

City of Cambridge

FY2016-2020 Consolidated Plan & FY2016 One-Year Action Plan



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Executive Summary

Overview

The City of Cambridge's FY2016-2020 Consolidated Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) entitlement programs. The Plan covers the time period from July 1, 2015 to June 30, 2020. The Plan describes the City's initiatives to:

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

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

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. For FY2016, Year One of the FY2016-2020 Five-Year Plan, Cambridge will receive **\$2,511,259** in Community Development Block Grant (CDBG), a decrease of approximately 4.6% (\$122,061) over FY2015; **\$562,796** in Home Investment Partnership Act (HOME), a 15% decrease (\$100,594) compared to FY2015; and **\$234,779** in Emergency Solutions Grant (ESG) funds, which represents an increase of approximately 4% (\$9,438) compared to FY2015. In total, Cambridge will receive **\$3,308,834** in formula based funding from HUD, a decrease of approximately 6% (\$214,267) from FY2015's funding levels.

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

Summary of Objectives

Affordable Homeownership

Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

- FY2016 Goal: 15 units
- Five-Year Goal: 125 units

Affordable Rental

Create new affordable rental units

- FY2016 Goal: 200 units
- Five-Year Goal: 575 units

Preserve Housing Affordability

Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

- FY2016 Goal: 125 units
- Five-Year Goal: 750 units

Stabilize Homeownership

Stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

- FY2016 Goal: 35 units
- Five-Year Goal: 175 units

Microenterprise Assistance

Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.

- FY2016 Goal: 35 businesses served
- Five-Year Goal: 175 businesses served

Best Retail Practices

Promote thriving retail and commercial districts.

- FY2016 Goal: 20 businesses served
- Five-Year Goal: 100 businesses served

Retailer Accessibility Program

Increase Accessibility of Locally Owned and Operated Retailers and Restaurants

- FY2016 Goal: 10 businesses served
- Five-Year Goal: 50 businesses served

Bio-Med Training Program

Support training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries.

- FY2016: 10 individuals trained
- Five-Year Goal: 50 individuals trained

Support services providing emergency food to families and individuals facing food insecurity

- FY2016 Goal: 3,915 people served
- Five-Year Goal: 19,575 people served

Create or support services for senior citizens and persons with disabilities residing in Cambridge

- FY2016 Goal: 520 people served
- Five-Year Goal: 2,600 people served

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

- FY20016 Goal: 1,120 people served
- Five-Year Goal: 5,600 people served

Offer age-appropriate services to disadvantaged and underserved youths and infants

- FY2016 Goal: 212 people served
- Five-Year Goal: 1,060 people served

Support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence

- FY2016: 70 people served
- Five-Year Goal: 350 people served

Provide after-school and year-round employment programs including life skills and academic support to youths and young adults

- FY2016: 317 people served
- Five-Year Goal: 1,585 people served

Support services helping linguistic minorities access mainstream services and resources

- FY2016 Goal: 300 people served
- Five-Year Goal: 1,500 people served

EXTENDED DISCUSSIONS

on

PROGRAMS, SERVICES, ACTIVITIES and NARRATIVES

**Contained in the City of Cambridge's FY2016-2020
Consolidated Plan and FY2016 Action Plan**

Housing (including Public Housing): pg. 2

Economic Development: pg. 33

Proposed NRSAs: pg. 45

Public Services, ESG & Homelessness: pg. 49

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and Urban Development: pg. 85**

HOUSING DISCUSSION

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AFFORDABLE HOUSING

Introduction

What follows is a more detailed discussion of activities to be undertaken by the City of Cambridge's Housing Division and the Cambridge Housing Authority over the five-years of the FY2016-2020 Consolidated Plan, and the FY2016 Annual Action Plan. It is being presented here due to limitations on the on-line reporting template.

City of Cambridge Affordable Housing Activities

SP-45/AP-20 Goal #1: Affordable Homeownership

Currently, a household annual income of more than \$110,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able to.

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

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

- **FY2016 Goal: 15 Homebuyers Assisted**
- **Five-Year Goal: 125 Homebuyers Assisted**

During the five years from FY2016 to FY2020, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.

