

CITY OF CAMBRIDGE

This plan details the City's utilization of the CDBG, HOME, ESG and HOPWA grants received annually from the U.S. Department of Housing and Urban Development (HUD)

FY2023 Annual Action
Plan

Executive Summary

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

1. Introduction

Executive Summary

The City of Cambridge's FY2023 One-Year Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) entitlement grant programs. The Plan covers the time period from July 1, 2022 to June 30, 2023. 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.**
- **Support low and moderate-income individuals and families living with HIV.**

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

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. Final funding for FY2023 will be **\$2,615,356** in Community Development Block Grant (CDBG), a decrease of 3% from FY2022 (**\$2,705,644**); **\$720,106** in Home Investment Partnership Act (HOME), a 12.23% increase compared to FY2022 (**\$641,639**); **\$227,438** in Emergency Solutions Grant (ESG) funds, an increase of 2.55% compared to FY2022 (**\$221,784**); and **\$2,216,183** in HOPWA funds, an increase of 9.49% over FY2022 (**\$2,024,011**). In total, Cambridge will receive **\$5,779,083** in formula based funding from HUD in FY2023, an increase of 3.34% over FY2022 funding (**\$5,593,078**).

The City cannot predict the actual level of funding for Years Four and Five of the FY2021-FY2025 Consolidated Plan. However, the activities to be undertaken in FY2023 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.

Primary Affordable Housing Objectives:

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

Primary Economic Development Objectives:

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

Primary Public Services Objectives:

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

- To support services for senior citizens and persons with disabilities residing in Cambridge
- To offer legal support and services to public & private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless
- To offer age-appropriate services to disadvantaged and underserved youths and infants
- To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence
- To provide after-school and year-round employment programs including life skills and academic support to youths and young adults
- To support services helping linguistic minorities access mainstream services and resources

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 FY2021-FY2025 Consolidated Plan. An evaluation of accomplishments over the course of the previous Consolidated plan cycle (FY2016-FY2020) demonstrates strong performance across all objectives, and that success has continued through the first two years of the FY2021-2025 Consolidated Plan despite ongoing and substantial challenges related to the COVID-19 pandemic.

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 to remain in Cambridge and to increase their financial security and viability. Additionally, supporting a wide array of Public Services is understood as crucial in maintaining and improving the quality of life of Cambridge's lower income residents and families.

In accordance with COVID-19 protocols, the City did not hold an in-person hearing in preparation of the FY2023 Action Plan. The City did host an on-line Public Comment session on Tuesday March 15th via Zoom. A DRAFT version of the Plan was posted on-line and advertised as being available for review and comment both on-line and in the Cambridge Chronicle on April 7, 2022 and provided the Public until May 6, 2022 to provide comments on the 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 public comments were received at the Public Hearing or in response to the Draft version of the Plan. However, the City regularly receives input and feedback from its residents and partner organizations through the City Council's open comment sessions, bi-annual City Manager's Survey as well as through the recently completed Envision Cambridge comprehensive planning process. The objectives, priorities and expenditures detailed in this Plan are in-line with the stated demand for increased housing opportunities for lower income residents, support for local businesses and economic opportunities for low income residents and support for impactful public services.

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

NA

7. Summary

The City will continue its core HUD funded programs in FY2023. These programs have a track record of success in addressing the City's residents and families greatest needs.

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	Cambridge Community Development Department
HOPWA Administrator	CAMBRIDGE	Cambridge Community Development Department
HOME Administrator	CAMBRIDGE	Cambridge Community Development Department
ESG Administrator	CAMBRIDGE	Cambridge Department of Human Service Programs
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The CDBG, HOME, ESG and HOPWA grants are managed collaboratively by the City's Community Development Department and Department of Human Services Program.

Consolidated Plan Public Contact Information

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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. Additionally, the CoC’s Board includes members representing public and assisted housing providers (Cambridge Housing Authority, HomeStart, Transition House, Cambridge Community Development Department), and health, mental health and service agencies (Cambridge Public Health Department, Cambridge Health Alliance Emergency Department, Eliot Community Human Services, On the Rise, Transition House, Y2Y Harvard Square).

