft and final Plans will run one week prior to that event. The City's website also gives advance notice of all Public Meetings two weeks prior to the meetings' occurrence. Additional attempts are also made to include core beneficiaries of City programs and services and those residents who might be more acutely affected by the Meeting's topic and purpose.

## Access to Information

The City has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft Reports are available for no fee at the City's planning office. Additionally, information that applies to these reports and the City's work in general is available. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation for requests of funding. This availability and responsiveness is also employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

## **Anti-displacement**

The City makes all efforts to avoid the displacement of any residents and has succeeded in that goal. If such an instance should occur in the future the City would utilize their existing housing capacity and infrastructure in conjunction with the key non-profit housing organizations to solve any extant issue immediately. The City successfully conducts temporary relocation in certain cases and therefore has a method in place and experience in similar activities.

## Substantial Amendments

Should any substantial change to the stated Objectives of the Consolidated Plan become imminent, the City will involve the residents through its above described methods and practices. Such substantial changes would be understood as being new activities the City would undertake within a reporting cycle and does not include expected and actual changes to Goals as they relate to external factors and unexpected changes in available resources.

## City Council's Goals and Objectives

The City adheres to the overall goals established by the City Council in conjunction with extensive resident collaboration. The goals are the product of an in-depth bi-annual process that the City Council has followed since 1996. The Government Operations and Rules Committee is charged with overseeing the goal setting process for the Council.

Since 2000, the process has included a statistically valid telephone survey of the opinion of Cambridge residents with regard to city services and city government. The process also includes an opportunity for Cambridge citizens to gather together to voice their concerns and opinions about what the City Council should focus on in setting its goals. Beginning in 2010, the Government Operations and Rules Committee hosted a "World Café" – an interactive conversational format that allowed diverse and creative points of view about Cambridge's needs to emerge as the public comment opportunity. A cross section of Cambridge residents spent the evening in a series of facilitated dialogues on the topic of "What is it important to focus on to improve life in Cambridge?"

The City Council used the information from the survey and the World Café in a two-session facilitated discussion hosted by the Government Operations Committee. This year the City Council focused on ensuring that for each of the Council's broad, highly visionary and multiyear objectives, the Council delineated S.M.A.R.T. shorter term goals (Specific, Measurable, Attainable, Results-Oriented and Time-Bound). Particularly in this time of economic uncertainty and a continuing decline in state and federal financial support, the City Council must ensure that Cambridge's resources go to support goals that are results-oriented with outcomes that can be seen and measured. The Council goals were adopted by the City Council on February 2, 2009. These objectives and goals will guide the annual budget planning process.

## Institutional Structure

### Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in FY2017 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

With property prices remaining out of reach for low and moderate-income residents in Cambridge, the gap between available resources and outstanding need remains. There is an increased need for federal funds for housing activities of all types including preserving affordability of units with expiring use restrictions, new affordable rental and homeownership housing, and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community meetings, regular outreach events to assist residents in accessing affordable housing, and various public forums through the annual Consolidated Plan process.

Please also see the Cambridge Housing Authority "Moving to Work" Annual Plan in the Appendix of this document.

### Enhance Coordination

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Affordable Housing Trust, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. In FY2016, the City will provide more than \$XX million in funding to nonprofit housing agencies for the operation of housing programs. This continuation of this long-established relationship in FY13 allows for stability, continuity, and predictability for no-profit housing agencies operating City-funded programs, while non-profit staff are available to assist City staff with policy and program development.



Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the City's Community Development Department, the City's Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the Affordable Housing Development Working Group has been meeting regularly to coordinate affordable housing development projects throughout the City and share best practices. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc. Recently the group has assisted the City in developing principles for its Affordable Green Housing Development Initiative.

## Affordable Housing

### SPECIFIC HOUSING OBJECTIVES

**Objective #1: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.**

The City of Cambridge supports the creation of new affordable rental opportunities throughout the city. New affordable rental housing opportunities may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, non-profit ownership is a key part of this strategy as is the use of long-term deed restrictions to ensure affordability.

As rents have risen steadily during the previous ten years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,995 for a two-bedroom unit in 2005 to \$2,750 in 2015 according to Zillow.com data), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.

#### **FY2017 Goal**

During fiscal year 2017 the City of Cambridge will work to create 65 new affordable rental units.

#### **Activity for Rental**

During fiscal year 2017 the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.

**Objective #2: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.**

## FY2017 ACTION PLAN

Currently, a household annual income of more than \$125,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able to.

City support for first-time homebuyer programs includes homebuyer education and counseling services, the Homebuyer Financial Assistance program, HOME and CDBG funding for downpayment and closing cost assistance, assistance with accessing low cost mortgages (for example, the OneMortgage Loan Program). The City also allocates substantial resources to the non-profit development of limited equity condominium units for first time buyers when sites for such projects are obtainable, and assists owners of deed restricted homeownership units in selling their homes to eligible new buyers and ensuring those homes are in good condition and affordable to buyers at appropriate income levels.

The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong, however, recent trends have affected some potential buyers. Access to credit remains an issue for many potential buyers, with banks using stricter lending standards in response to the credit crisis and recession. In recent years the City has offered an unprecedented number of homeownership units to first-time homebuyers, however, only those with the best credit scores have access to mortgage financing. Access to responsible mortgage financing will remain an issue for many buyers with past credit issues.

### **FY2017 Goal**

During the fiscal year 2017, the City of Cambridge will work to assist 16 homebuyers in purchasing affordable homeownership units.

### **Activity for Homeownership**

During the Fiscal Year 2017, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.

### **Objective #3: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.**

Supporting the long term viability of public housing, privately-owned affordable housing, and non-profit owned affordable housing, is a major component of Cambridge's work to maintain the existing affordable stock.

Given the challenges of creating new affordable housing in Cambridge, the need to maintain existing affordable opportunities is critical. Maintaining the stock of affordable rental housing in Cambridge has

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long been a priority of the City and remains a key housing goal. While the City has had substantial success in recent years in preserving housing that had been at risk, many existing affordable units remain at risk due to expiring affordability restrictions, reductions in available subsidies for operating support, or needs for capital reinvestment to ensure the continued viability of buildings. The City will work closely with the Cambridge Housing Authority, non-profit owners, and private owners to ensure affordable housing units remain viable and available, and will continue to work closely with and support the CHA as it works to preserve the viability of its own underfunded public housing developments.

The City supports the preservation of privately-owned affordable rental housing by both working directly with private owners and by helping non-profit organizations to preserve affordability through acquisition. Given Cambridge's desirability, buildings with expiring use restrictions are at high risk for market-rate conversion without the intervention by the City and other stakeholders to preserve this housing. The City remains committed to working with owners, tenants, and stakeholders to preserve affordability wherever possible, including providing City assistance to ensure long-term affordability.

### **FY2017 Goal**

During FY2017, the City will work to preserve the affordability and viability of 105 currently affordable rental units. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income.

### **Activity for Preservation**

During the Fiscal Year 2017, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.

Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. Further cuts to federal programs such as CDBG and HOME will impact the City's ability to achieve its objectives. The availability of rental assistance will also be essential in working in achieving this goal.

### **Objective #4: Stabilize one to four-family buildings occupied by extremely low, low and moderate-income households.**

Cambridge strives to stabilize owner-occupied one- to four-family buildings owned by extremely low, low- and moderate-income households; encourage investment in the existing housing stock; and preserve the rental units in two-, three-, and four-unit buildings that have traditionally been more affordable.

In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program (HIP) offers affordable loans and technical assistance to owner-occupants of one- to four unit properties, which encourages stability and reinvestment in the housing stock. The program also provides a resource for homeowners who may be at risk of

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foreclosure, and can assist homeowners with analyzing refinancing options and available resources to assist in stabilizing their housing costs.

With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Some owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard, with unaddressed health and safety code violations after years of deferred maintenance. Tenants in small rental buildings often live with similar conditions, and property owners may be reluctant to invest in these units without raising rents to recoup their investments. Of units with these conditions, most are suitable for rehabilitation.

The costs of owning and maintaining small properties have increased in recent years. Providing incentives and assistance for owners to reinvest in this traditionally affordable housing stock without having to raise rents to unaffordable levels will assist in the continued availability of this important housing resource, and give owners choice in how they reinvest in their properties while preserving tenancies of low and moderate-income tenants.

### **FY2017 Goal:**

During the fiscal year 2017, the City of Cambridge will work to preserve and stabilize occupancy for 35 units.

### **Activity for Rental**

During the Fiscal Year 2017, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.

## HOME Investment Partnership Program

### HOME Funds Recapture /Resale Policy

Affordable homeownership units that are funded with HOME funds are subject to residency requirements and long-term restrictions limiting the future resale of the property. HOME allows two options for controlling the resale of the homebuyer property during the affordability period: the recapture option and the resale option.