SP-45/AP-20 Goal #2: Affordable Rental Housing

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

As rents have risen steadily during the previous five years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,700 for a two-bedroom unit in 2004 to \$2,800 in 2014 according to a Community Development Department survey of asking rents), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.

- **FY2016 Goal: 200 Rental Units Added**
- **Five-Year Goal: 575 Rental Units Added**

During the five years from 2016 to 2020 the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.

SP-45/AP-20 Goal #3: Preserve Housing Affordability

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

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

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

- **FY2016 Goal: Preserve the Affordability of 125 Units**
- **Five-Year Goal: Preserve the Affordability of 750 Units**

During the five years from 2016 to 2020, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.

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

SP-45/AP-20 Goal #4: Stabilize Households

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

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

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

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

- **FY2016 Goal: Stabilize 35 Households**
- **Five-Year Goal: Stabilize 175 Households**

During the 5 year period from 2016 to 2020, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are currently more than 7000 units of affordable rental and homeownership in the City of Cambridge. These affordable units consist of a variety of housing types including SROs, congregate living, townhouses, units in two family homes, condominiums, larger developments, and more. The units range from studios to 3 and 4 bedrooms and serve all low and moderate income levels. Affordable units have been created using Federal CDBG and HOME funds, State funds, City of Cambridge funds and funding from private lenders. Units have also been created using the city's inclusionary zoning program.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City has had great success at addressing the preservation needs of expiring-use properties in Cambridge. In the last five years, the City has successfully preserved seven of the 10 properties which had been subject to affordability restrictions which were due to expire by 2021. The three remaining developments, containing a total of 670 units, have affordability restrictions which will begin expiring in the next five years. One of these properties, containing 154 units, is in the process of being preserved through an anticipated sale to a non-profit preservation buyer. The City is in contact with the owners of the two remaining properties and will make parti effort to ensure that no affordable unit is lost.

Does the availability of housing units meet the needs of the population?

The number of housing units does not meet the needs of the population of the City of Cambridge. The vacancy rate is under 3%, showing how strong the demand is for all housing in Cambridge. For affordable housing the demand is even stronger. The City has a list of 270 households who are waiting for affordable homeownership units, and more than 1000 households who are waiting for affordable rental units. The Cambridge Housing Authority has a waiting list of 9500 households.

Describe the need for specific types of housing:

The market is not providing enough units for all types of housing in Cambridge. Both rental and homeownership housing units are needed. Low and moderate income households have a strong need for housing that is not being provided by the market. Units are also needed at all bedroom sizes, ranging from rooms for those transitioning from homelessness to family-sized

homeownership. In recent years the demand for affordable three bedroom units has far over stripped demand.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

Is there sufficient housing for households at all income levels?

Currently in Cambridge there is not enough housing for households at any income level. The fact that the vacancy rate is less than 3% demonstrates that demand for housing exceeds supply at all levels. For low and moderate income households there are waiting list for affordable rental and homeownership units. There is a gap between the market rental and purchase price. While this is most acute for those at the lowest levels of AMI, it is increasingly difficult for moderate income households to find housing they can afford.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is expected to remain the same or decrease in the next few years. Robust commercial development continues to bring high paying jobs to the city, increasing demand for local housing. If the vacancy rate remains low, home values and rents will continue to rise.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The market rents for Cambridge are significantly above the HOME Rents/FMRs. For example, in 2014 both the Fair Market Rent and the HIGH HOME Rent for a one bedroom are \$1,164. But the median asking price for a one bedroom is \$2,300. These numbers emphasize how important it is for Cambridge to both create new affordable housing and preserve existing affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Definitions Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"

The City of Cambridge defines "substandard condition" as not meeting the Massachusetts State Sanitary Code, specifically Chapter II of the State Sanitary Code [105 CMR 41 0.000] entitled Minimum Standards of Fitness for Human Habitation.

