

CITY of CAMBRIDGE

FY2018 One-Year Action Plan

Executive Summary

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

1. Introduction

The City of Cambridge's FY2018 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, 2017 to June 30, 2018. 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 FY2018, Year Three of the FY2016-2020 Five-Year Plan, Cambridge will receive **\$2,454,671** in Community Development Block Grant (CDBG), a decrease of approximately 1% (\$21,160) over FY2017; **\$522,490** in Home Investment Partnership Act (HOME), a decrease of 9% (\$46,158) compared to FY2017; and **\$222,893** in Emergency Solutions Grant (ESG) funds, which represents a decrease of approximately 1.4% (\$3,171) compared to FY2017. In total, Cambridge will receive **\$3,200,054** in formula based funding from HUD, a decrease of approximately 2.2% (\$70,489) from FY2017's funding levels.

The City cannot predict the actual level of funding for Years Four and Five of the FY2016-FY2020 Consolidated Plan. However, the activities to be undertaken in FY2018 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.

New Affordable Homeownership

FY2018 Goal: 24 New units

New Affordable Rental

FY2018 Goal: 79 units

Preserve Housing Affordability

FY2018 Goal: 165 units

Stabilize Homeownership

FY2018 Goal: 35 units

Microenterprise Assistance

FY2018 Goal: 43 businesses served

Best Retail Practices

FY2018 Goal: 22 businesses served

Retailer Accessibility Program

FY2018 Goal: 5 businesses served

Bio-Med Career Training Program

FY2018: 11 individuals trained

Food Insecurity Services

FY2018 Goal: 3,915 people served

Senior Services

FY2018 Goal: 580 people served

Legal Services

FY20018 Goal: 1,120 people served

Youth and Infant Services.

FY2018 Goal: 262 people served

Domestic Violence Services

FY2018: 70 people served

Employment Services

FY2018: 317 people served

Support Services for Linguistic Minorities

FY2018 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 second 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 March 30, 2017.

Additionally, a Draft version of the Plan was made available on April 13 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.

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

The City accepts and includes all comments relevant to the utilization of HUD funds.

7. Summary

See Question #1 above.

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)

The City of Cambridge's Community Development Department administers the CDBG and HOME programs, and is responsible for all reporting for CDBG, HOME and ESG. The City's Department of Human Service Programs administers the Public Services portion of CDBG and the ESG program.

Consolidated Plan Public Contact Information

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City of Cambridge: FY2018 One-Year Action Plan

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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. Additionally, the CoC’s Board includes members representing public and assisted housing providers (Cambridge Housing Authority, HomeStart, Transition House, Cambridge Community Development Department), and mental health and service agencies (Eliot Community Human Services, On the Rise, Transition House).

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-- primarily through the CoC Board-- 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, the CoC Board, and the 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, and open RFP is issued to all eligible potential applicants or a renewal application is sent to currently funded entities. Decisions on how to allocate funding are made with input from the Cambridge CoC board.

The City of Cambridge consults with the Cambridge CoC staff in order to align ESG performance standards and outcomes with available housing resources and CoC-wide priorities and goals. The CoC board establishes CoC-wide utilizing knowledge of community need and HUD policy priorities.

The Cambridge CoC is responsible for operation and administration of HMIS as the HMIS lead agency. The policies and procedures for operating HMIS are established by the CoC Board. All ESG subrecipients are expected to observe these policies and procedures and have access to train and technical assistance opportunities offered by the Cambridge CoC.

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	HOMEOWNERS REHAB INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		Cambridge's CoC determines the areas of greatest need in serving the City's homeless, at-risk and other special populations.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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 March 30, 2017 at the Public Meeting Room in the City's Planning Office.

Additionally, a Draft version of the Plan was made available on April 13 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

City of Cambridge: FY2018 One-Year Action Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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1	Public Meeting	Non-targeted/broad community	<p>The City did not receive any attendees at this meeting. The City regularly engages with the public on perceived needs through City Council meeting public comment, Affordable Housing Trust and Community Preservation Act public comment, regular neighborhood focused meetings and through the City's Envision Cambridge master plan process which is currently underway.</p>			
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Non-targeted/broad community				
3	Internet Outreach	Non-targeted/broad community				http://www.cambridgema.gov/CDD/federalgrants

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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	2,454,671	334,871	838,171	3,627,713	7,000,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	522,490	148,143	0	670,633	1,500,000	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	222,893	0	0	222,893	660,000	

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 more than \$76 million in Federal, State, Local and Private sources in the coming fiscal year, primarily through MassHousing (\$19,000,000), Low-Income Tax Credits (\$14,000,000) and the City's Affordable Housing Trust. For a more detailed description of

anticipated leveraged funds, please see the Appendix.