The City of Cambridge uses the resale option for homebuyer units developed with HOME funds. Under the City's resale restriction, an owner's resale price is based on the original purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. The return on equity is based on the interest rate of thirty year bond obligations of the United States Treasury. Any HOME units sold within the HOME affordability period, must be resold to another eligible household for no more than the above calculated resale price. During the HOME affordability period, the unit must remain affordable to homebuyers earning less than 80 percent of area medium income. The affordability is ensured by a a covenant running with the land.

The City also uses HOME funds to provide downpayment and closing cost assistance to eligible buyers. When assisting buyers who are not purchasing units that are otherwise assisted with HOME funds (i.e. those created with HOME development subsidy), the City uses the recapture option. Under terms of the City's recapture policy, funds are forgiven on a pro-rata basis over 5 years provided the

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buyer remains an owner-occupant. If the unit is resold within five years, any funds that have not been forgiven must be repaid. The repayment amount, however, cannot be greater than the net proceeds of the sale.

## **PUBLIC SERVICES**

The City of Cambridge Department of Human Service Programs (DHSP) received a funding cut from HUD for its Community Development Block Grant (CDBG) public service grant for FY2016. DHSP, in conjunction with the Human Services Commission, its nine person advisory commission, will be conducting a formal process for the FY2016 CDBG grant cycle, whereby only existing grant recipients are invited to renew their current award. We anticipate that after reviewing the applications, food insecurity, services for the elderly and individuals with disabilities, homelessness and homelessness prevention legal services, services for youth, services for survivors of domestic violence, youth employment and life skills, and services for linguistic minorities will once again be prioritized.

The narrative below takes into account both this renewal process and the City's ongoing working relationship with various community-based organizations that have been CDBG recipients over the years. Anticipated numbers of individuals to be served are based on individual program target outputs and anticipated continued HUD funding.

### **GOAL: TO IMPROVE THE OVERALL QUALITY OF LIFE FOR LOW INCOME CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.**

With continuing funding from HUD in FY2017, the City of Cambridge anticipates providing services to approximately 6,200 low and low-moderate income individuals and families through its 20 CDBG-funded public service grants.

#### **Expected Resources:**

Community Development Block Grants and local property taxes.

#### **Objective #1:**

#### **To support services providing emergency food to families and individuals facing food insecurity.**

With continuing funding from HUD in FY2017, the City of Cambridge anticipates providing services to approximately 3,915 low and low-moderate income individuals and families experiencing food insecurity.

#### **Expected Resources:**

Community Development Block Grants and local property taxes.

#### **Services:**

Through a combination of Community Development Block Grants and Property Taxes, DHSP anticipates contracting with the following agencies to provide services to individuals and families experiencing food insecurity:

- The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in Area 4 and East Cambridge by providing essential emergency food; and
- Food For Free will continue to rescue and deliver approximately 624,000 pounds of fresh produce and canned goods to 66 Cambridge food assistance programs such as food pantries, meal programs, youth programs, and shelters

**Objective #2:**

**To support services for senior citizens and persons with disabilities residing in Cambridge.**



With continuing funding from HUD in FY2017, the City of Cambridge plans to provide supportive services to approximately 570 elders and individuals with disabilities through a variety of public service grants.

**Expected Resources:**

Community Development Block Grants and local property taxes

**Services:**

Through a combination of Community Development Block Grants and property taxes, the City anticipates the following agencies will be contracted to provide services targeting the elderly and individuals with disabilities:

- SCM Community Transportation will continue to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services;
- Food For Free will provide monthly home deliveries of at least 40 pounds of food to low-income, housebound, elderly and/or disabled Cambridge residents; and
- The Council on Aging's Grandet en Aksyon (Elders in Action) program will provide weekly support groups for low-income Haitian Elders residing in Cambridge, through which they will gain access to meals, medical information and medical screening, ESL Literacy skills, and recreational activities, resulting in a decrease in social isolation, improved access to health information and other essential services, and an increase in literacy skills and confidence

**Objective #3:**

**To offer legal support and services to public & private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless.**

During FY2017, the City of Cambridge anticipates providing vital legal services to approximately XX low-moderate income individuals and families at risk of becoming homeless; securing shelter for XXX low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 1,120 individuals experiencing chronic homelessness.

**Expected Resources:**

Community Development Block Grants and local property taxes

**Services:**

Through a combination of the Community Development Block Grant and property taxes, DHSP anticipates the following agencies will be contracted to provide services targeting residents experiencing homelessness or at risk of becoming homeless:

- The Community Legal Services & Counseling Center (CLSCC) will provide legal counsel and representation to public/private housing tenants facing eviction;
- CLSCC will provide representation of public and subsidized housing tenants and applicants for housing at administrative appeals;
- CLSCC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues;
- CLSCC will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues;
- The Multi-Service Center's Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range of services that

primarily includes: assessment and case management, information and referral, and counseling and support services; and

- CASPAR's Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at on site clinic and adjust treatment plans as needed to individuals with chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment

**Objective #4:**

**To offer age-appropriate services to disadvantaged and underserved youths and infants.**

With continuing funding from HUD in FY2017, the City of Cambridge plans to provide supportive services to approximately 262 low and low-moderate income youths and infants through a variety of public service grants.

**Expected Resources:**

Community Development Block Grants and local property taxes

**Services:**

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide services targeting low and low-moderate income youths and their families:

- The Cambridge Camping Association will run a summer camp program and transportation for youth with emotional/behavioral special needs, while also providing individual counseling, and information and referral to other supportive services; and
- The Guidance Center will continue to provide bilingual/bicultural early intervention services to young families with infants: Outreach and support to assist linguistic minority families with infants in accessing early intervention services; Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family; Case management and individual family service planning and weekly home visits; Access to parent-child groups at community sites and transportation services; And ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists

**Objective #5:**

**To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence.**

With continuing funding from HUD in FY2017, the City of Cambridge anticipates providing domestic violence-related services to approximately 70 low-moderate income adults and children through a variety of public service grants.

**Expected Resources:**

Community Development Block Grants and local property taxes

**Services:**

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with Greater Boston Legal Services/Cambridge & Somerville Legal Services, and Community Legal Services & Counseling Center to provide the following services to survivors of domestic violence:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights;
- Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners to work with survivors of domestic violence; and
- Working on citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone

**Objective #6:**

**To provide after-school and year-round employment programs including life skills and academic support to youths and young adults.**

With continuing funding from HUD in FY2017, DHSP anticipates providing essential employment programs to approximately 317 low-moderate income Cambridge youth and young adults through a variety of public service grants.

**Expected Resources:**

Community Development Block Grants and local property taxes

**Services:**

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide employment and life skills services to low-moderate income youth and young adults:

- The Cambridge Housing Authority will continue to provide an after-school life skills program, with emphasis on SAT preparation, college readiness, and employment coaching for youth residing in public housing developments; Provide academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp; Provide after-school classroom-based instruction in job readiness and life skills; Arrange field trips to colleges and universities,

provide assistance with college applications and financial aid applications, provide mentorship during college experience;

- The Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; Conduct outreach to the community and to the local private industry to support employment services to youth in Cambridge; Provide career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; and
- The Young People's Project will provide training in science, technology, engineering and math literacy, and meaningful employment opportunities that enrich high school teens' lives while encouraging them to pursue higher education and become involved in their communities; Provide science, technology, engineering and math literacy worker training to high school youths, and present math literacy workshops to elementary students and families at various community centers

**Objective #7:**

**To support services helping linguistic minorities access mainstream services and resources.**

With continuing funding from HUD in FY2017, the City of Cambridge anticipates providing services to approximately 215 low-moderate income residents whose primary language is not English through a variety of public service grants.

**Expected Resources:**

Community Development Block Grants and local property taxes

**Services:**

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates providing and contracting with local non-profit community organizations to provide services to approximately 300 low-moderate income residents whose primary language is not English through a variety of public service grants, which include the following:

- Cambridge residents who are immigrants will continue to access mainstream community resources with the support of the following community based agencies: Massachusetts Alliance of Portuguese Speakers, Centro Latino, and the Ethiopian Community Mutual Assistance Association;
- The Multi-Service Center's Haitian Services Program will assist Haitian Creole-speaking Cambridge residents and other linguistic minorities with low-moderate income, gain access to a variety of essential services and resources within the community;
- Information and referral, crisis intervention/prevention, interpretation/translation, counseling and other support services to immigrant individuals and families, including Spanish-speaking, Portuguese-speaking, Haitian Creole-speaking, and Amharic-speaking populations and promote access to community services

## **ECONOMIC DEVELOPMENT**

### **Introduction & Overview**

The Economic Development Division (EDD) of the Community Development Department is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. EDD offers individual business development assistance to Cambridge residents as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises, and encourage business growth within the City.

#### **Objective #1:**

**To cultivate a supportive environment for income-eligible micro-enterprises, businesses and residents, with particular emphasis on small, women and minority-owned businesses.**

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations.

The goal for FY2017 is to assist **43** NRS businesses, residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities.