The City of Cambridge defines "substandard condition but suitable for rehabilitation" as not meeting the State Sanitary Code and also financially feasible to rehabilitate.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1400	25	1475
Abandoned Vacant Units	20	80	100
REO Properties	3	0	3
Abandoned REO Properties	0	0	0

Table 1 - Vacant Units

Need for Owner and Rental Rehabilitation Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Generally the condition of rental and homeowner housing in Cambridge is very good. There are still some units of housing that can be defined as substandard and need rehabilitation. Any rehabilitation, even if minor, can be burdensome for low and moderate income residents. To defray that burden, the City's Home Improvement Program supplies loans and technical assistance to low and moderate income homeowners to help them with rehabilitation of their units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP

Hazards Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Since more than 80% of units in Cambridge were built prior to 1980, a large number of the housing units had lead paint based hazards at one time. Many of these units, especially units occupied by low or moderate income families, have been de-leaded over time though a number of programs. For 15 years Cambridge had a program called Lead Safe that de-leaded many homes. The Cambridge Housing Authority also has a de-leading program. And any affordable units that the City has helped to create or rehab have been de-leaded prior to renting or selling to low and moderate income persons. The City's Home Improvement Program continues to

provide funding and other assistance to de-lead homes owned by low and moderate income residents.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Cambridge faces many barriers to the production and retention of affordable housing. Some, such as the high demand for housing and high cost of construction, are not affected by public policy. As a built-out urban area, it is very difficult to find developable land. The public policy that most constrains affordable housing development is the current zoning ordinance limits the number of units that can be created on many parcels. The scarcity of development opportunities drives up the cost of acquiring sites, and often the zoning is too constrained to allow the number of units necessary to make affordable housing development feasible.

The elements of the zoning code that have a particular impact are the parking requirements, which often require the construction of expensive underground parking; density and height limits; and open space requirements. Developers of market-rate housing can increase their prices enough to cover the higher costs associated with these zoning constraints, making it difficult for developers of affordable projects to compete for sites.

NA- 10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

What are the most common housing problems?

Of the housing problems shown in the above tables, by far the most common problem is the housing cost burden. The number of renters and owners that pay more than 30% of their income for housing expenses is significant and the number of renters and owners that pay more than 50% is even greater. This is not surprising given the very high cost of housing in Cambridge today. The market rents and the market price of homeownership have risen dramatically in recent years and continue to rise.

The City of Cambridge has been very active in working to create additional affordable housing to reduce the cost burden of low and moderate residents. But there are challenges. There is very little available vacant land in Cambridge to build on and existing buildings are often purchased by market rate developers for prohibitive prices. In addition, funding for affordable housing has become tighter. Federal CDBG and HOME grants have decreased over the last few years.

Are any populations/household types more affected than others by these problems?

The housing cost burden is a problem that affects all low and moderate income populations and household types in Cambridge. Both renters and home owners are affected by the high cost of housing in the City. The problem is greatest among households from 0 to 30 % AMI, with more than 46% experiencing housing cost burden. These households require the deepest subsidy to serve.

SP-55 Barriers to affordable housing – 91.215(h)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In order to enable affordable housing developers to compete with developers of market housing for sites, we are looking at potential zoning changes. These include modifying parking requirements; increasing allowable densities; and creating a permitting process that would reduce the delays caused by challenges to permits and variances for affordable housing projects. These changes are in the early analysis stage, and require further discussion of their feasibility and potential impact. If changes are proposed, they will be voted on by the City Council, so the implementation of any proposed changes is not certain.

AP 90 HOME recapture / resale

HOME Funds Recapture /Resale Policy

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

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

The City also uses HOME funds to provide 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. 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), the City uses the recapture option and will require repayment of a portion of the HOME assistance if the unit ceases to be the residence of the owner with 5 years of purchase.