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 bimonthly Homeless Services Planning Committee (HSPC) meetings, monthly CoC Working Group meetings (Coordinated Entry, Veterans, and Youth) and quarterly CoC Board meetings. City representatives, including staff from DHSP, the Community Development Department (CDD) and the Police Department regularly attend CoC 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, an 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 to align ESG performance standards and outcomes with available housing resources and CoC-wide priorities and goals. The CoC Board establishes CoC-wide standards 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 training 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	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Cambridge's Community Development Department (CDD) and Department of Human Service Programs(DHSP), in conjunction with the City Manager's Office, are responsible for the planning and administration of CDBG, HOME and ESG funds. CDD is responsible for assessing the City's Housing, Economic Development and general Community Development and Public Infrastructure needs, and for developing plans and programs to meet those needs. 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	CAMBRIDGE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Cambridge Housing Authority (CHA) provides long-term rental housing and rental assistance to more than 5,500+ low-income families, elders and disabled individuals through its Public Housing and Housing Choice Voucher (HCV) Programs. As such, CHA is an on-going participant in the regular assessment of housing and associated needs in Cambridge and the viable solutions to help meet those needs.
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.
4	Agency/Group/Organization	JUST A START
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Employment Service-Fair Housing

What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs 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.

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

The FY2021-2025 Consolidated Plan and each supporting Annual Action Plan reflect the overall goals of the City. These goals are developed via a regular and on-going collaboration with all relevant agencies, institutions and organizations that impact the lives of Cambridge residents. While these interactions do not always approximate direct consultation, they inform the overall process in determining the best way to utilize CDBG, HOME, HOPWA and ESG funds.

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	City of Cambridge	The FY2021-2025 Consolidated Plan and each supporting Annual Action Plan reflect the overall goals of the City. These goals are developed via a regular and on-going collaboration with all relevant agencies, institutions and organizations that impact the lives of Cambridge residents. While these interactions do not always approximate direct consultation, they inform the overall process in determining the best way to utilize CDBG, HOME and ESG funds.

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.

Due to COVID-19 restrictions, the City did not hold a public hearing, instead, and in-line with local and HUD guidelines for Public Processes during the COVID pandemic, the City held an on-line Public Comment session via Zoom on March 15, 2022. Additionally, a Draft version of the Plan was made available on April 6 for the public to review. The Draft version of the Plan was made available on-line on the City's website. Its availability was posted on the City's website, and in the Cambridge Chronicle.

Citizen Participation Outreach

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)
1	Public Hearing	Non-targeted/broad community	Response / attendance was very limited	No Comments were received	NA	
2	Newspaper Ad	Non-targeted/broad community	No comments were received	No Comments were received	NA	https://www.cambridgema.gov/cdd

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City reasonably anticipates having the following financial resources at its disposal for its F&Y2023 planned activities.

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	2,615,356	0	0	2,615,356	2,615,356	

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	720,106	0	0	720,106	720,106	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,216,183	0	0	2,216,183	2,216,183	

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	227,438	0	0	227,438	227,438	

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

CDBG and HOME Anticipated Leveraged Funds:

Other Federal: \$664,000

State: \$305,727

Local/City: \$11,688,932

Private/Non-Profit/Owner Equity: \$4,789,057

ESG Matching Funds are anticipated to be \$3,784,062 through a combination of Federal, State, Local Non-Profit and Private sources.

HOME Match: Per the requirements of 24 CFR 92.301, the City will contribute matching funds of at least 25% for all relevant HOME expenditures. The sources of these matching funds will be a combination of local, state and private investment.

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

NA

Discussion

The City and its primary non-profit partners regularly look for additional financial resources and opportunities to leverage the annual HUD entitlement grants, particularly in the development of affordable housing. This will continue in an on-going basis in FY2023.