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

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	HOME: \$482,490	Homeowner Housing Added: 24 Household Housing Unit
2	Affordable Rental	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$91,590	Rental units constructed: 79 Household Housing Unit
3	Preserve Housing Affordability	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$148,790	Other: 165 Other
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

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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
6	Best Retail Practices	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	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	Suitable Living Environment	CDBG: \$50,000	Facade treatment/business building rehabilitation: 5 Business
8	Bio-Med Career Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Quality Public Services	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: 580 Persons Assisted
11	Legal & Supportive Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	CDBG: \$81,615	Homelessness Prevention: 220 Persons Assisted

City of Cambridge: FY2018 One-Year Action Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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
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	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: \$116,435	Homeless Person Overnight Shelter: 5000 Persons Assisted

City of Cambridge: FY2018 One-Year Action Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	ESG - Homeless Prevention & Rapid Re-Housing	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$72,442	Homelessness Prevention: 50 Persons Assisted
19	ESG - Street Outreach	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Affordable Housing Quality Public Services Economic Opportunities	ESG: \$17,300	Homelessness Prevention: 1000 Persons Assisted
21	CDBG Administration	2015	2019	Administration	NRS EAST NRS WEST City of Cambridge	Affordable Housing Quality Public Services Economic Opportunities Suitable Living Environment Homeless Services	CDBG: \$490,934	Other: 1 Other
22	HOME Administration	2015	2019	HOME Administration	NRS EAST NRS WEST City of Cambridge	Affordable Housing	HOME: \$52,249	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Homeownership
	Goal Description	<p>Currently, a household annual income of more than \$135,000 is needed to support the \$629,000 median price of a condo in Cambridge. Prices continue to rise significantly each year as in Cambridge continues to be in high demand. The ongoing growth of jobs in the area indicates that demand for housing will continue to increase. Market rents continue to remain high; combined with mortgage rates that remain near historic lows, homeownership is a more affordable option for higher income earners who are able to purchase.</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, access to credit remains an issue for many potential buyers. Banks continue to use 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>

2	Goal Name	Affordable Rental
	Goal Description	<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 2016 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>

3	Goal Name	Preserve Housing Affordability
	Goal Description	<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>

4	Goal Name	Stabilize Homeownership
	Goal Description	<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>

5	Goal Name	Microenterprise Assistance
	Goal Description	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	Goal Name	Best Retail Practices
	Goal Description	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	Goal Name	Retail Interior Accessibility Program
	Goal Description	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	Goal Name	Bio-Med Career Program
	Goal Description	The Economic Development Division provides support to Just-A-Start, a nonprofit community development corporation, for its Cambridge Biomedical Careers Program. This eight month program is designed to enable local residents complete a Certificate in Biomedical Sciences to prepare them for entry level jobs at local biotechnology companies, universities, research institutions, clinical laboratories and hospitals.
9	Goal Name	Mitigating Food Insecurity
	Goal Description	To support services that provide emergency food to families and individuals facing food insecurity.

10	Goal Name	Services for Seniors and Persons with Disabilities
	Goal Description	To support services for seniors and persons with disabilities.
11	Goal Name	Legal & Supportive Services
	Goal Description	To offer legal support and services to public and private housing tenants in eviction cases to support individuals facing chronic homelessness.
12	Goal Name	Youth & Infant Services
	Goal Description	To offer age appropriate services to disadvantaged and underserved youths and infants.
13	Goal Name	Domestic Violence Prevention and Treatment
	Goal Description	To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence.
14	Goal Name	Afterschool Employment & Life Skills Training
	Goal Description	To provide afterschool and year-round employment programs, including life skills and academic support for youths and young adults.
15	Goal Name	Improve Access for Linguistic Minorities
	Goal Description	To support services helping linguistic minorities access mainstream resources and services.
16	Goal Name	Streets & Sidewalks
	Goal Description	Certain Street & Sidewalk Improvement activities may be undertaken in the City's NRS Areas on an as-needed basis.
17	Goal Name	ESG - Emergency Shelter Services
	Goal Description	Operating and other costs of emergency overnight and drop-in shelters funded with the Emergency Solutions Grant.

