

# 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)

FY2024 Annual Action  
Plan

# Executive Summary

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

### 1. Introduction

The City of Cambridge's FY2024 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, 2023 to June 30, 2024. 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 FY2024 will be **\$2,599,521** in Community Development Block Grant (CDBG), a decrease of 0.61% from FY2023 (**\$2,615,316**); **\$735,939** in Home Investment Partnership Act (HOME), a 2.2% increase compared to FY2023 (**\$720,106**); **\$229,862** in Emergency Solutions Grant (ESG) funds, an increase of 1.07% compared to FY2023 (**\$227,438**); and **\$2,443,644** in HOPWA funds, an increase of 10.26% over FY2023 (**\$2,216,183**). In total, Cambridge will receive **\$6,008,966** in formula based funding from HUD in FY2024, an increase of 3.98% over FY2023 funding (**\$5,779,083**).

**The City cannot predict the actual level of funding for Year Five of the FY2021-FY2025 Consolidated Plan. However, the activities to be undertaken in FY2024 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 fourth 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 three 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 FY2024 Action Plan. The City did host two (2) on-line Public Comment sessions on March 29th and April 26th 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 6th, 2023 and provided the Public until May 19th, 2023 to provide comments on the Plan.

The City has found that, for these specific events, participation and engagement are significantly more robust when conducting on-line interactive sessions than in-person sessions.

### **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.

Generally, attendees were interested in learning about the grant programs and how they are deployed by Cambridge. The availability of affordable housing across all income levels remained the dominant concern. More specific ideas on utilizing HUD funds were also offered, including expanding street trees and providing supportive housing for younger people with disabilities. All written comments are included in-full as an attachment to this Plan.

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

No comments were not accepted.

**7. Summary**

The City will continue its core HUD funded programs in FY2024. 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**

Robert Keller

Project Planner for Federal Grants

Cambridge CDD

344 Broadway, 3rd Floor

Cambridge, MA 02139

rkeller@cambridgema.gov

617/349/4602

## **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	<b>Agency/Group/Organization</b>	CITY OF CAMBRIDGE
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	CAMBRIDGE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	HOMEOWNERS REHAB INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homeowners Rehab Inc is one of Cambridge's primary partners in the creation, preservation and stabilization of affordable housing in the City.
4	<b>Agency/Group/Organization</b>	JUST A START
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Education Services-Employment Service-Fair Housing

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

**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**

The City held an initial Public Hearing on March 29, 2022. The Hearing was advertised in the Cambridge Chronicle, on the City's On-line Calendar and on the Community Development Department News & Announcements feed.

A DRAFT version of the Plan was made available to the public on April 7, 2023. The DRAFT's availability was advertised in the Cambridge Chronicle newspaper and on the City's website. The announcement indicated that comments would be received until May 19, 2023.

A second Public Hearing was held on April 26, 2023. It was advertised to the public in the same manner as the first hearing.

**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	All residents	Approximately 10 residents	Most comments were related to learning about the grants and how Cambridge uses them. Specific interest in affordable housing and middle income housing. Increasing tree coverage in the City, particularly in East Cambridge was also endorsed.	N/A	

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	Public Meeting	All residents	Approximately 10 residents.	Most attendees were interested in learning about the grants. Support for affordable housing was expressed. Supportive housing alternatives for younger people with disabilities was an idea promoted, which represents a specific and unique gap in housing availability.	N/A	

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)
3	Newspaper Ad	Citywide	The City advertises in the Cambridge Chronicle for all public meetings and publishing of the Plan Draft,	NA	NA	<a href="https://www.wickedlocal.com/cambridgechronicle/">https://www.wickedlocal.com/cambridgechronicle/</a>
4	Internet Outreach	Citywide	The City advertises meetings/hearings on the City Calendar and as a news items on the Community Development Department site. Drafts are also published on the site, as well as invitations to provide comments.	Comments received were in support of affordable housing and middle income housing.		<a href="https://www.cambridgema.gov/cdd">https://www.cambridgema.gov/cdd</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

What follows is a brief overview of the resources the City expects to utilize in FY2024.

#### 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	2,599,521	0	0	2,599,521	2,599,521	

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	735,939	0	0	735,939	735,939	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,443,644	0	0	2,443,644	2,443,644	

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	229,862	0	0	229,862	229,862	

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: \$82,381,364

Other Federal: \$35,625,667

State: \$11,578,600

Local/City: \$15,225,390

Private/Non-Profit/Owner Equity: \$19,951,707

ESG Matching Funds are anticipated to be \$3,848,243 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 FY2024.