FY2016-2020 Consolidated Plan – Housing Discussion

ANTICIPATED LEVERAGE FY2016	TOTALS
FEDERAL SOURCES: (Non CDBG or HOME)	
AmeriCorps - Corporation for National Service (Fed)	\$247,867
U.S. DOL YouthBuild	\$38,500
SHP - ESG	\$366,667
*USDA SNAP E&T Program	\$30,000
subtotal Federal	\$653,034
STATE SOURCES:	
LIHTC(Tax Credits)	\$37,679,600
DHCD	\$1,250,000
State Department of Education - YouthBuild - State	\$195,000
*Metro North Regional Employment Board (MN REB)	\$152,000
Mass Housing	\$57,500,000
Mass Housing: Delead, etc.	\$45,000
Mass.DPH/CHA/Substance abuse	\$10,000
Mass Home Modificaiton Loan Program	\$60,000
subtotal State	\$96,831,600
LOCAL/CITY SOURCES:	
Cambridge Affordable Housing Trust	\$4,350,000
Cambridge Mayor's Program	\$22,000
*Cambridge Rindge & Latin School (CRLS)	\$6,000
Historical Commission	\$260,000
Cambridge Hsg. Authority	\$20,000
Weahterization/Energy Star Programs	\$32,000
subtotal Local/City	\$4,690,000
NON PROFIT /OWNER EQUITY	
Owner Equity	\$23,199,357
Project Reserves	\$1,170,000
CNAHS	\$50,000
Fundraising	\$10,000
subtotal Profit / Owner Equity	\$24,429,357
PRIVATE FOUNDATIONS	
Associated Grant Makers (AGM)	\$20,000
Bank of America Foundation	\$25,000
Menonomy/Weatheriztion	\$40,000
Stabilization Private Refinancing/Rehab	\$250,000
*People's United Community Foundation	\$2,500
*Cambridge Community Foundation	\$5,000
*Hyams Foundation	\$25,000
subtotal private	\$367,500
LENDING INSTITUTIONS	
Cambridge Trust Company	\$1,000
Cambridge Savings Bank	\$205,000
East Cambridge Savings Bank	\$100,000
subtotal Private Lenders	\$306,000
TOTALS	\$127,277,491

Monitoring

The City of Cambridge achieves its affordable housing production and service goals by offering housing programs and by supporting non-profit housing agencies. These agencies operate homeowner and rental unit rehab programs for income-eligible households and develop affordable ownership and rental housing. The City supports these programs of the local agencies through annual contracts and through direct project funding. The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by the agencies in a variety of ways to ensure strict compliance with applicable HUD regulations and program guidelines.

On a monthly basis, the City reviews sub-grantee operating expenses by examining requisitions and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, each program reports on their annual performance goals, which are required by the City as well as the CDBG and HOME programs. This reporting enables the City to have a consistent understanding of the performance and product of each program.

Throughout the year, the City and the agencies work together to identify and evaluate buildings and sites for the development of affordable housing. The City reviews project feasibility in addition to considering all available funds against the needs of the existing projects in the pipeline. At this time, the City discusses with the agency the requirements a project must follow if CDBG or HOME funds are used in a project.

Annually, the City conducts regular site visits to monitor the programs and the rental affordable housing developments supported by HUD funds. Programmatic monitoring includes the review of an agency's financial management systems and their files and records of projects supported with HOME funds completed in the past year. Rental developments are monitored through the review of tenant files to ensure that income eligibility requirements are satisfied and through property inspections to ensure Housing Quality Standards are met. This system of monitoring is built into the City's asset management system, and is conducted as prescribed by HUD. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units
- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

CAMBRIDGE HOUSING AUTHORITY

AP-60 Public Housing – 91.220(h)

Introduction

Cambridge Housing Authority (CHA) is undergoing an intense agency-wide effort among all departments to move all of our existing federal public housing (and our former State public housing now mostly incorporated into the Federal portfolio) to project-based subsidies. CHA is using HUD's new demonstration effort, the Rental Assistance Demonstration (RAD), to make this conversion. RAD migrates the existing public housing operating and capital funds to a Section 8 Project-based subsidy. Additionally CHA is providing supplemental operating assistance from its MTW funds. Taken together, RAD with MTW provides sufficient operating income to allow properties to take on debt. Debt, coupled with the significant equity contribution from Low Income Housing Tax Credits (LIHTC) investors drives the redevelopment of all our existing properties. In addition, similar mixed-finance structures are anticipated for Millers River through disposition (approved by the HUD Special Applications Center in February 2015) and Jefferson Park State (CHA's remaining state public housing site) in combination with the State of Massachusetts High Leverage Asset Preservation Program (HILAPP).