18	Goal Name	ESG - Homeless Prevention & Rapid Re-Housing
	Goal Description	Homeless prevention and re-housing activities funded with the Emergency Solutions Grant.
19	Goal Name	ESG - Street Outreach
	Goal Description	Outreach to homeless and at-risk individuals, primarily youths.
21	Goal Name	CDBG Administration
	Goal Description	Administrative costs associated with the utilization of CDBG funds.
22	Goal Name	HOME Administration
	Goal Description	Administrative costs associated with the utilization of HOME funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

All projects to be funded with CDBG, HOME and ESG funds in FFY2017 / FY2018

Projects

#	Project Name
1	Affordable Homeownership
2	Affordable Rental
3	Preserve Housing Affordability
4	Stabilize Homeownership
5	Microenterprise Assistance
6	Best Retail Practices
7	Retail Interior Accessibility Program
8	Bio-Med Career Program
9	Mitigating Food Insecurity
10	Services for Seniors and Persons with Disabilities
11	Legal & Supportive Services
12	Youth & Infant Services
13	Domestic Violence Prevention & Treatment
14	Afterschool Employment & Life Skills Training
15	Improve Access for Linguistic Minorities
16	Streets & Sidewalks
17	HESGFFY2017Cambridge
18	CDBG Admin
19	HOME Admin

Table 7 - Project Information

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

The high cost of housing remains the greatest challenge to low and moderate-income individuals and families in Cambridge, therefore programs that create, preserve and stabilize affordable rental and homeownership opportunities receive the greatest priority in the utilization of HUD funds. Additionally, providing opportunities to improve economic conditions for small businesses and individuals remains a top priority. Public Service expenditures are determined by the City's Continuum of Care through

extensive and on-going consultation with various service providers.

AP-38 Project Summary
Project Summary Information

1	Project Name	Affordable Homeownership
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Affordable Homeownership
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$278,184 HOME: \$618,384
	Description	Creating new affordable homeownership opportunities for income eligible families and individuals.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	During the fiscal year 2018, the City of Cambridge will work to assist 24 homebuyers in purchasing affordable homeownership units.
	Location Description	Citywide

	Planned Activities	<p>During the Fiscal Year 2018, 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> <p>The City seeks opportunities to increase its affordable housing stock with HOME funds on a case by case basis, it is unknown at this time exactly where and how the funds will be expended while current projects are being explored. At such time CHDO set-aside funds will appropriately expended.</p>
2	Project Name	Affordable Rental
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Affordable Rental
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,234,077
	Description	Increasing the City's affordable rental housing opportunities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	During fiscal year 2018 the City of Cambridge will work to create 79 new affordable rental units.

	Location Description	Citywide
	Planned Activities	During fiscal year 2018 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.
3	Project Name	Preserve Housing Affordability
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Preserve Housing Affordability
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$46,332
	Description	Preservation of currently affordable housing units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	During FY2018, the City will work to preserve the affordability and viability of 165 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.
	Location Description	Citywide.

	Planned Activities	<p>During the Fiscal Year 2018, 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>
4	Project Name	Stabilize Homeownership
	Target Area	NRS EAST NRS WEST
	Goals Supported	Stabilize Homeownership
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,063,659
	Description	Stabilize 1 to 3 family owner-occupied homeownership units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	During the fiscal year 2018, the City of Cambridge will work to preserve and stabilize occupancy for 35 units.
	Location Description	Activities will occur in the City's two Neighborhood Revitalization Strategy Areas.

	Planned Activities	During the Fiscal Year 2018, 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. It must be noted that potential future cuts to CDBG Funding could significantly affect the scope of this program.
5	Project Name	Microenterprise Assistance
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Microenterprise Assistance
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$52,000
	Description	Business development courses for eligible micro-enterprises and aspiring entrepreneurs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	43 residents will participate in one or several courses.
	Location Description	Typically, participants will come from the City's NRSA's, although in some cases a non-NRSA resident may participate, pending eligibility.
Planned Activities	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	Project Name	Best Retail Practices
	Target Area	NRS EAST NRS WEST
	Goals Supported	Best Retail Practices
	Needs Addressed	Economic Opportunities

	Funding	CDBG: \$56,500
	Description	Consultation services and business enhancement grants for local small businesses located in the City's NRSA's.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	22 businesses will receive in-store consultation, 11 will receive business enhancement grants.
	Location Description	All participating businesses will hail from the City's NRSA's.
	Planned Activities	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	Project Name	Retail Interior Accessibility Program
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Retail Interior Accessibility Program
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$55,000
	Description	Assistance to businesses to remove ADA defined architectural barriers.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	5 businesses will be assisted.
	Location Description	Citywide.