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	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$305,712	Homeowner Housing Added: 34 Household Housing Unit Direct Financial Assistance to Homebuyers: 31 Households Assisted
2	Affordable Rental Housing	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$117,056 HOME: \$680,219	Rental units constructed: 225 Household Housing Unit
3	Housing Stabilization	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$1,017,145	Homeowner Housing Rehabilitated: 15 Household Housing Unit
4	Microenterprise Assistance	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$69,819	Businesses assisted: 35 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Small Business Enhancement Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$144,319	Businesses assisted: 10 Businesses Assisted
6	Retail Accessibility Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities Suitable Living Environment	CDBG: \$67,318	Businesses assisted: 5 Businesses Assisted
7	Bio-Med Careers Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$116,318	Public service activities other than Low/Moderate Income Housing Benefit: 9 Persons Assisted
8	Food Insecurity	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$55,970	Public service activities other than Low/Moderate Income Housing Benefit: 3950 Persons Assisted
9	Services for Seniors and Persons with Disabilities	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$80,660	Public service activities other than Low/Moderate Income Housing Benefit: 540 Persons Assisted
10	Legal Services	2020	2024	Homeless Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$74,795	Public service activities other than Low/Moderate Income Housing Benefit: 225 Persons Assisted
11	Youth Services	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$33,480	Public service activities other than Low/Moderate Income Housing Benefit: 329 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Domestic Violence Prevention & Treatment	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$38,410	Public service activities other than Low/Moderate Income Housing Benefit: 52 Persons Assisted
13	Employment & Lifeskills Training	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$25,413	Public service activities other than Low/Moderate Income Housing Benefit: 485 Persons Assisted
14	Improve Access for Linguistic Minorities	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$83,575	Public service activities other than Low/Moderate Income Housing Benefit: 270 Persons Assisted
15	ESG - Emergency Shelter Services	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$117,964	Homeless Person Overnight Shelter: 1000 Persons Assisted
16	ESG - Street Outreach	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$17,769	Other: 1000 Other
17	ESG - Homeless Prevention & Rapid Re-Housing	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$74,648	Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	ESG - HMIS	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$1	Other: 1 Other
19	CDBG - Administration	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Affordable Housing Quality Public Services Economic Opportunities Homeless Services Suitable Living Environment	CDBG: \$523,071	Other: 1 Other
20	HOME - Administration	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	HOME: \$39,887	Other: 1 Other
21	Streets & Sidewalks, Parks & Playgrounds	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Suitable Living Environment	CDBG: \$1	Other: 1 Other
22	HOPWA	2020	2024	HOPWA	City of Cambridge Middlesex County Essex County	Homeless Services	HOPWA: \$2,216,183	Other: 245 Other

Table 6 – Goals Summary

Annual Action Plan
2022

Goal Descriptions

1	Goal Name	Affordable Homeownership
	Goal Description	Increase the number of Affordable Homeownership opportunities for individuals and families.
2	Goal Name	Affordable Rental Housing
	Goal Description	Increase the availability of Affordable Rental Housing for individuals and families in the City.
3	Goal Name	Housing Stabilization
	Goal Description	Provide Financial and Other Assistance to eligible owner-occupied 1 to 3 unit homes in Cambridge to complete crucial repairs that would otherwise be unaffordable to the owner.
4	Goal Name	Microenterprise Assistance
	Goal Description	Cultivate a supportive environment for business, with particular emphasis on micro-enterprise, women and minority-owned businesses through offering a variety of trainings, seminars and educational opportunities that deliver the crucial skills and knowledge required to thrive in the modern marketplace.
5	Goal Name	Small Business Enhancement Program
	Goal Description	Promote thriving retail and commercial districts while enabling eligible local owned and operated retailers and restaurateurs to remain competitive through grants that enhance their business.
6	Goal Name	Retail Accessibility Program
	Goal Description	Grants to remove architectural barriers to access from locally owned and operated retail stores, restaurants and cafes.