#### **Objective #2:**

**Promote thriving commercial districts.**

#### **Commercial District Revitalization**

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square/North Mass Avenue, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Storefront Improvement Program, educational services, and support for businesses associations in

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commercial districts.

The goal for fiscal year 2017 is to provide **22** retailers, all of whom will be NRS located or low and moderate-income micro-enterprises, with matching grants to improve and enhance their businesses. Anticipated outcomes include approximately 20% showing an 8% increase in sales revenue and 5-10% hiring new employees.

**Strategies:**

**Retail Enhancement Program:** This program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management and part two, and the opportunity for participants to apply for a matching grant program that funds pre-approved interior store improvements or marketing costs, up to \$1,999 per business. The program will also be highlighted in our best retail workshop in our business development workshops.

This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to over 500 businesses since the program began in fiscal year 2002, and 140 grants have been provided since fiscal year 2004, the first year of the grant program.

**Retailer Interior Accessibility Program:** Starting in FY2015, EDD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.

The goal for FY2017 is to support **5 businesses** in the Retailer Interior Accessibility Program.



**Objective #3:**

**Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge NRS residents for jobs in existing and emerging industries.**

**Workforce Development Assistance**

The Economic Development Division will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the City's NRS areas.

The goal for FY2017 is to support **11** students (out of a class of 30) in Just-A-Start's Biomedical Careers Program

**Strategies:**

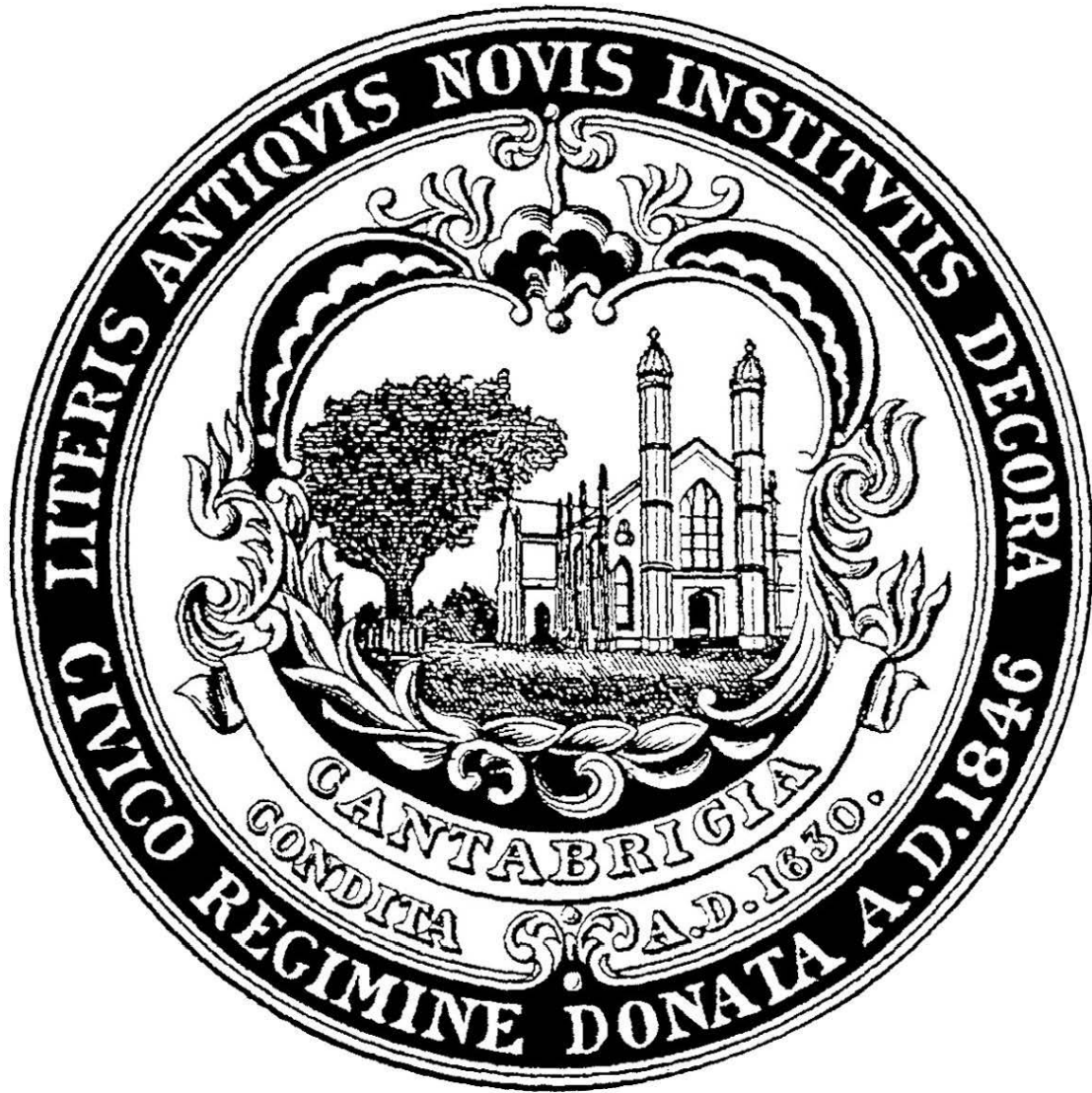
**Just-A-Start Biomedical Career Program:** This free nine-month certificate program provides academic and lab instruction to Cambridge NRS residents to prepare them for entry-level biotech jobs such as lab technicians, manufacturing technicians and animal care technicians at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement, with up to 75% placed in entry-level jobs.



# APPENDIX A:

FY2017 (Federal FY2016) One Year Action Plan submitted to the U.S. Department of Housing and Development, June 15, 2016.

# City of Cambridge



FY2017 Action Plan

## Executive Summary

### AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of Cambridge's FY2017 Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) entitlement programs. The Plan covers the time period from July 1, 2016 to June 30, 2017. The Plan describes the City's initiatives to:

- **Create a Suitable Living Environment for its residents,**
- **Provide Decent Housing for its residents, and**
- **Create Economic Opportunities for its residents.**

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies, non-profit and for-profit businesses these Departments work with as needed. These initiatives are consistent with guidelines set-forth by HUD in accordance with the regulations governing the utilization of federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents and various non-profit partners.

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. For FY2017, Year Two of the FY2016-2020 Five-Year Plan, Cambridge will receive **\$2,475,831** in Community Development Block Grant (CDBG), a decrease of approximately 1.4% (\$35,428) over FY2016; **\$568,122** in Home Investment Partnership Act (HOME), a nominal increase (\$5,326) compared to FY2016; and **\$226,064** in Emergency Solutions Grant (ESG) funds, which represents a decrease of approximately 4% (\$8,715) compared to FY2016. In total, Cambridge will receive **\$3,270,017** in formula based funding from HUD, a decrease of approximately 1.2% (\$43,443) from FY2016's funding levels.

**The City cannot predict the actual level of funding for Years Two through Five of the FY2016-FY2020 Consolidated Plan. However, the activities to be undertaken in FY2016 represent those which will occur on an annual basis for the duration of the Consolidated Plan, provided that a commensurate level of funding is enacted by Congress on an annual basis.**

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

### **Affordable Homeownership**

FY2017 Goal: 16 unit

### **Affordable Rental**

FY2017 Goal: 65 units

### **Preserve Housing Affordability**

FY2017 Goal: 105 units

### **Stabilize Homeownership**

FY2017 Goal: 35 units

### **Microenterprise Assistance**

FY2017 Goal: 43 businesses served

### **Best Retail Practices**

FY2017 Goal: 22 businesses served

### **Retailer Accessibility Program**

FY2017 Goal: 5 businesses served

### **Bio-Med Training Program**

FY2017: 11 individuals trained

### **Food Insecurity Services**

FY2017 Goal: 3,915 people served

### **Senior Services**

FY2017 Goal: 570 people served

**Legal Services**

FY20017 Goal: 1,120 people served

**Youth and Infant Services.**

FY2017 Goal: 262 people served

**Domestic Violence Services**

FY2017: 70 people served

**Employment Services**

FY2017: 317 people served

**Support Services for Linguistic Minorities**

FY2017 Goal: 215 people served

**3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

At the time of this report, the City is still in the first year of its FY2016-FY2020 Consolidated Plan. An examination of its accomplishments over the course of its previous Consolidated plan cycle (FY2011-FY2015) demonstrates strong performance across all objectives.

**4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Through various avenues, the City regularly interacts with the residents in order to ascertain their greatest needs. By far, the greatest challenge to low and moderate income residents in Cambridge is the high cost of housing, and the associated impact of a high housing cost burden. Through the input of residents, and through the input of our various partners, we recognize that the greatest need is affordable housing and programs that enable individuals and eligible micro-enterprises remain in Cambridge and to increase their financial security and viability.

The City held a Public Hearings to solicit input from residents and interested parties on February 25, 2016.