	Planned Activities	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 program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.
8	Project Name	Bio-Med Career Program
	Target Area	NRS EAST NRS WEST
	Goals Supported	Bio-Med Career Program
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$112,051
	Description	Collaboration with Bunker Hill Community College, Just-A-Start Corp. and local bio-med industry to provide training, certification and job placement to residents of the City's NRSA's.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	CDBG funds will support 11 residents throughout their certification training.
	Location Description	All participants will be from the City's NRSA's.

	Planned Activities	<p>The Economic Development Division provides support to Just-A-Start, a nonprofit community development corporation, for its Cambridge Biomedical Careers Program. This eight month program is designed to enable local residents complete a Certificate in Biomedical Sciences to prepare them for entry level jobs at local biotechnology companies, universities, research institutions, clinical laboratories and hospitals.</p> <p>Working in collaboration with a number of state and local agencies, this Just-A-Start program provides Cambridge residents with an academic foundation in the biomedical science. The program includes a comprehensive laboratory skills course, as well as career counseling and job placement assistance. After the course, participants of the program come out with nineteen (19) college credits from Bunker Hill Community College. The program prepares participants for a variety of jobs within the Cambridge biomedical community, including laboratory technician/assistant, quality control technician, biotechnology manufacturing assistant, and animal care technician.</p>
9	Project Name	Mitigating Food Insecurity
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Mitigating Food Insecurity
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$51,000
	Description	To support Services providing emergency food for families and individuals facing food insecurity.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	3,915 individuals and families will be assisted.
	Location Description	Citywide.

	Planned Activities	<p>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:</p> <ul style="list-style-type: none"> • The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in The Port 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, rescued foods, and canned goods to 66 Cambridge food assistance programs such as food pantries, meal programs, youth programs, and shelters
10	Project Name	Services for Seniors and Persons with Disabilities
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Services for Seniors and Persons with Disabilities
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$38,000
	Description	To support services for senior citizens and persons with disabilities residing in Cambridge.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	With continuing funding from HUD in FY2018, the City of Cambridge plans to provide supportive services to approximately 580 elders and individuals with disabilities through a variety of public service grants.
	Location Description	Citywide.

	Planned Activities	<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> <ul style="list-style-type: none"> • 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
11	Project Name	Legal & Supportive Services
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Legal & Supportive Services
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$97,342
	Description	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.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	During FY2018, the City of Cambridge anticipates providing vital legal services to approximately 60 low-moderate income individuals and families at risk of becoming homeless; securing shelter for 160 low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 900 individuals experiencing chronic homelessness.

	Location Description	Citywide.
	Planned Activities	<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> <ul style="list-style-type: none"> • The Community Legal Services & Counseling Center (CLSACC) will provide legal counsel and representation to public/private housing tenants facing eviction; • CLSACC will provide representation of public and subsidized housing tenants and applicants for subsidized housing at administrative appeals; • CLSACC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; • CLSACC 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 chronically homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at an on-site clinic and adjust treatment plans as needed to individuals experiencing 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
	Project Name	Youth & Infant Services

12	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Youth & Infant Services
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$33,000
	Description	To offer age-appropriate services to disadvantaged and underserved youths and infants.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	With continuing funding from HUD in FY2018, 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.
	Location Description	Citywide.
Planned Activities	<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-moderate income youths and their families:</p> <ul style="list-style-type: none"> • 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 	
Project Name	Domestic Violence Prevention & Treatment	

13	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Domestic Violence Prevention and Treatment
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$35,000
	Description	To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	With continuing funding from HUD in FY2018, 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.
	Location Description	Citywide.
Planned Activities	<p>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:</p> <ul style="list-style-type: none"> • 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 	
Project Name	Afterschool Employment & Life Skills Training	

14	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Afterschool Employment & Life Skills Training
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$30,000
	Description	To provide after-school and year-round employment programs including life skills and academic support to youths and young adults.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	With continuing funding from HUD in FY2018, DHSP anticipates providing essential employment programs to approximately 317 low-moderate income Cambridge youth and young adults through a variety of public service grants.
	Location Description	Citywide.