7	Goal Name	Bio-Med Careers Program
	Goal Description	Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries
8	Goal Name	Food Insecurity
	Goal Description	Food Pantry and Distribution services for Cambridge residents and families facing food and nutrition insecurity.
9	Goal Name	Services for Seniors and Persons with Disabilities
	Goal Description	Supportive services for senior citizens and persons with disabilities
10	Goal Name	Legal Services
	Goal Description	To offer legal support and services to public & private housing tenants in eviction cases; To support individuals experiencing CHRONIC homelessness
11	Goal Name	Youth Services
	Goal Description	To offer age-appropriate services to disadvantaged and underserved youths and infants
12	Goal Name	Domestic Violence Prevention & Treatment
	Goal Description	To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence
13	Goal Name	Employment & Lifeskills Training
	Goal Description	To provide after-school and year-round employment programs including life skills and academic support to youths and young adults
14	Goal Name	Improve Access for Linguistic Minorities
	Goal Description	To support services helping linguistic minorities access mainstream services and resources

15	Goal Name	ESG - Emergency Shelter Services
	Goal Description	Emergency Shelter operating costs.
16	Goal Name	ESG - Street Outreach
	Goal Description	Street outreach to individuals, mostly youth, who are homeless or at-risk of becoming homeless
17	Goal Name	ESG - Homeless Prevention & Rapid Re-Housing
	Goal Description	Financial assistance and information services for individuals and families who have recently entered homelessness or are at-risk of becoming homeless
18	Goal Name	ESG - HMIS
	Goal Description	Data Management for the ESG program
19	Goal Name	CDBG - Administration
	Goal Description	Administrative costs associated with the CDBG program
20	Goal Name	HOME - Administration
	Goal Description	Administrative costs associated with eligible HOME activities
21	Goal Name	Streets & Sidewalks, Parks & Playgrounds
	Goal Description	Potential street & sidewalk or parks & playgrounds activities
22	Goal Name	HOPWA
	Goal Description	Management of the Housing Opportunities for Persons with AIDS program for Middlesex and Essex counties

Projects

AP-35 Projects – 91.220(d)

Introduction

The following Projects represent the City of Cambridge's planned utilization of its CDBG, HOME, ESG and HOPWA entitlement grant allocations in FY2023.

Projects

#	Project Name
1	Affordable Housing
2	Economic Development
3	Public Services
4	ESG22 Cambridge MA
5	2021- 2024 Cambridge MAH22-F005 (CBD)
6	Streets & Sidewalks, Parks & Playgrounds
7	2022 - 2025 AIDS Action Committee MAH22-F005 (AAC)
8	2022 - 2025 Justice Resource Institute MAH22-F005 (JRI)
9	2022 - 2025 Victory Programs / Ruah House MAH21-F005 (RUA)
10	2022 - 2025 South Middlesex Opportunity Council MAH22-F005 (SMO)
11	2022 - 2025 Lowell Housing Authority MAH22-F005 (LHA)
12	2022 - 2025 City of Lynn MAH22-F005 (LYN)

Table 7 - Project Information

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

Affordable Housing represents the greatest area of need in the the City of Cambridge, and therefore represents the greatest allocation of CDBG funds. Other services for very low, low and moderate-income individuals facing income insecurity and/or require public services also represent an area of need. Small business assistance is also a need as the cost of doing business in Cambridge increases with a very expensive real-estate market.

The greatest obstacle to meeting underserved needs is the very high cost of housing in Cambridge, a very competitive commercial real-estate market and a reduction in federal and state assistance over several decades.