Additionally, a Draft version of the Plan was made available on April 15 for the public to review. The Draft version of the Plan was made available on-line on the City's website and hard copies were made available at the City's planning office and at the main branch of the Cambridge Public Library.

**5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

N/A

**7. Summary**

N/A

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CAMBRIDGE	
CDBG Administrator		Cambridge Community Development Department
HOPWA Administrator		
HOME Administrator		Cambridge Community Development Department
ESG Administrator		Cambridge Department of Human Service Programs
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

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(617)349-4600



## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The jurisdiction coordinates closely with the Continuum of Care (CoC) and the community’s housing, health, mental health, and other service agencies through regular facilitation of monthly meetings. The City of Cambridge’s Department of Human Service Programs (DHSP) staff that support the functions of the CoC also work closely with other City departments with a housing and health focus. DHSP and the Cambridge CoC facilitated a large-scale community planning process during 2015 (known as the Cambridge Charrette on Homelessness) and colleagues from housing, health, mental health, and other targeted public services participated on our Steering Committee that provided the strategic leadership for the process.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of Cambridge’s Department of Human Service Programs (DHSP) is the CoC’s Collaborative Applicant and facilitates monthly Homeless Services Planning Committee (HSPC) meetings and Quarterly CoC Board meetings. City representatives, including staff from DHSP, the Community Development Department (CDD) and the Police Department regularly attend monthly HSPC meetings, and a staff person from CDD (the jurisdiction’s Consolidated Plan entity) sits on the CoC’s Board. Through these regular meetings, the City coordinates with the continuum of homeless service providers working collaboratively to meet local, regional and federal goals related to addressing chronic homelessness and issues specific to veterans, youth and other subpopulations experiencing or at risk of homelessness.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Cambridge relies on the Cambridge CoC to determine how to allocate ESG funds, establish standards and outcomes for ESG activities, and support and operate the Homeless Management Information System (HMIS). The City's Department of Human Service Programs (DHSP), the CoC's Collaborative Applicant, is responsible for administering the ESG program for the City. Members of the CoC and staff of DHSP play an active role in planning ESG implementation, allocating funds, and monitoring and evaluating performance of ESG recipients and subrecipients.

To allocate funds, a renewal application is sent to currently funded entities to confirm ongoing eligibility for ESG funds. Alternately, on designated years a Request for Proposal is distributed to homeless services providers in the City, and the CoC Board's Evaluation Panel convenes to determine how ESG funds are allocated. The Evaluation Panel is comprised of CoC Board members with no financial interest in the ESG allocations. The Panel reviews applicants' proposals, and contract compliance, including HMIS participation, when determining how funds will be allocated. The CoC Board oversees the work of the entire CoC, including the ESG Working Group, which is responsible for developing, updating and implementing written standards for administering assistance under the ESG program.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	CITY OF CAMBRIDGE
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
2	<b>Agency/Group/Organization</b>	JUST A START CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Just-A-Start Corporation is a long-standing Partner of the City of Cambridge. JAS is one of the two primary partners in developing and stabilizing affordable housing units and expanding home ownership opportunities to low and moderate income Cambridge residents. They also play a crucial role in the Economic Development strategy, as they run the Biomedical careers program, and offer a number of other educational and employment services to Cambridge youths and adults.
3	<b>Agency/Group/Organization</b>	HOMEOWNERS REHAB INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homeowners Rehab Inc is one of Cambridge's primary partners in the creation, preservation and stabilization of affordable housing in the City.

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Cambridge	Funding priorities for the utilization of CDBG funds for Public Services and for the utilization of ESG funds are determined by the COC.

**Table 3 – Other local / regional / federal planning efforts**

## **Narrative (optional)**

Cambridge DHSP is the Collaborative Applicant for the Cambridge CoC, which includes a broad range of homeless service providers in the City. DHSP is the recipient of CoC Program funds awarded through HUD and oversees implementation of homeless services by CoC Program subrecipients. DHSP is also responsible for the CoC's Homeless Management Information System (HMIS).

In performing a variety of functions associated with the CoC, the following types of organizations were consulted:

Housing, PHA, Services – Housing, Services-Elderly Persons, Services-Persons with Disabilities, Services-Persons with HIV/AIDS, Services-Victims of Domestic Violence, Services-homeless, Services-Health, Services-Education, Services-Employment, Service-Fair Housing, Health Agency, Publicly Funded Institution/System of Care, Other government – Federal, Other government – State, Other government – County, Other government – Local, Regional organization, Planning organization, Business Leaders, Civic Leaders, Business and Civic Leaders, Other.

These consultations occurred in the form of scheduled meetings, events, public presentations, planning and community engagement processes, and grant application and management activities. The outcomes enabled partners to more fully assess community needs and develop effective responses, including the cultivation of resources for addressing the identified needs.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Through various avenues, the City regularly interacts with the residents in order to ascertain their greatest needs. By far, the greatest challenge to low and moderate income residents in Cambridge is the high cost of housing, and the associated impact of a high housing cost burden. Through the input of residents, and through the input of our various partners, we recognize that the greatest need is affordable housing and programs that enable individuals and eligible micro-enterprises remain in Cambridge and to increase their financial security and viability.

The City held a Public Hearing to solicit input from residents and interested parties on February 25, 2016 at the Public Meeting Room in the City's Planning Office.

Additionally, a Draft version of the Plan was made available on April 15 for the public to review. The Draft version of the Plan was made available on-line on the City's website and hard copies were made available at the City's planning office and at the main branch of the Cambridge Public Library. Its availability was posted on the City's website, and in the Cambridge Chronicle.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
1	Public Hearing	Non-targeted/broad community	Attendance for the meeting was very low, drawing only a handful of regular contributors.	Comments were generally in support of affordable housing programs.		
2	Newspaper Ad	Non-targeted/broad community	No written comments were received.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources – 91.220(c) (1, 2)

#### Introduction

The City has a strong track record of leveraging multiple sources of funds in carrying out activities funded with HUD funds.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,475,831	0	0	2,475,831	9,903,324	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	568,122	0	0	568,122	2,272,488	



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	226,064	0	0	226,064	904,256	
Continuum of Care	public - federal	Rental Assistance Services Transitional housing Other	0	0	0	0	0	

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City expects to leverage over \$90 million in Federal, State, Local and Private sources.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs**

**identified in the plan**

N/A

**Discussion**

Please see the Anticipated Leveraged Resources chart in the Appendix of this document.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Homeownership	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$74,355	Homeowner Housing Added: 16 Household Housing Unit
2	Affordable Rental	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$91,590 HOME: \$812,146	Rental units constructed: 65 Household Housing Unit
3	Preserve Housing Affordability	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$74,354	Rental units rehabilitated: 105 Household Housing Unit
4	Stabilize Homeownership	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$812,146	Homeowner Housing Rehabilitated: 35 Household Housing Unit
5	Microenterprise Assistance	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$32,000	Businesses assisted: 43 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Best Retail Practices	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$41,500	Businesses assisted: 22 Businesses Assisted
7	Retail Interior Accessibility Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$50,000	Businesses assisted: 5 Businesses Assisted
8	Bio-Med Career Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$99,000	Public service activities other than Low/Moderate Income Housing Benefit: 11 Persons Assisted
9	Mitigating Food Insecurity	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$51,000	Public service activities other than Low/Moderate Income Housing Benefit: 3915 Persons Assisted
10	Services for Seniors and Persons with Disabilities	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$38,000	Public service activities other than Low/Moderate Income Housing Benefit: 570 Persons Assisted
11	Legal & Supportive Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$81,615	Public service activities other than Low/Moderate Income Housing Benefit: 1120 Persons Assisted
12	Youth & Infant Services	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$33,000	Public service activities other than Low/Moderate Income Housing Benefit: 262 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Domestic Violence Prevention and Treatment	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted
14	Afterschool Employment & Life Skills Training	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$68,500	Public service activities other than Low/Moderate Income Housing Benefit: 317 Persons Assisted
15	Improve Access for Linguistic Minorities	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$84,760	Public service activities other than Low/Moderate Income Housing Benefit: 215 Persons Assisted
16	Streets & Sidewalks	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Suitable Living Environment	CDBG: \$1	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
17	ESG - Emergency Shelter Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$117,626	Overnight/Emergency Shelter/Transitional Housing Beds added: 1000 Beds
18	ESG - Homeless Prevention & Rapid Re-Housing	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$73,865	Homelessness Prevention: 100 Persons Assisted
19	ESG - Street Outreach	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$17,568	Other: 100 Other