	Planned Activities	<p>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:</p> <ul style="list-style-type: none"> • 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 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
15	Project Name	Improve Access for Linguistic Minorities
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Improve Access for Linguistic Minorities
	Needs Addressed	Quality Public Services

	Funding	CDBG: \$50,464
	Description	To support services helping linguistic minorities access mainstream services and resources.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	With continuing funding from HUD in FY2018, the City of Cambridge anticipates providing services to approximately 215 low and low-moderate income residents whose primary language is not English through a variety of public service grants.
	Location Description	Citywide.
	Planned Activities	<p>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 215 low and low-moderate income residents whose primary language is not English through a variety of public service grants, which include the following:</p> <ul style="list-style-type: none"> • 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 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 and 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 Portuguese-speaking, Haitian Creole-speaking, and Amharic-speaking populations and promote access to community services
16	Project Name	Streets & Sidewalks
	Target Area	NRS EAST NRS WEST
	Goals Supported	Streets & Sidewalks
	Needs Addressed	Suitable Living Environment

	Funding	CDBG: \$1
	Description	Street & Sidewalk Improvements in Income Eligible Service Areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Activities would occur in the City's NRS Areas.
	Planned Activities	There are no specific activities planned at the time of this report, however in the case of need CDBG funds will be used to improve street and sidewalk infrastructure in low income service areas.
17	Project Name	HESGFFY2017Cambridge
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	ESG - Emergency Shelter Services ESG - Homeless Prevention & Rapid Re-Housing ESG - Street Outreach
	Needs Addressed	Homeless Services
	Funding	ESG: \$222,893
	Description	Overnight and Drop-In Shelter Services, Street Outreach, Homeless Prevention, Rapid Re-Housing and Administrative costs funded through the Emergency Solutions Grant.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Thousands of individuals and families are served by a variety of programs supported by the Emergency Solutions Grant.
	Location Description	Citywide.

	Planned Activities	<p>Cambridge funds 11 local agencies with its ESG funds. These agencies represent Shelter Operations, Homeless Prevention & Rapid Re-Housing services and Street Outreach services.</p> <p>Shelter Services funded with ESG include: Rent, Utilities, Maintenance, Supplies, Insurance, Fuel and Salaries.</p> <p>Homeless Prevention & Rapid Re-Housing costs include: Direct Assistance to clients and salaries for case managers.</p> <p>Street Outreach costs include: salaries for Case Managers and transportation / van expenses.</p>
18	Project Name	CDBG Admin
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	CDBG Administration
	Needs Addressed	Affordable Housing Quality Public Services Economic Opportunities Suitable Living Environment Homeless Services
	Funding	CDBG: \$395,103
	Description	Administrative costs associated with the utilization of CDBG funds.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
Planned Activities	See: CDBG funded activities.	
19	Project Name	HOME Admin
	Target Area	NRS EAST NRS WEST City of Cambridge

Goals Supported	HOME Administration
Needs Addressed	Affordable Housing
Funding	HOME: \$52,249
Description	Administrative costs associated with the utilization of HOME funds.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	N/A
Planned Activities	See: HOME funded activities.

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 service 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

Target Area	Percentage of Funds
NRS EAST	50
NRS WEST	30
City of Cambridge	20

Table 8 - 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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	303
Special-Needs	0
Total	303

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	85
Rehab of Existing Units	215
Acquisition of Existing Units	3
Total	303

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Cambridge Housing Authority (CHA) is in the midst of a 21-month fiscal year transition so that its fiscal year will align with the calendar year. This was a critical administrative change needed to facilitate our Rental Assistance Demonstration (RAD) conversion and ease the additional reporting and tracking requirements attached to RAD and tax credits. As such, FY17 covers the period from April 1, 2016 to December 31, 2017. CHA remains committed to preservation of its hard units in Cambridge through RAD, the State's High Leverage Asset Preservation Program (HILAPP) program and disposition. As well CHA continues to exercise its MTW authority through our Expiring Use Preservation program and working with owners of expiring Section 236 properties in and outside of Cambridge.

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

Substantial capital improvements will continue under CHA's RAD conversion. Financing for RAD Phase I (1,150 units) closed in 2016 and RAD Phase II planning is underway. Capital needs assessments and existing conditions reports on the 980 units in Phase II have been completed. At the same time, CHA was developing financing plans with limited access to 4% credits. We concluded that solely relying on RAD as the mechanism to fund much needed renovations and ensure long-term viability was no longer practical given the capital needs of the buildings.