## 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: \$175,599 HOME: \$347,480	Homeowner Housing Added: 34 Household Housing Unit
2	Affordable Rental Housing	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$106,868 HOME: \$347,480	Rental units constructed: 106 Household Housing Unit
3	Housing Stabilization	2020	2024	Affordable Housing	NRS EAST NRS WEST	Affordable Housing	CDBG: \$942,145	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit
4	Microenterprise Assistance	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$67,002	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 City of Cambridge	Economic Opportunities	CDBG: \$146,502	Businesses assisted: 12 Businesses Assisted
6	Retail Accessibility Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities Suitable Living Environment	CDBG: \$67,002	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: \$116,002	Public service activities other than Low/Moderate Income Housing Benefit: 9 Persons Assisted
8	Food Insecurity	2020	2024	Non-Homeless Special Needs	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 WEST	Quality Public Services	CDBG: \$41,700	Public service activities other than Low/Moderate Income Housing Benefit: 540 Persons Assisted
10	Legal Services	2020	2024	Homeless Non-Homeless Special Needs	City of Cambridge	Quality Public Services	CDBG: \$74,795	Public service activities other than Low/Moderate Income Housing Benefit: 1275 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Youth Services	2020	2024	Non-Homeless Special Needs	City of Cambridge	Quality Public Services	CDBG: \$58,710	Public service activities other than Low/Moderate Income Housing Benefit: 329 Persons Assisted
12	Domestic Violence Prevention & Treatment	2020	2024	Non-Homeless Special Needs	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	City of Cambridge	Quality Public Services	CDBG: \$68,930	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	City of Cambridge	Quality Public Services	CDBG: \$63,825	Public service activities other than Low/Moderate Income Housing Benefit: 270 Persons Assisted
15	ESG - Emergency Shelter Services	2020	2024	Homeless	City of Cambridge	Homeless Services	ESG: \$119,760	Homeless Person Overnight Shelter: 1000 Persons Assisted
16	ESG - Street Outreach	2020	2024	Homeless	City of Cambridge	Homeless Services	ESG: \$18,213	Other: 1000 Other
17	ESG - Homeless Prevention & Rapid Re-Housing	2020	2024	Homeless	City of Cambridge	Homeless Services	ESG: \$74,648	Homelessness Prevention: 100 Persons Assisted
18	ESG - HMIS	2020	2024	Homeless	City of Cambridge	Homeless Services	ESG: \$1	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	CDBG - Administration	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	City of Cambridge	Affordable Housing Quality Public Services Economic Opportunities Homeless Services Suitable Living Environment	CDBG: \$519,904	Other: 1 Other
20	HOME - Administration	2020	2024	Affordable Housing	City of Cambridge	Affordable Housing	HOME: \$63,661	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	Middlesex County Essex County	Affordable Housing Quality Public Services Homeless Services	HOPWA: \$2,443,644	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	<b>Goal Name</b>	Affordable Homeownership
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Housing Stabilization
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Microenterprise Assistance
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Small Business Enhancement Program
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Retail Accessibility Program
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Bio-Med Careers Program
	<b>Goal Description</b>	
8	<b>Goal Name</b>	Food Insecurity
	<b>Goal Description</b>	
9	<b>Goal Name</b>	Services for Seniors and Persons with Disabilities
	<b>Goal Description</b>	
10	<b>Goal Name</b>	Legal Services
	<b>Goal Description</b>	

11	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	
12	<b>Goal Name</b>	Domestic Violence Prevention & Treatment
	<b>Goal Description</b>	
13	<b>Goal Name</b>	Employment & Lifeskills Training
	<b>Goal Description</b>	
14	<b>Goal Name</b>	Improve Access for Linguistic Minorities
	<b>Goal Description</b>	
15	<b>Goal Name</b>	ESG - Emergency Shelter Services
	<b>Goal Description</b>	
16	<b>Goal Name</b>	ESG - Street Outreach
	<b>Goal Description</b>	
17	<b>Goal Name</b>	ESG - Homeless Prevention & Rapid Re-Housing
	<b>Goal Description</b>	
18	<b>Goal Name</b>	ESG - HMIS
	<b>Goal Description</b>	
19	<b>Goal Name</b>	CDBG - Administration
	<b>Goal Description</b>	
20	<b>Goal Name</b>	HOME - Administration
	<b>Goal Description</b>	

<b>21</b>	<b>Goal Name</b>	Streets & Sidewalks, Parks & Playgrounds
	<b>Goal Description</b>	
<b>22</b>	<b>Goal Name</b>	HOPWA
	<b>Goal Description</b>	HOPWA Activities and Administration for FY2024.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following Projects represent how the City of Cambridge is planning to use its CDBG, HOME, ESG and HOPWA allocations during FY2024 / FFY2023.