**Table 6 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Affordable Homeownership
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<p><b>Goal Description</b></p>	<p>Currently, a household annual income of more than \$125,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able to.</p> <p>City support for first-time homebuyer programs includes homebuyer education and counseling services, the Homebuyer Financial Assistance program, HOME and CDBG funding for downpayment and closing cost assistance, assistance with accessing low cost mortgages (for example, the OneMortgage Loan Program). The City also allocates substantial resources to the non-profit development of limited equity condominium units for first time buyers when sites for such projects are obtainable, and assists owners of deed restricted homeownership units in selling their homes to eligible new buyers and ensuring those homes are in good condition and affordable to buyers at appropriate income levels.</p> <p>The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong, however, recent trends have affected some potential buyers. Access to credit remains an issue for many potential buyers, with banks using stricter lending standards in response to the credit crisis and recession. In recent years the City has offered an unprecedented number of homeownership units to first-time homebuyers, however, only those with the best credit scores have access to mortgage financing. Access to responsible mortgage financing will remain an issue for many buyers with past credit issues.</p> <p>During the Fiscal Year 2017, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.</p>
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2	<p><b>Goal Name</b></p> <p><b>Goal Description</b></p>	<p>Affordable Rental</p> <p>The City of Cambridge supports the creation of new affordable rental opportunities throughout the city. New affordable rental housing opportunities may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City’s Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, non-profit ownership is a key part of this strategy as is the use of long-term deed restrictions to ensure affordability.</p> <p>As rents have risen steadily during the previous ten years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,995 for a two-bedroom unit in 2005 to \$2,750 in 2015 according to Zillow.com data), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.</p> <p>During fiscal year 2017 the City of Cambridge will work to create or manage 65 new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.</p>

3	<b>Goal Name</b>	Preserve Housing Affordability
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<p><b>Goal Description</b></p>	<p>Supporting the long term viability of public housing, privately-owned affordable housing, and non-profit owned affordable housing, is a major component of Cambridge's work to maintain the existing affordable stock.</p> <p>Given the challenges of creating new affordable housing in Cambridge, the need to maintain existing affordable opportunities is critical. Maintaining the stock of affordable rental housing in Cambridge has long been a priority of the City and remains a key housing goal. While the City has had substantial success in recent years in preserving housing that had been at risk, many existing affordable units remain at risk due to expiring affordability restrictions, reductions in available subsidies for operating support, or needs for capital reinvestment to ensure the continued viability of buildings. The City will work closely with the Cambridge Housing Authority, non-profit owners, and private owners to ensure affordable housing units remain viable and available, and will continue to work closely with and support the CHA as it works to preserve the viability of its own underfunded public housing developments.</p> <p>The City supports the preservation of privately-owned affordable rental housing by both working directly with private owners and by helping non-profit organizations to preserve affordability through acquisition. Given Cambridge's desirability, buildings with expiring use restrictions are at high risk for market-rate conversion without the intervention by the City and other stakeholders to preserve this housing. The City remains committed to working with owners, tenants, and stakeholders to preserve affordability wherever possible, including providing City assistance to ensure long-term affordability.</p> <p>During FY2017, the City will work to preserve the affordability and viability of 105 currently affordable rental units. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income.</p> <p>During the Fiscal Year 2017, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.</p>
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		<p>Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. Further cuts to federal programs such as CDBG and HOME will impact the City's ability to achieve its objectives. The availability of rental assistance will also be essential in working in achieving this goal.</p>
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4	<b>Goal Name</b>	Stabilize Homeownership
	<b>Goal Description</b>	<p>Cambridge strives to stabilize owner-occupied one- to four-family buildings owned by extremely low, low- and moderate-income households; encourage investment in the existing housing stock; and preserve the rental units in two-, three-, and four-unit buildings that have traditionally been more affordable.</p> <p>In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program (HIP) offers affordable loans and technical assistance to owner-occupants of one- to four unit properties, which encourages stability and reinvestment in the housing stock. The program also provides a resource for homeowners who may be at risk of foreclosure, and can assist homeowners with analyzing refinancing options and available resources to assist in stabilizing their housing costs.</p> <p>With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Some owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard, with unaddressed health and safety code violations after years of deferred maintenance. Tenants in small rental buildings often live with similar conditions, and property owners may be reluctant to invest in these units without raising rents to recoup their investments. Of units with these conditions, most are suitable for rehabilitation.</p> <p>The costs of owning and maintaining small properties have increased in recent years. Providing incentives and assistance for owners to reinvest in this traditionally affordable housing stock without having to raise rents to unaffordable levels will assist in the continued availability of this important housing resource, and give owners choice in how they reinvest in their properties while preserving tenancies of low and moderate-income tenants.</p> <p>During the Fiscal Year 2017, the City of Cambridge will work to preserve and stabilize occupancy of 35 units through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.</p>

5	<b>Goal Name</b>	Microenterprise Assistance
	<b>Goal Description</b>	The Economic Development Division works with the Center for Women & Enterprise, Cambridge Community Television (CCTV), Commonwealth of Massachusetts, and local organizations to provide business development programs and services to Cambridge residents, entrepreneurs, and businesses.
6	<b>Goal Name</b>	Best Retail Practices
	<b>Goal Description</b>	This program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management; part two is a grant of up to \$1,999 to help fund recommended enhancements.
7	<b>Goal Name</b>	Retail Interior Accessibility Program
	<b>Goal Description</b>	The Interior Accessibility program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.
8	<b>Goal Name</b>	Bio-Med Career Program
	<b>Goal Description</b>	
9	<b>Goal Name</b>	Mitigating Food Insecurity
	<b>Goal Description</b>	Emergency food assistance to 3,915 individuals and families facing food insecurity
10	<b>Goal Name</b>	Services for Seniors and Persons with Disabilities
	<b>Goal Description</b>	Support services to 570 elders/individuals with disabilities;

11	<b>Goal Name</b>	Legal & Supportive Services
	<b>Goal Description</b>	Legal services to 60 families and individuals facing eviction; Secure Housing for 160 residents who are, or at risk of becoming, homeless; Emergency services to approximately 900 individuals experiencing chronic homelessness
12	<b>Goal Name</b>	Youth & Infant Services
	<b>Goal Description</b>	<b>To offer age-appropriate services to disadvantaged and underserved youths and infants</b>
13	<b>Goal Name</b>	Domestic Violence Prevention and Treatment
	<b>Goal Description</b>	<b>To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence</b>
14	<b>Goal Name</b>	Afterschool Employment & Life Skills Training
	<b>Goal Description</b>	<b>To provide after-school and year-round employment programs including life skills and academic support to youths and young adults</b>
15	<b>Goal Name</b>	Improve Access for Linguistic Minorities
	<b>Goal Description</b>	<b>To support services helping linguistic minorities access mainstream services and resources</b>
16	<b>Goal Name</b>	Streets & Sidewalks
	<b>Goal Description</b>	Street and Sidewalk improvements in low and moderate income neighborhoods.
17	<b>Goal Name</b>	ESG - Emergency Shelter Services
	<b>Goal Description</b>	Maintenance, Rent, Utilities, Operations and other expenses related to running emergency shelters for the homeless.
18	<b>Goal Name</b>	ESG - Homeless Prevention & Rapid Re-Housing
	<b>Goal Description</b>	Financial assistance and services to assist recently homeless individuals and families regain housing and to assist at-risk individuals and families from entering homelessness.

19	<b>Goal Name</b>	ESG - Street Outreach
	<b>Goal Description</b>	Street outreach activities for the homeless, primarily homeless youth.

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City expects to create, preserve or stabilize 221 units of affordable housing in FY2017. The vast majority of these units will go to households earning between 50 and 80% of AMI, with the possibility of extending to households below 50% of AMI.



## AP-35 Projects – 91.220(d)

### Introduction

The following Projects will be undertaken and funded with CDBG, HOME or ESG funds in FY2017 (FFY2016). They represent the City's efforts to:

- Create, maintain and preserve affordable homeownership and rental units
- Support local businesses and create economic opportunities for low and moderate residents of Cambridge
- Provide quality public services across a broad spectrum of demonstrated need
- Provide services to homeless individuals and families, and those at-risk of becoming homeless

#	Project Name
1	Affordable Homeownership
2	Affordable Rental
3	Preserve housing affordability
4	Stabilization of affordable housing
5	Microenterprise Assistance
6	Best Retail Practices
7	Retailer Accessibility Program
8	Bio-Medical Careers Program
9	Food Insecurity
10	Senior Services
11	Legal Services
12	Youth Services
13	Domestic Violence
14	Employment Services
15	Linguistic Minority Services
16	Street & Sidewalk Improvements
17	HESG
18	CDBG Admin
19	HOME Admin

**Table 8 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	Affordable Homeownership
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Affordable Homeownership
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$74,355
	<b>Description</b>	Increase affordable housing home-ownership for first-time low and moderate income individuals and families.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 low and moderate income households will be assisted.
	<b>Location Description</b>	Citywide.