AP-38 Project Summary
Project Summary Information

1	Project Name	Affordable Housing
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Affordable Homeownership Affordable Rental Housing Housing Stabilization CDBG - Administration HOME - Administration
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,825,278 HOME: \$720,106
	Description	Programs to increase the number of homeownership opportunities for income eligible residents, increase the number of affordable rental and ownership units in the city, to preserve the City's existing housing stock and to stabilize income eligible owners of 1 to 3 unit owner occupied housing units.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Affordable Housing activities are considered on a citywide basis
	Planned Activities	
2	Project Name	Economic Development
	Target Area	NRS EAST NRS WEST
	Goals Supported	Microenterprise Assistance Small Business Enhancement Program Retail Accessibility Program Bio-Med Careers Program CDBG - Administration
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$397,774

Description	The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.
Target Date	6/30/2023
Estimate the number and type of families that will benefit from the proposed activities	35 individuals will receive attend workshops on how to how to start and grow their business, 10 micro-enterprises will receive grants to enhance their business, 5 microenterprises will receive grants to remove architectural barriers in their business and 9 individuals will attend a program to obtain career opportunities in the Cambridge bio and medical technology industries.
Location Description	EDD activities are primarily focused on the City's two Neighborhood Revitalization Strategy Areas.

	Planned Activities	<ul style="list-style-type: none"> • Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses through the <u>Microenterprise Assistance Program</u> • Promote thriving retail and commercial districts through the <u>Retail Enhancement Program,</u> • Remove architectural barriers to accessibility through the <u>Retail Interior Accessibility Program</u> • Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries through the Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.Promote thriving retail and commercial districts,Remove architectural barriers to accessibility, andSupport efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries through the <u>Bio-Medical Careers Program</u>
3	Project Name	Public Services
	Target Area	NRS EAST NRS WEST City of Cambridge
	Goals Supported	Food Insecurity Services for Seniors and Persons with Disabilities Legal Services Youth Services Domestic Violence Prevention & Treatment Employment & Lifeskills Training Improve Access for Linguistic Minorities
	Needs Addressed	Quality Public Services
	Funding	CDBG: \$392,303

	Description	TO IMPROVE THE OVERALL QUALITY OF LIFE FOR LOW INCOME CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES. With continuing funding from HUD in FY2023, the City of Cambridge anticipates providing services to approximately 6,500 low and low-moderate income individuals and families through its 23 current CDBG-funded public service grants.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Over 6,900 very low, low and moder-income individuals and youths will be served by CDBG funded Public service activities in FY2023.
	Location Description	Public Services activities are available and delivered citywide based on need.
	Planned Activities	<p>Primary Public Services Objectives:</p> <ol style="list-style-type: none"> 1. To support services providing emergency food to families and individuals facing food insecurity 2. To support services for senior citizens and persons with disabilities residing in Cambridge 3. To offer legal support and services to public & private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless 4. To offer age-appropriate services to disadvantaged and underserved youths and infants 5. To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence 6. To provide after-school and year-round employment programs including life skills and academic support to youths and young adults 7. To support services helping linguistic minorities access mainstream services and resources
4	Project Name	ESG22 Cambridge MA
	Target Area	NRS EAST NRS WEST City of Cambridge

	Goals Supported	ESG - Emergency Shelter Services ESG - Street Outreach ESG - Homeless Prevention & Rapid Re-Housing ESG - HMIS
	Needs Addressed	Homeless Services
	Funding	ESG: \$227,438
	Description	Emergency Solutions Grant funded services to assist the homeless and those at-risk of becoming homeless.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Over 5,000 individuals and families who are homeless or at-risk of becoming homeless are typically served by ESG funded programs.
	Location Description	ESG Activities are citywide.
	Planned Activities	-Homeless Prevention -Rapid Re-Housing -Emergency Shelter Operations -Street Outreach -HMIS / data management
5	Project Name	2021- 2024 Cambridge MAH22-F005 (CBD)
	Target Area	City of Cambridge Middlesex County Essex County
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	ESG: \$77,566
	Description	Total HOPWA activities will benefit 465 individuals across Essex and Middlesex counties.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	HOPWA supports approximately 250 individuals who are HIV positive across Middlesex and Essex counties.
	Location Description	Middlesex and Essex counties
	Planned Activities	Administration of the HOPWA grant
6	Project Name	Streets & Sidewalks, Parks & Playgrounds
	Target Area	NRS EAST NRS WEST
	Goals Supported	CDBG - Administration Streets & Sidewalks, Parks & Playgrounds
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$1
	Description	The City occasionally uses CDBG funds on eligible parks & playgrounds or streets & sidewalks project an an as-needed basis.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	These activities would occur in the City's two Neighborhood Revitalization Strategy Areas.
Planned Activities	No specific activities are currently planned.	
7	Project Name	2022 - 2025 AIDS Action Committee MAH22-F005 (AAC)
	Target Area	City of Cambridge Middlesex County Essex County
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$467,446
	Description	HOPWA activities carried out by Fenway Community Health / AIDS Action Committee