### Projects

#	Project Name
1	Affordable Housing
2	Economic Development
3	Public Services
4	ESG FY25 Cambridge MA
5	2024-2026 Cambridge MAH24-F005 (CBD)
6	Streets & Sidewalks, Parks & Playgrounds
7	2024 - 2026 AIDS Action Committee MAH24-F005 (AAC)
8	2024 - 2026 Justice Resource Institute MAH24-F005 (JRI)
9	2024 - 2026 Victory Programs / Ruah House MAH24-F005 (RUA)
10	2024 - 2026 South Middlesex Opportunity Council MAH24-F005 (SMO)
11	2024 - 2026 Lowell Housing Authority MAH24-F005 (LHA)
12	2024 - 2026 City of Lynn MAH24-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. This includes creating more opportunities to rent a home, purchase a home and to maintain current housing via rehabilitation assistance. Services for very low, low and moderate-income individuals facing income insecurity and/or require public services also represent an area of great and on-going need. Assistance for small locally owned and operated businesses 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. The City will continue to leverage its annual HUD allocation with other sources of

funds and policy initiatives to maximize impact.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Affordable Housing
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Affordable Homeownership Affordable Rental Housing Housing Stabilization CDBG - Administration HOME - Administration
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$1,820,586 HOME: \$735,939
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City plans to assist approximately 150 low and moderate income households'
	<b>Location Description</b>	Citywide, generally.
	<b>Planned Activities</b>	-Affordable Rental Development -Affordable Rental Development -Home Improvement Program -FTHB Education and Counseling -Tenant Mediation Services
<b>2</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge

<b>Goals Supported</b>	Microenterprise Assistance Small Business Enhancement Program Retail Accessibility Program Bio-Med Careers Program CDBG - Administration
<b>Needs Addressed</b>	Economic Opportunities
<b>Funding</b>	CDBG: \$396,506
<b>Description</b>	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.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 individuals will receive attend workshops on how to how to start and grow their business, 12 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.
<b>Location Description</b>	NRSA East and NRSA West, primarily, with some activities Citywode.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses through the <u>Microenterprise Assistance Program</u></li> <li>• Promote thriving retail and commercial districts through the <u>Retail Enhancement Program</u>,</li> <li>• Remove architectural barriers to accessibility through the <u>Retail Interior Accessibility Program</u></li> <li>• 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></li> </ul>
<b>3</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	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
	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$382,428

	<b>Description</b>	TO IMPROVE THE OVERALL QUALITY OF LIFE FOR LOW INCOME CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES. With continuing funding from HUD in FY2024, 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.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 6,900 very low, low and moder-income individuals and youths will be served by CDBG funded Public service activities in FY2024.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	
4	<b>Project Name</b>	ESG FY25 Cambridge MA
	<b>Target Area</b>	City of Cambridge
	<b>Goals Supported</b>	ESG - Emergency Shelter Services ESG - Street Outreach ESG - Homeless Prevention & Rapid Re-Housing ESG - HMIS
	<b>Needs Addressed</b>	Homeless Services
	<b>Funding</b>	ESG: \$229,862
	<b>Description</b>	Emergency Solutions Grant funded services to assist the homeless and those at-risk of becoming homeless.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 5,000 individuals and families who are homeless or at-risk of becoming homeless are typically served by ESG funded programs.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	-Homeless Prevention -Rapid Re-Housing -Emergency Shelter Operations -Street Outreach