	<b>Planned Activities</b>	<p>During the fiscal year 2017, the City of Cambridge will work to assist 16 homebuyers in purchasing affordable homeownership units.</p> <p>During the Fiscal Year 2017, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.</p>
2	<b>Project Name</b>	Affordable Rental
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Affordable Rental
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$91,590 HOME: \$514,445
	<b>Description</b>	Create new affordable rental units.
	<b>Target Date</b>	5/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 low and moderate income households will be assisted.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	<p>During fiscal year 2017 the City of Cambridge will work to create 65 new affordable rental units.</p> <p>During fiscal year 2017 the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.</p>
<b>3</b>	<b>Project Name</b>	Preserve housing affordability
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Preserve Housing Affordability
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$74,354
	<b>Description</b>	Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate income renters

<b>Target Date</b>	5/31/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	105 low and moderate income households will be assisted.
<b>Location Description</b>	Citywide.
<b>Planned Activities</b>	<p>During FY2017, the City will work to preserve the affordability and viability of 105 currently affordable rental units. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income.</p> <p>During the Fiscal Year 2017, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.</p> <p>Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. Further cuts to federal programs such as CDBG and HOME will impact the City's ability to achieve its objectives. The availability of rental assistance will also be essential in working in achieving this goal.</p>
<b>Project Name</b>	Stabilization of affordable housing

4	<b>Target Area</b>	NRS EAST NRS WEST
	<b>Goals Supported</b>	Stabilize Homeownership
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$812,146
	<b>Description</b>	Stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate income households
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 low and moderate income households will be assisted.
	<b>Location Description</b>	NRS East and NRS West.
	<b>Planned Activities</b>	<p>During the fiscal year 2017, the City of Cambridge will work to preserve and stabilize occupancy for 35 units.</p> <p>During the Fiscal Year 2017, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.</p>
5	<b>Project Name</b>	Microenterprise Assistance
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge

	<b>Goals Supported</b>	Microenterprise Assistance
	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$32,000
	<b>Description</b>	Cultivate a supportive environment for businesses, with a particular emphasis on small women and minority owned businesses
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low/moderate income microenterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations.
6	<b>Project Name</b>	Best Retail Practices
	<b>Target Area</b>	NRS EAST NRS WEST
	<b>Goals Supported</b>	Best Retail Practices
	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$80,000

	<b>Description</b>	Promote thriving retail districts by assisting small locally owned retailers and restaurants.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Storefront Improvement Program, educational services, and support for businesses associations in commercial districts.
<b>7</b>	<b>Project Name</b>	Retailer Accessibility Program
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Retail Interior Accessibility Program
	<b>Needs Addressed</b>	Economic Opportunities Suitable Living Environment
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Removal of barriers to accessibility via grants to locally owned restaurants and retailers.
	<b>Target Date</b>	5/31/2017



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Starting in FY2015, EDD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.
<b>8</b>	<b>Project Name</b>	Bio-Medical Careers Program
	<b>Target Area</b>	NRS EAST NRS WEST
	<b>Goals Supported</b>	Bio-Med Career Program
	<b>Needs Addressed</b>	Quality Public Services Economic Opportunities
	<b>Funding</b>	CDBG: \$99,000
	<b>Description</b>	Support training of low and moderate income residents for jobs in the bio-medical industry
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	11 low and moderate income individuals will be assisted.

	<b>Location Description</b>	
	<b>Planned Activities</b>	The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the BioMed Career Program. This program, run by JustStart Corporation, has a proven track record on training and placing residents in higher wage jobs within the local bio-medical industry. The BioMed Career Program is targeted specifically to residents of the City's NRS areas.
9	<b>Project Name</b>	Food Insecurity
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Mitigating Food Insecurity
	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$51,000
	<b>Description</b>	To support services providing emergency food to families and individuals facing food insecurity
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
10	<b>Project Name</b>	Senior Services
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Services for Seniors and Persons with Disabilities
	<b>Needs Addressed</b>	Quality Public Services

	<b>Funding</b>	CDBG: \$38,000
	<b>Description</b>	To support services for senior citizens and persons with disabilities
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	<p>Through a combination of Community Development Block Grants and property taxes, the City anticipates the following agencies will be contracted to provide services targeting the elderly and individuals with disabilities:</p> <p>SCM Community Transportation will continue to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services;</p> <p>Food For Free will provide monthly home deliveries of at least 40 pounds of food to low-income, housebound, elderly and/or disabled Cambridge residents.</p>
11	<b>Project Name</b>	Legal Services
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Legal & Supportive Services
	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$81,615
	<b>Description</b>	To offer legal support and services to public & private housing tenants in eviction cases; To support individuals experiencing CHRONIC homelessness

<b>Target Date</b>	5/31/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	

	<b>Planned Activities</b>	<p>Through a combination of the Community Development Block Grant and property taxes, DHSP anticipates the following agencies will be contracted to provide services targeting residents experiencing homelessness or at risk of becoming homeless:</p> <p>The Community Legal Services &amp; Counseling Center (CLSCC) will provide legal counsel and representation to public/private housing tenants facing eviction;</p> <p>CLSCC will provide representation of public and subsidized housing tenants and applicants for housing at administrative appeals;</p> <p>CLSCC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues;</p> <p>CLSCC will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues;</p> <p>The Multi-Service Center's Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range of services that primarily includes: assessment and case management, information and referral, and counseling and support services; and</p> <p>CASPAR's Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at on site clinic and adjust treatment plans as needed to individuals with chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment</p>
<b>12</b>	<b>Project Name</b>	Youth Services
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Youth & Infant Services
	<b>Needs Addressed</b>	Quality Public Services

	<b>Funding</b>	CDBG: \$33,000
	<b>Description</b>	To offer age-appropriate services to disadvantaged and underserved youths and infants
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	<p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide services targeting low and low-to-moderate income youths and their families:</p> <p>The Cambridge Camping Association will run a summer camp program and transportation for youth with emotional/behavioral special needs, while also providing individual counseling, and information and referral to other supportive services; and</p> <p>The Guidance Center will continue to provide bilingual/bicultural early intervention services to young families with infants: Outreach and support to assist linguistic minority families with infants in accessing early intervention services; Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family; Case management and individual family service planning and weekly home visits; Access to parent-child groups at community sites and transportation services; And ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists</p>
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	Domestic Violence
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Domestic Violence Prevention and Treatment

	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
14	<b>Project Name</b>	Employment Services
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Afterschool Employment & Life Skills Training
	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$68,500
	<b>Description</b>	To provide after-school and year-round employment programs including life skills and academic support to youths and young adults
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	
15	<b>Project Name</b>	Linguistic Minority Services
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Improve Access for Linguistic Minorities
	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$84,760
	<b>Description</b>	To support services helping linguistic minorities access mainstream services and resources
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
16	<b>Project Name</b>	Street & Sidewalk Improvements
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	Streets & Sidewalks
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$1
	<b>Description</b>	
	<b>Target Date</b>	5/31/2017



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	No activities currently planned.
17	<b>Project Name</b>	HESG
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	ESG - Emergency Shelter Services ESG - Homeless Prevention & Rapid Re-Housing ESG - Street Outreach
	<b>Needs Addressed</b>	Homeless Services
	<b>Funding</b>	ESG: \$226,064
	<b>Description</b>	Emergency Solutions Grant activities.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	For a full accounting of all ESG recipients, please see the Grant Award and Match chart in the appendix of this document.
	<b>Project Name</b>	CDBG Admin

<b>18</b>	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Affordable Homeownership Affordable Rental Preserve Housing Affordability Stabilize Homeownership Microenterprise Assistance Best Retail Practices Retail Interior Accessibility Program Bio-Med Career Program Mitigating Food Insecurity Services for Seniors and Persons with Disabilities Legal & Supportive Services Youth & Infant Services Domestic Violence Prevention and Treatment Afterschool Employment & Life Skills Training Improve Access for Linguistic Minorities Streets & Sidewalks
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services Economic Opportunities Suitable Living Environment
	<b>Funding</b>	CDBG: \$495,166
	<b>Description</b>	
	<b>Target Date</b>	5/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>19</b>	<b>Project Name</b>	HOME Admin
	<b>Target Area</b>	NRS EAST NRS WEST
	<b>Goals Supported</b>	Affordable Rental
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$516,812
	<b>Description</b>	
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	



## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate-income households reside. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next year.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
NRS EAST	60
NRS WEST	40
City of Cambridge	

**Table 10 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Cambridge is a small, densely populated city. While certain concentrations of low and moderate income residents do exist, as well as concentrations of upper income residents, there is a great deal of overlap and, as Cambridge continues to experience record high real-estate demand, an ever increasing component of market-rate development. In such a competitive market, the City and its partners consider projects on a citywide basis.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The high cost of housing and the lack of market-rate affordable housing continues to be one of Cambridge's most significant challenges. In response, the City dedicates a great amount of resources through a comprehensive array of programs aimed at creating, maintaining and preserving affordable rental and ownership units for individuals and families.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	221
Special-Needs	0
Total	221

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	65
The Production of New Units	16
Rehab of Existing Units	35
Acquisition of Existing Units	105
Total	221

Table 12 - One Year Goals for Affordable Housing by Support Type

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Fiscal year 2017 will be a year of HARD UNIT PRESERVATION with RAD Phase II, construction of replacement units at the Jefferson Park State site and continuation of Millers River Disposition. We anticipate hard unit preservation will be both regional and local in scope with an increase in expiring use preservation opportunities. These properties are often located outside of Cambridge.