	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	64 individuals living with HIV who are facing homelessness.
	Location Description	Middlesex and Essex counties.
	Planned Activities	Rental Assistance Program, Supportive Services Program and Assisted Living / Shelter Program.
8	Project Name	2022 - 2025 Justice Resource Institute MAH22-F005 (JRI)
	Target Area	City of Cambridge Middlesex County Essex County
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$502,933
	Description	HOPWA activities carried out by Justice Resource Institute
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Essex and Middlesex counties
Planned Activities	Tenant Based Rental Assistance and Assisted Living Program	
9	Project Name	2022 - 2025 Victory Programs / Ruah House MAH21-F005 (RUA)
	Target Area	City of Cambridge
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$85,469
	Description	HOPWA activities carried out by Victory Programs Inc.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	Assisted Living Program for 7 women.
	Location Description	Ruah House is in Cambridge.
	Planned Activities	Assisted Living Program for 7 women lliving with HIV.
10	Project Name	2022 - 2025 South Middlesex Opportunity Council MAH22-F005 (SMO)
	Target Area	Middlesex County
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$180,334
	Description	HOPWA activities carried out by S0th Middlesex Opportunity Council (SMOC)
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	35 Individuals living with HIV
	Location Description	Middlesex County
Planned Activities	The South Middlesex Opportunity Council (SMOC)will provide Short-term Rental, Mortgage and Utility Assistance and Permanent Housing Placement serving 35 individuals	
11	Project Name	2022 - 2025 Lowell Housing Authority MAH22-F005 (LHA)
	Target Area	Middlesex County
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$210,761
	Description	HOPWA activities carried out by Lowell Housing Authority
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	14 individuals living with HIV
	Location Description	Middlesex County
	Planned Activities	Tenant Based Rental Assistance (TBRA) for 14 individuals
12	Project Name	2022 - 2025 City of Lynn MAH22-F005 (LYN)
	Target Area	Essex County
	Goals Supported	HOPWA
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$769,240
	Description	HOPWA activities carried out in Essex County.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	170 Individuals and families
	Location Description	Essex County
Planned Activities	Lynn will manage all HOPWA contracts and activities for Essex County	

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 target 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.

Additionally, the City manages HOPWA funds for all of Middlesex and Essex counties. The majority of HOPWA funds are targeted to Middlesex county with the City of Lynn acting as the administrative sub-recipient for Essex county.

Geographic Distribution

Target Area	Percentage of Funds
NRS EAST	40
NRS WEST	40
City of Cambridge	20
Middlesex County	70
Essex County	30

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.

Additionally, the City has 2 HUD approved Neighborhood Revitalization Strategy Areas (NRSA) where the CDBG funds for Economic Development and Housing Rehabilitation are generally focused. These NRSA represent the largest concentrations of low income residents in the City, and include the vast majority

of Cambridge Housing Authority housing and City sponsored affordable housing.

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	274
Special-Needs	0
Total	274

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	259
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	274

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

Discussion

Affordable Home Ownership

- Homeownership Units Added: 34 (6 via IZ)
- Homebuyers Assistance: 31

Affordable Rental

- Affordable Units Added: 225 (125 via IZ)

Housing Stabilization

- Units Rehabilitated (HIP): 15

AP-60 Public Housing – 91.220(h)

Introduction

In FY22, the Cambridge Housing Authority (CHA) will look to transition back to normal operations as we work through the phases of our Covid return to work policy throughout the end of FY21. stoppage, CHA’s overall construction expenditures during 2020 totaled \$59 million.