Based upon updated capital needs assessments completed in accordance with the requirements set forth in Section 18 of the U.S. Housing Act and PIH Notice 2012-7, CHA has concluded that there are additional federal public housing properties that are obsolete as to their physical condition and other factors, making them unsuitable for their intended purpose; and that regrettably no reasonable program of modification or public housing resources from the U.S Department of Housing and Urban Development is available, including RAD, to return or restore these developments to their useful life, other than the Housing Choice Vouchers that may become available through the disposition process. HUD's threshold for obsolescence is 57.14% for buildings with no elevators and 62.5% for buildings with elevators.

CHA plans to fully renovate and preserve the properties through the disposition process coupled with project-basing the anticipated Tenant Protection Vouchers. No units will be lost and no tenants will be permanently displaced. Beginning in December 2016, CHA submitted five dispositions, and could possibly submit additional applications if required in the capital financing plan. The five sites submitted are Jefferson Park Federal, Burns Apartments, Corcoran Park, Roosevelt Towers (Low-Rise) and Russell Apartments.

At the time of this writing, development of Jefferson Park State (HILAPP) and capital improvements at

Millers River Apartments (disposition) are in progress and will continue into the fiscal year.

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

March 1, 2017 marks completion of the first full year of CHA's three-year Rent-to-Save (RTS) pilot. The purpose of the pilot is to test two features of asset-building. First, we are interested in whether tenants would access automatic savings[1] drawn from the amount of rent charged? Second, we go a step further and ask whether tenants would access financial coaching if it were a condition of accessing their automatic savings? To test these questions, we designed the program so that residents at one site will be able to access their RTS savings by completing minimal requirements (complete a survey and maintain good standing as defined by CHA policy) while tenants at another site (Jefferson Park) must participate in financial coaching in order to access their RTS savings. At the time of this writing[2], 19 percent of eligible[3] households at Jefferson Park are enrolled in financial coaching. The average RTS savings at both sites is \$122. Median RTS savings is 50% lower at \$60. Maximum RTS savings for one household is over \$4,000.

With regard to increasing resident involvement in management, CHA has held numerous resident meetings at specific housing sites and at the central office to provide residents with opportunities to become familiar with the scope of work involved at each RAD site slated for improvements. The purpose of the meetings is twofold. First, CHA provides RAD updates so that residents are aware of the schedule and changes to occur. Second, CHA fields questions and concerns and uses the time to gather feedback from residents on issues that could negatively impact access and quality of life during construction. In addition, CHA continues to work with tenant councils and the Alliance of Cambridge Tenants (ACT) on RAD and other CHA policies and initiatives. In 2017, CHA will be administering an online Resident Satisfaction Survey to gather input from residents living in CHA hard units (both RAD and public housing) on customer service, safety and security, financial well-being and other CHA initiatives. Responses will be confidential and managed by an outside agency and residents may request paper copies of the survey, if it is preferred. The survey will also be translated in accordance with CHA's Limited English Proficiency (LEP) plan.

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

NA

Discussion

Please see CHA's Annual Plan 2017 (FY Adjusted) with Plan Amendment 1 approved by HUD on January 11, 2017 for more information. <http://www.cambridge-housing.org/>

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

Introduction

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

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) Coordinated Entry system; (b) street outreach targeting unsheltered persons; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

a) The City’s homeless services coordinated entry system, Cambridge Coordinated Access Network (C-CAN), standardizes the way households experiencing homelessness are assessed for, prioritized, and referred to the housing and services they need. The C-CAN system launched in January 2017 and provides assessments through a variety of scheduled and mobile access points to help quickly connect households to resources needed to attain housing stability. C-CAN outreach workers make special efforts to reach and assess unsheltered chronically homeless individuals where they stay, and also offer outreach and complete assessments for all subpopulations including veterans, youth, and households with children.

b) 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 outreach (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), a multi-disciplinary outreach team including Healthcare for the Homeless and other service providers.

c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, to link them to more substantial housing and service resources. On the Rise (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 \$117,000 in support of shelter operations, including support for St. Patrick's Shelter, located just across the border in Somerville, which shelters most homeless women who receive services in Cambridge.