In a city like Cambridge, the prevalence of income insecurity has led to a Blue Ribbon Commission Report and indicates that the Annual Income Security standard for a family of four in Cambridge is \$108,800 and the standard of a two-person household is \$76,200. The high housing cost burden has made hard unit preservation a shared priority wherein the City allocates up to 80% of Community Preservation Act funding to the Affordable Housing Trust to support permanently affordable units, in Cambridge.

CHA continues to work at keeping affordable units in Cambridge, exercising its MTW muscles as much as possible within available federal funds. Federal disinvestment in public housing, especially in capital funding, has forced public housing agencies to convert voucher subsidies to project-based units when the opportunity arises, most notably with the Rental Assistance Demonstration Program (RAD), a program CHA has fully embraced.

### **Actions planned during the next year to address the needs to public housing**

CHA's expects to more fully exercise its Expiring Use Preservation Program in the coming year to preserve hard units both in and out of Cambridge. The Expiring Use Preservation Program was created in 2011 as an innovative MTW tool that enables CHA to collaborate directly with local nonprofit developers and private owners in preserving hard units in Cambridge. It was a win-win scenario and CHA's focus was preserving local affordability. Little did we know that, with the state-wide choices afforded public housing agencies in the Commonwealth of Massachusetts, what started out as an activity to be exercised in Cambridge is now filling an absolute need across the state of Massachusetts. FY15 and FY16 are a testament of the success of our expiring use tools. In FY15, CHA preserved a total of 535 hard units in four (4) buildings. As of January 2016 CHA has already closed six (6) deals totaling 492 units. Another 250 units are slated for completion in our current fiscal year that would total 742 units in one year.

We believe the immense success of CHA's Expiring Use Program is attributed to a knowledgeable and versatile staff that understand the intricacies of the HCV program, are attuned to local needs and are able to communicate the program in a manner that is understandable to residents. With the completion of each expiring use building, we have refined the process and developed a scalable model that could be replicated by other agencies. At the time of this writing, the demand and urgency to preserve hard units is high statewide. Currently, CHA is planning to build a mobile expiring-use team expressly dedicated to completing expiring use preservation deals. The fees generated from this work

have resulted in an unexpected funding stream that can pay for the mobile expiring use team and more. This supplemental income is of particular salience in light of the US Treasury cash management policies that will go into effect in the near future. With the cash management policy in place, access to CHA reserves will be restricted and held remotely at HUD, thereby weakening CHA's position in future financing opportunities.

Ongoing Preservation and Expansion of Affordable Hard Units in Cambridge include the following:

- Jefferson Park State: Construction of 104 new replacement units using MTW project-based vouchers.
- RAD Phase I and II with 2,130 public housing units to transition to RAD project-based subsidies.
- Millers River Apartments: Capital needs totaling \$77 million to be completed for 297 units in an elderly/younger disabled building.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

In FY17, the Tenant Liaison as a CHA employee will focus on increasing capacity of existing tenant councils and engage their membership in skills training and peer networking. The Tenant Liaison plans to seek input from tenant leaders, tenant council members and the Alliance of Cambridge Tenants (ACT), in organizing workshops and networking meetings to share best practices learned by CHA tenant councils and from tenant councils at other housing authorities. At the time of this writing, a Tenant Council Guidebook is being developed to clarify the Tenant Liaison's role and responsibilities to tenant councils.

In line with previous years, ongoing financial and technical support will be provided to tenant council officers in conducting daily business activities. In addition, the Tenant Liaison will continue to assist Resident Services staff with the Matched Savings Program and related efforts, including ways to effectively use social media as an outreach tool to CHA families. Furthermore, the Tenant Liaison will explore new opportunities to include young adults/youth in tenant engagement activities.

With regard to opportunities for homeownership, residents may participate in CHA's Financial Stability and Savings (FSS+) program. The current program is open to voucher holders only.

In addition, building on the FSS+ HCV model, CHA and Compass Working Capital launched the Rent-to-Save Pilot program at two (2) CHA public housing/RAD sites on March 1, 2016. The Pilot automatically sets aside funds for each household at the two sites using a formula based on the rent charged for that household. The intent is to have households build savings through rent and see if it changes the way many households experience housing assistance. We believe this approach holds much promise for broadening opportunities for subsidized housing residents to build assets and make progress toward



economic security.

The design of this three-year Pilot will test both asset-building and financial coaching at Corcoran Park and Jefferson Park Federal. One site will receive the full Rent-to-Save model: Financial Goals account, financial education, and individual financial coaching. The other site will receive only the Financial Goals account feature of the Pilot. This design will allow us to better understand and measure the relative impact of the two main features of Pilot: the opportunity to build savings/assets through the rent structure, and customized financial education and coaching to help households make progress toward financial security.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

**Discussion**

Please see CHA's Moving to Work Annual Plan 2017 (adjusted for the period of April 1, 2016 to December 31, 2016) for more information about CHA's activities. At the time of this writing, the Annual Plan is awaiting HUD approval.

The Plan is located at: <http://www.cambridge-housing.org/>

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The Homeless Services Continuum of Care (CoC) includes a variety of programs and services designed to reach out to, assess, encourage, and support persons experiencing homelessness: (a) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

A. Street outreach targeting unsheltered persons is provided primarily by CASPAR's First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot's First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its "homeless unit," in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.

B. Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).

C. Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women's Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR's Emergency Services Center (ESC) and the Salvation Army's Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge's Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at

risk of losing their housing.

D. Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.

E. The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

A network of five shelters for individual adults, two family shelters, and one shelter for domestic violence victims provide emergency shelter for homeless persons in Cambridge. ESG grants provide approximately \$124,000 in support of shelter operations, including support for St. Patrick's Shelter, located just across the border in Somerville, which shelters the majority of homeless women who receive services in Cambridge.

Homeless persons are served in Cambridge by ten transitional housing programs. CoC Program funds support five of these transitional programs: AIDS Action Committee's two transitional programs for five men and five women; the North Charles Bridge program (5 men); CASPAR's GROW House (7 women); and Transition House's nine unit transitional program for victims of domestic violence.

State-originated grant funding managed by the Massachusetts Housing and Shelter Alliance (MHSA) helps pay for housing and staffing for a nine unit women's transitional housing program operated by Heading Home at the Cambridge YWCA. A 22-unit men's transitional housing program at the YMCA (operated by the City's Multi-Service Center) is funded by a grant from MHSA, which covers staff and related costs, and payments from MHSA cover the annual rent for the 22 rooms. The Salvation Army operates a 36 bed transitional program for men, and CASPAR's WomanPlace program provides transitional housing for ten homeless women. Additionally, Heading Home, in partnership with the Cambridge Housing Authority, operates a transitional housing program for homeless families.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were**

## **recently homeless from becoming homeless again**

Three Rental Assistance projects funded through the CoC Program (formerly Shelter Plus Care grants) fund subsidies for 39 individuals with disabilities and 7 families with HIV/AIDS, and leverage supportive services including intensive case management services for 15 clients of the Mass. Department of Mental Health, case management for 15 clients of AIDS Action Committee under contract with the Mass. Department of Public Health, case management by Heading Home under ESG contract with the City, and case management by AIDS Action Committee, with the help of federal Ryan White funding. Because program clients are able to contribute a portion of their income to housing costs, the Rental Assistance projects are able to support subsidies to 45 individuals and 8 families, that is, 15% above projected capacity.

The City of Cambridge is home to 91 units of SRO housing for the formerly homeless developed with Section 8 Mod Rehab grants from the 1990's. 35 units at the YMCA and 29 units at the YWCA are operated by S-C Management; 10 units for formerly homeless persons with mental illness at 205 Green St. are operated by Vinfen, which receives funding for services from the State's Department of Mental Health ; 10 units at 30 Pearl St. are operated by Children's Services of Roxbury; and 7 units for women with HIV/AIDS are operated by Victory Programs which provides HOPWA-funded services.

The Cambridge Continuum includes a variety of McKinney-Vento-funded supportive services programs to assist homeless persons address their income, employment, money-management, legal, housing, and other related needs, so that they can obtain and retain housing.

The CoC utilizes a portion of the City's ESG award for rapid re-housing (RRH) services, which are a critical component to the CoC's strategy to helping people experiencing homelessness transition to stable housing. The RRH funds are dedicated to rental assistance for persons moving from shelter to housing, and for stabilization case management services, which are based out of the Multi-Service Center.

The Cambridge CoC's efforts to combat homelessness among veterans include collaboration with the Boston VA Healthcare System, which administers the 155 HUD-VASH vouchers assigned to the Cambridge Housing Authority; collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Volunteers of America, NECHV, Veteran's Northeast Outreach Center); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services (DVS), which administers MA Chapter 115 assistance for rent or mortgage payments/arrears and helps vets upgrade discharges.