CHA will also continue to advocate and work towards the creation and preservation of affordable housing in Cambridge. To that end, FY21 saw the creation of the “Stories of the Can’t Wait List”, a publication, that provides a snapshot of the struggles and often unmet dreams of the over 21,000 unique households spread across our wait lists. That publication is available on our website (<https://cambridge-housing.org/cantwait/>). In FY22, CHA will explore similar projects to assist with advocacy on the local, state, and national level.

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

CHA will also continue our work to preserve our existing affordable housing portfolio. This will continue using both RAD and Section 18. CHA has been working to convert its federally-assisted public housing portfolio to the Section 8 program since HUD’s approval of CHA’s portfolio conversion application under HUD’s RAD Program in December 2013. In addition to utilizing RAD, the CHA has also received 1,094 tenant protection vouchers through the Section 18 Disposition process. As of September 30, 2021, CHA will have converted 2,338 units (or 96.3%) of its 2,427 federally-assisted public housing units. An additional 37 units (or 1.5%) are anticipated to convert in 2022 for a total of 2,375, (or 97.8%) of CHA’s federal public housing portfolio.

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

At several CHA public housing sites, tenant councils have been established to more fully engage residents in site management. Formal agreements between each Council and CHA have been created and tailored for each site. Generally, monthly meetings occur between the Housing Manager and the Council and quarterly meetings occur involving the Housing Manager with all interested residents. In addition, the Council may request up to two yearly meetings with the CHA Executive Director or his designee. Agreements also include, but are not limited to, conditions on Financial Accountability and Participation in Annual Budget Review and Development, participation in Hearings (grievance hearings and/or conference panels), and Maintenance and Security Reviews.

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

program are:

To expand the number of CHA voucher holders that have the opportunity to build assets and increase their earnings.

To provide support and encouragement for households to build assets and increase their earnings.

To build knowledge about the costs and benefits of this approach that could inform decisions by other housing authorities to adopt similar initiatives and future action by Congress.

Previously, CHA used a more traditional escrow model in the FSS+ program. CHA switched to a bands-based escrow model in early-2021. This model allows participants to escrow with any amount of earned income and provides greater incentive for higher-earning households to participate in the program.

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 Moving to Work Annual Plan 2022 for more information about CHA's activities for the Fiscal Year.

<https://cambridge-housing.org/about/annual-plans-reports/>

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

Introduction

For an expanded and complete description of the programs and services described below, please see the Extended Narratives attachment at AD-25.

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.

Addressing the emergency shelter and transitional housing needs of homeless persons

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.

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 housing and service programs including primarily: (a) Coordinated Entry, (b) Permanent Supportive Housing and (c) Rapid Rehousing.

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).

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 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 and State 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 Persons with Disabilities.

Discussion

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	100
Tenant-based rental assistance	75
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	50
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	20
Total	245

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

100% Affordable Housing Zoning Overlay

Adopted by Cambridge City Council on October 5, 2020.

Affordable housing developers often cannot compete with market-rate developers who can afford to pay more for land and buildings. There are also areas of the city where current zoning makes the creation of new affordable housing infeasible. Allowing affordable housing providers to build more densely than market-rate developers will create opportunities in these neighborhoods. Affordable housing developers have also faced long and costly permitting challenges delaying their ability to complete new affordable units. Streamlining the approval process for new 100%-affordable housing will help reduce development costs and allow affordable housing providers to create new affordable units more quickly while using public funding more effectively.