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 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

The Cambridge CoC helps households transition quickly to permanent housing through provision of a number of housing and service programs including primarily: (a) Coordinated Entry, (b) Permanent

Supportive Housing and (c) Rapid Rehousing.

a) **Coordinated Entry:** The City's homeless services coordinated entry system, Cambridge Coordinated Access Network (C-CAN), standardizes the way households experiencing homelessness are assessed for, prioritized, and referred to the housing and services they need. The C-CAN system provides assessments through a variety of scheduled and mobile access points to help quickly connect households to resources needed to attain housing stability. C-CAN outreach workers make special efforts to reach and assess chronically homeless individuals where they stay, and offer outreach and complete assessments for all subpopulations including veterans, youth, and households with children. C-CAN housing navigation staff help households transition to permanent housing through provision of housing search, assistance with eligibility documentation, and other relevant supports.

b) **Permanent Supportive Housing:** Provision of Permanent Supportive Housing (PSH), which is housing accompanied with supportive services, is a crucial strategy employed by the City to help formerly homeless households transition quickly to, and maintain, stable housing. According to the 2016 Housing Inventory Count, Cambridge has 422 total year round PSH beds, which includes 49 family beds, 146 beds dedicated for chronically homeless persons, 10 beds dedicated for homeless youth, and 155 beds for veterans and their families (HUD-VASH). PSH projects funded by the Cambridge CoC follow the principles of Housing First, which focus on removing barriers to accessing and maintaining housing.

c) **Rapid Rehousing:** 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 CoC has a new CoC grant-funded RRH project that began operating in late 2016 to help expand capacity in the City to quickly move people from shelter into stable housing. Additionally, several organizations offer RRH services to veterans and their families through the Supportive Services for Veteran Families (SSVF) program funded by the federal Department of Veterans Affairs.

In addition to the homeless dedicated projects listed above, the City works to facilitate access to mainstream affordable housing units through partnerships with the Cambridge Housing Authority and through work with the City's Inclusionary Housing Program.

The CoC's current strategy for reducing returns to homelessness focuses on case management and stabilization services. Specifically, case managers working with formerly homeless clients focus on tenancy skill development, money management, assistance with applying for, obtaining and maintaining all mainstream benefits, and referrals to clinical services, medical care and employment services such as career counseling, training programs and job search assistance. These case management efforts, combined with the CoC's homelessness prevention services funded through ESG and City dollars, are the

key steps the CoC takes to reduce returns to homelessness.

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 \$130,000 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, 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 Commission for Person's with Disabilities.

Discussion

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

The City continues to look at ways in which zoning may be modified to support the creation of more affordable housing. A three-year master planning process is currently underway. This process will include a comprehensive look at proposals to alter zoning for affordable housing, including relaxed parking requirements and additional height and density.

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 and the high-cost of living and owning a business that faces Cambridge residents. Despite recent increases, the general contraction of entitlement grants and other resources over time combined with the ever-increasing cost of delivering services and completing projects results in a 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 years. 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 FFY2018 / FY2019 the City will continue its efforts to seek additional grants and funding sources as the cost of living outpaces the available resources to mitigate its impact.

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 FFY2018 / FY2019 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	334,871
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
Total Program Income:	334,871

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:

N/A

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 City's homeless services coordinated entry system, Cambridge Coordinated Access Network (C-CAN) launched in January 2017 following several years of planning. The service standardizes the way households experiencing homelessness are assessed for, prioritized, and referred to the housing and services they need. The C-CAN system provides assessments through a variety of scheduled and mobile access points to help quickly connect households to resources needed to attain housing stability. C-CAN housing navigation staff help households transition to permanent housing through provision of housing search, assistance with eligibility documentation, and other relevant supports.

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).

In general, 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. The City of Cambridge shall consult with the Cambridge CoC Board to review ESG funding priorities and allocations. When selecting subrecipients for ESG funding, the City will invite Cambridge CoC Board members without conflicts of interest to participate in the decision-making process.

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.

Performance standards are established by component type as follows:

Shelter: At least 50% of program participants will engage with case workers

Street Outreach: At least 50% of program participants will engage with case workers

Homelessness Prevention: Housing Placement and/or Retention – At least 85% of households will exit to or retain permanent housing project exit.

Rapid Rehousing: Housing Placement and/or Retention – At least 90% of households will reside in permanent housing at program exit.

Each subrecipient must enter into a subcontract which details scope of performance (including the relevant performance standard the subrecipient is held to), 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.