The CoC addresses the youth homeless population through street outreach, drop-in programs, a seasonal youth shelter, and permanent housing programs. CoC and ESG funds support the CASPAR First Step Street Outreach program, which reaches out to homeless youth throughout Cambridge and

Somerville.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Continue prevention services (e.g., prevention-focused case management; free legal assistance, advocacy, and mediation support to prevent eviction; and targeted financial assistance to address arrearages and prevent eviction or to support transition to alternate, more affordable housing). The City of Cambridge contributes municipal tax dollars towards addressing and preventing homelessness at its Multi-Service Center. A \$55,000 City contract with Cambridge and Somerville Legal Services (supplementing State IOLTA funding for legal services), the full amount of a \$20,000 CDBG grant for eviction prevention services to the Community Legal Services and Counseling Center, the full amount of a \$5,000 City grant to Houseworks for eviction prevention services (addressing hoarding and other apartment maintenance issues which threaten a tenancy), and about half of CDBG funding for Multi-Service Center staff time are all devoted to prevention.

Maintain and enhance access to employment services (e.g., free assistance at the Cambridge Employment Program), to prevent the impoverishment that leads to homelessness. Most notably, the City -- with funding support from the Cambridge Housing Authority -- supports the Cambridge Employment Program (CEP) and a transitional employment program (Cambridge Works). In addition, a portion of WIA funding administered by Employment Resources Inc. through its contract with the local Career Center pays for employment services offered to at-risk persons.

The State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Developmental Services, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Children and Families, and Medical Assistance (nursing homes and rehab hospitals). Cambridge CoC members attend regular meetings convened by the Balance of State CoC where information is shared about discharge planning activities, including updates from the aforementioned state agencies.

The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by

self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following: The Cambridge School Department's Family Resource Center, The Cambridge Department of Veterans' Services; The Council on Aging refers at risk elders and the City's Disabilities Commission.

**Discussion**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In order to enable affordable housing developers to compete with developers of market housing for sites, we are looking at potential zoning changes. These include modifying parking requirements; increasing allowable densities; and creating a permitting process that would reduce the delays caused by challenges to permits and variances for affordable housing projects.

These proposed changes are detailed in a recently completed study by a consultant group, and require further discussion of their feasibility and potential impact. This discussion will happen by the City Council during FY2017, followed by a vote determining which recommendations are adopted into the City's Zoning Ordinance.

### **Discussion**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

#### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In FY2017 the City will continue its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

#### **Actions planned to foster and maintain affordable housing**

The City has a deep commitment to creating, preserving and maintaining affordable housing for individuals and families, as well as for homeowners and renters. The four main affordable housing initiatives funded with CDBG and HOME funds focus on new affordable homeownership, new affordable rental, preserving the affordability of expiring use units and stabilizing owner-occupied 1 to 3 unit buildings through rehabilitation grants. These programs are described in-depth in the Goals section of this document.

#### **Actions planned to reduce lead-based paint hazards**

FY2010 marked the end of Cambridge's LeadSafe Division at the Community Development Department. The Division was previously funded through HUD's Healthy Homes and Lead Hazard Control NOFA, and as their grant application was denied in 2009 the City determined that phasing out



LeadSafe as a Community Department Division was necessary.

De-leading efforts continue, however, through the **MassHousing Get the Lead Out Program**. As part of the standard rehabilitation work done on low and moderate-income residential units the City's non-profit partners utilize this program in conjunction with their CDBG funds. **Get the Lead Out** is run as a partnership with the Massachusetts Departments of Public Health and Housing and Community Development.

### **Actions planned to reduce the number of poverty-level families**

The City supports a broad array of programs and services aimed at poverty level individuals and families, with a goal of providing assistance that enables individuals and families to improve their prospects for higher-paying jobs and to stabilize their housing situation. Enhancing employment opportunities remains the most effective way to raise individuals and families out of poverty, and the City will continue to support various job and skill development programs, as well as providing support for all essential needs its residents require.

### **Actions planned to develop institutional structure**

Cambridge will continue its efforts in FY2017 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

With property prices remaining out of reach for low and moderate-income residents in Cambridge, the gap between available resources and outstanding need remains. There is an increased need for federal funds for housing activities of all types including preserving affordability of units with expiring use restrictions, new affordable rental and homeownership housing, and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community

meetings and various public forums through the annual Consolidated Plan process.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Community Development Department, the Cambridge Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the Affordable Housing Development Working Group has been meeting regularly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc

### **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	298,398
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>298,398</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities as required in 92.254, is as follows:

Affordable homeownership units that are funded with HOME funds are subject to residency requirements and long-term restrictions limiting the future resale of the property. HOME allows two options for controlling the resale of the homebuyer property during the affordability period: the recapture option and the resale option.

The City of Cambridge uses the resale option for homebuyer units developed with HOME funds. Under the City's resale restriction, an owner's resale price is based on the original purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. The return on equity is based on the interest rate of thirty year bond obligations of the United States Treasury. Any HOME units sold within the HOME affordability period, must be resold to another eligible household for no more than the above calculated resale price. During the HOME affordability period, the unit must remain affordable to homebuyers earning less than 80 percent of area median income. The affordability is ensured by a deed restriction running with the property.

The City also uses the resale option for most situations when providing HOME funds for downpayment and closing cost assistance to eligible buyers. This assistance is generally used to assist buyers purchasing homes subject to affordability restrictions in which cases homebuyers are subject to the resale requirements in those affordability restrictions.

However, the City uses the recapture option, when HOME funds are used to provide downpayment and closing cost assistance to buyers purchasing a market unit (i.e. a unit without underlying affordability requirements and resale restrictions). In this case the City will require repayment of a portion of the HOME assistance on a pro-rata basis if the unit ceases to be the residence of the owner within 5 years of purchase. The amount recaptured by the City cannot be greater than the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See item #2 above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City currently has no plans to refinance debt with HOME funds.

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

ESG sub-recipients are responsible for maintaining written standards for providing ESG assistance. Sub-recipients must submit their written standards for review as part of the Request for Proposal (RFP) and/or renewal process conducted by the ESG review panel. Where policies are deemed inadequate or incomplete the subrecipient is informed of the requirements of 24 CFR 576.400(e)(3) and advised to write and implement policies as soon as practical. Additionally, subcontracts require that sub-recipients write, maintain, and abide by standards which meet the requirements of 24 CFR 576.400(e)(3).

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Cambridge CoC is in the initial implementation stages of CoC-wide coordinated access project. The project is newly funded through CoC funds and will utilize a multi-agency partnership to create multiple points of access, assessment, and prioritization of highest need households for available housing and other services. The project begins on January 1, 2017. The City of Cambridge's Department of Human Service Programs (DHSP), as the lead agency for the CoC, employs a Contract Manager who will oversee the implementation of the project, in concert with CoC partners and other DHSP staff.

Pre-implementation planning has included designing a service system of care through visual mapping; a community engagement process in the fall of 2015 that included focused discussion on the Coordinated Access model in Cambridge; and the successful pursuit of funds to support the project. The outcomes of the planning process will form the basis of the CoC's service strategy and delivery, including an established screening/assessment tool, written standards, the involvement of

all homeless service organizations, and a wide-reaching means of publicizing to consumers and other community members how to access the coordinated entry services.

In addition to the longer-term system reorientation, the CoC has also been engaged in updating its widely-disseminated information on available services, particularly the comprehensive Directory of Resources for People Homeless in Cambridge. Listings in the directory are in the process of being adapted into a user-friendly, map-based web tool to offer another mode by which the public can view programs and consumers can self-refer to appropriate services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG Sub-awards are made based on a formal RFP, which in some years is supplemented by a formal renewal process. ESG RFPs are open to any private nonprofit entity providing eligible ESG services within the CoC. Availability of funds and RFP materials are posted publically to the CoC website proposals are reviewed by an ESG review panel which is comprised of members of the larger CoC Board without a financial stake in the ESG award process. The ESG review panel uses a combination of scoring and review of proposal narratives and policies to make funding recommendations.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The jurisdiction meets the requirements of 24 CFR 576.405(a). The CoC Board-a subset of which acts as the ESG review panel-has a formerly homeless participant within its membership.

5. Describe performance standards for evaluating ESG.

Each subrecipient must enter into a subcontract which details scope of performance, budgets, and administrative requirements of the project. This document details the rights and obligations of both the recipient and the subrecipient and allows the recipient to suspend or terminate funding should the recipient breach the contract or otherwise be found to be out of compliance with 24 CFR 576.

Subrecipients are then monitored throughout the year via remote and on-site monitoring. Remote monitoring is done in three ways. First, quarterly invoices must contain a signed certification that ESG services delivered during the billing period were delivered in accordance with both the

subcontract and 24 CFR 576. The supporting backup documentation is then reviewed for eligibility. Second, HMIS data is reviewed for timeliness and completeness. Finally, each subrecipient are responsible for reporting its total number of unduplicated clients each quarter.

## **Discussion**