5	<b>Project Name</b>	2024-2026 Cambridge MAH24-F005 (CBD)
	<b>Target Area</b>	Middlesex County Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$85,527
	<b>Description</b>	HOPWA Admin Costs
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Total HOPWA activities will benefit 250 individuals across Essex and Middlesex counties.
	<b>Location Description</b>	Middlesex and Essex counties.
<b>Planned Activities</b>	-TBRA -PHP -STRMU -HOCH -Housing Information Services -Supportive Services -Shelter Operations	
6	<b>Project Name</b>	Streets & Sidewalks, Parks & Playgrounds
	<b>Target Area</b>	NRS EAST NRS WEST
	<b>Goals Supported</b>	CDBG - Administration Streets & Sidewalks, Parks & Playgrounds
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$1
	<b>Description</b>	Potential projects on an as-needed basis in the City's NRSAs.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Unknown.
	<b>Location Description</b>	NRSA East NRSA West
	<b>Planned Activities</b>	No activities.
<b>7</b>	<b>Project Name</b>	2024 - 2026 AIDS Action Committee MAH24-F005 (AAC)
	<b>Target Area</b>	Middlesex County Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOPWA: \$485,690
	<b>Description</b>	HOPWA activities carried out by Fenway Community Health / AIDS Action Committee
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	64 individuals living with HIV who are facing homelessness.
	<b>Location Description</b>	Essex and Middlesex counties.
	<b>Planned Activities</b>	TBRA, PHP, HOCH, Shelter operations.
<b>8</b>	<b>Project Name</b>	2024 - 2026 Justice Resource Institute MAH24-F005 (JRI)
	<b>Target Area</b>	Middlesex County Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Quality Public Services Homeless Services
	<b>Funding</b>	HOPWA: \$523,452
	<b>Description</b>	HOPWA activities carried out by Justice Resource Institute
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 50 low income households living with HIV..
	<b>Location Description</b>	Middlesex County, Essex County
	<b>Planned Activities</b>	TBRA, Supportive Services
9	<b>Project Name</b>	2024 - 2026 Victory Programs / Ruah House MAH24-F005 (RUA)
	<b>Target Area</b>	Middlesex County Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Quality Public Services Homeless Services
	<b>Funding</b>	HOPWA: \$149,402
	<b>Description</b>	Assisted Living Program for 7 women.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7 chronically homeless women
	<b>Location Description</b>	The Ruah Shelter is located in Cambridge.
	<b>Planned Activities</b>	Facility operations of the Ruah House shelter.
10	<b>Project Name</b>	2024 - 2026 South Middlesex Opportunity Council MAH24-F005 (SMO)
	<b>Target Area</b>	Middlesex County Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Quality Public Services Homeless Services
	<b>Funding</b>	HOPWA: \$180,191
	<b>Description</b>	HOPWA activities carried out by South Middlesex Opportunity Council (SMOC)
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 Individuals living with HIV
	<b>Location Description</b>	Middlesex and Essex counties
	<b>Planned Activities</b>	The South Middlesex Opportunity Council (SMOC) will provide Short-term Rental, Mortgage and Utility Assistance and Permanent Housing Placement serving 35 individuals
<b>11</b>	<b>Project Name</b>	2024 - 2026 Lowell Housing Authority MAH24-F005 (LHA)
	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Quality Public Services Homeless Services
	<b>Funding</b>	HOPWA: \$212,565
	<b>Description</b>	HOPWA activities carried out by Lowell Housing Authority
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	14 individuals living with HIV
	<b>Location Description</b>	Lowell, MA / Middlesex county
	<b>Planned Activities</b>	TBRA for 14 individuals living with HIV
<b>12</b>	<b>Project Name</b>	2024 - 2026 City of Lynn MAH24-F005 (LYN)
	<b>Target Area</b>	Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Quality Public Services Homeless Services
	<b>Funding</b>	HOPWA: \$806,817
	<b>Description</b>	The City of Lynn / Lynn Housing and Neighborhood Development act as an Administrative Sub-recipient for HOPWA activities in Essex county.
	<b>Target Date</b>	6/30/2024

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	170 low-income households living with HIV across Essex county
<b>Location Description</b>	Essex county
<b>Planned Activities</b>	

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

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

Cambridge intends to 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**

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

**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	146
Special-Needs	0
Total	146

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	106
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	146

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

#### Discussion

The City expects to complete the 52 New Street project, using CDBG and HOME funds, adding 106 permanently affordable rental units to the City's housing stock.

The City is also targeting 40 households to receive Home Improvement Program (HIP) rehabilitation grants/loans.

Many more permanently affordable units will be added to the City's housing stock via the Inclusionary Housing program.

## **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 2023 for more information about CHA's activities for the Fiscal Year.

## **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)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	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
<b>Total</b>	<b>245</b>

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

### **Introduction:**

Cambridge consistently seeks innovative and progressive ways to promote, encourage and assist in the creation of permanently affordable housing units.

**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 (AHO)

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

To date, approximately 595 units in the development pipeline enabled by establishing the AHO.

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 regard 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.

Additionally, the City will continue to examine and analyze policy and regulatory structures to eliminate unintended and inefficient barriers to delivering maximum benefit to low and moderate income households,

In FY2024 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.

**Inclusionary Housing:** The City will continue to add permanently affordable housing units through its Inclusionary Zoning Ordinance, which calls for all residential developments citywide of 10 or more units to reserve 20% of the residential floor area for affordable housing. Developments of over 30,000 sq ft are required to include 3-bedroom affordable units for families. Over 1,100 permanently affordable housing units have been created to date via the Inclusionary Zoning Ordinance.

**Incentive Zoning:** The Incentive Zoning Ordinance applies to non-residential / commercial developments of over 30,000 sq ft. The Incentive Zoning provisions require a Housing Contribution to the City's

Affordable Housing Trust to mitigate the impact of these developments on the need for affordable housing in the city. The Trust then uses these funds, in conjunction with other sources, to fund Affordable Housing development. More than \$44 million has been added to the AHT via Incentive Zoning.

### **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 FY2024 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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

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

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 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.

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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)).

The City does not run a TBRA program with its HOME allocation.

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)).

N/A

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).

N/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 FY2024 ESG grant or the amount of FY 2010 ESG funds committed for homeless assistance activities.

Additionally, the City expects to spend \$17,240, 7.5% of its FY2024 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 FY2025.

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.