More information at:

<https://www.cambridgema.gov/CDD/Projects/Housing/affordablehousingoverlay>

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 FY2023 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 FY2022 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	0
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:	0

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.	75.00%

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:

NA

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 the Ten Year U.S. Treasury Bond for units purchased in 2008 or after, and on the 20 or 30 Year U.S. Treasury Bond for units purchased before 2008. These standards are explicitly disclosed to the prospective owner at the time of purchase and the specific terms are included in the Deed Restriction. The schedule of Standard Capital Improvements used to adjust the home's value is attached in this document at the Grantee Specific Appendice. 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 between 60 to 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.

Applications are accepted on a rolling basis. Preference is given to Cambridge residents and households with children. Applications will be reviewed to determine the unit size and preference group for applicant households. Applicants are placed into the appropriate preference group by unit size in the order applications are received.

Unit sizes are determined based on Housing Division occupancy standards. These standards require that adults in a relationship share a bedroom. Children of the same sex must share a bedroom

unless they are more than ten years apart in age. Applicants may choose to under-house themselves under certain conditions by selecting a smaller unit. No more than two persons may share a bedroom.

For more information, please visit: <https://www.cambridgema.gov/CDD/housing/> or call 617/349-4622

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:

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 between 60 to 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.

Applications are accepted on a rolling basis. Preference is given to Cambridge residents and households with children. Applications will be reviewed to determine the unit size and preference group for applicant households. Applicants are placed into the appropriate preference group by unit

size in the order applications are received.

Unit sizes are determined based on Housing Division occupancy standards. These standards require that adults in a relationship share a bedroom. Children of the same sex must share a bedroom unless they are more than ten years apart in age. Applicants may choose to under-house themselves under certain conditions by selecting a smaller unit. No more than two persons may share a bedroom.

For more information, please visit: <https://www.cambridgema.gov/CDD/housing/> or call 617/349-4622

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 has no plans to refinance existing debt with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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) 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.

Our Continuum of Care's system of coordinated entry, the Cambridge Coordinated Access Network (C-CAN), meets HUD requirements and has been operational since January 23, 2017.

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 scheduled and mobile access points to 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. A C-CAN Coordinator serves as the primary staff responsible for making and tracking referrals, and fosters increased coordination and communication throughout the CoC, including through bi-weekly case conferencing.

All CoC and ESG providers within our Continuum, as well as a number of non-HUD-funded partners who have chosen to opt in, participate in coordinated entry in various ways (some receiving referrals solely from C-CAN, others not, as directed by governing regulations).

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

Subrecipients are then monitored throughout the year via remote and on-site monitoring. Remote monitoring is done in three ways. First, quarterly invoices must contain a signed certification that ESG services delivered during the billing period were delivered in accordance with both the subcontract and 24 CFR 576. The supporting backup documentation is then reviewed for eligibility. Second, HMIS data is reviewed for timeliness and completeness. Finally, subrecipients are responsible for reporting its total number of unduplicated clients each quarter.

Please see: "Emergency Solutions Grant Program Standards" document attached to this Plan at the Grantee Specific Appendice for a full and thorough description of program standards and requirements.

ESG: Spending Limits

The amount of ESG funds budgeted for street outreach and emergency shelter activities does not exceed the greater of 60% of the FY2022 ESG grant or the amount of FY 2010 ESG funds committed for homeless assistance activities.

Additionally, the City expects to spend \$17,057, 7.5% of its FY2023 ESG allocation, on administrative costs associated with managing the grant.

HOPWA: Method for Selecting Project Sponsors

Management of the HOPWA grant for Middlesex and Essex counties was transferred from Lowell to Cambridge beginning in FY2021. Initially, the City entered into discussions with the state of MA and HUD to have the state manage the HOPWA grant, given the geographic area covered by the grant. These discussions were curtailed with the onset of the COVID-19 pandemic.

Given these circumstances, the City has awarded the HOPWA grant to the sponsors in place at the time of the grant's transfer. This method ensured currently running programs by established non-profits and

agencies would receive funding with as little disruption as possible. A full RFP process is being considered for FY2024.

Additionally, the City will expend no more than 3% of its HOPWA allocation on administrative costs, nor while any Project Sponsor spend more than 7% of its allocation on administrative expense.