One of the great opportunities provided by CHA's Moving to Work (MTW) status is the flexibility to shape "standard" programs to better fit the Cambridge housing market. By most measures Cambridge sits in the top 10 to top 15 most expensive housing markets in the country, with a median rental cost at \$2550 comparable to markets in San Francisco and parts of New York. The sticker shock rent is coupled with equally difficult home prices – the median sale price of a 2-bedroom home is \$506,000¹ and single-family homes have a median sale price of \$1 million². These are difficult numbers and the market is squeezing even middle and some upper middle-income families out of the City. Families that CHA serves are severely impacted as affordable hard units slip away and even vouchers carrying heavy subsidy achieve a limited usefulness inside the city limits.

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

In FY16 (starting on April 1, 2015) CHA will be deep into the full implementation of RAD Phase I and well into the planning and design for RAD Phase II. Our core goal is to integrate MTW with RAD as premised in the RAD Revision to our FY15 Annual Plan. CHA also intends that key elements of the public housing program, especially resident protections and our current MTW rent simplification, be retained and carried forward after the agency uses RAD to convert from public housing subsidies to project-based subsidies. CHA will continue to operate our housing, subject to tax credit and related requirements, as

¹ Based on data through October 31, 2014. Source: Zillow.

² Based on data through August 2014. Source: Zillow.

closely as we can to our current public housing program.

However, using RAD in combination with the tax credit equity and the private lending required to address our capital needs will result in a much-changed agency. **FY16 will set in motion a new way of doing business at CHA.** RAD accelerates CHA's shift as an organization from sole owner to developer with financing partners, and later, as fee manager. All of our RAD units are planned to be redeveloped through Limited Liability Corporations (LLCs) using our nonprofit affiliates. The LLCs will then contract back to CHA for fee management services. This transformation will require CHA's full attention for at least the next two years as we establish the proper operating and business process changes needed to succeed in reshaping the housing stock and our organization.

In addition, demolition and construction will begin on the new Jefferson Park State site. The new building will consist of 104 units of Project-Based Section 8 housing. CHA will use its MTW authority to execute a HAP contract for those units and continue operating the site with their Public Housing policies retained.

It is anticipated that Temple Place will be fully constructed and leased up. Due to its proximity to multiple CHA developments that will undergo extensive rehab through RAD, CHA plans to explore the possibility of using some or all of the 40 units at Temple Place to re-locate current public housing residents to accommodate construction. Temple Place will be a 100% low-income housing tax credit (LIHTC) property.

The disposition of Millers River Apartments under Section 18 of the U.S. Housing Act of 1937 (as amended) will commence. The site has capital needs totaling \$60 million. CHA plans to apply for tenant protection vouchers and to secure tax credit equity (4%) and both short term and long-term private debt.

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. With key support from a planning grant provided by the Gisela B. Hogan Charitable Foundation in FY14, CHA and Compass convened a group over nine months to explore the development of a plan to expand the Financial Stability and Savings (FSS+) program to public housing residents. This program has led to successful homeownership outcomes in Lynn, MA. To date, at least one CHA voucher holder has become a homeowner, in large part because of her participation in CHA's FSS+ program. There are four primary goals for the expansion of FSS+:

To expand the number of CHA residents that has the opportunity to build assets and increase their earnings.

To test the idea of “automatically enrolling” assisted households so that asset-building opportunities are embedded in the core fabric of housing assistance.

To provide support and encouragement for non-elderly, non-disabled 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.

At the time of this writing, CHA and Compass are jointly developing a two-year pilot of the FSS+ expansion model, which features automatic enrollment and savings through the rent structure. The pilot would be applied to two public housing sites.

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

No.

Discussion

Please see CHA’s Moving to Work Annual Plan 2016 for more information about CHA’s activities for the Fiscal Year starting April 1, 2015 and ending March 31, 2016. At the time of this writing, the Annual Plan is awaiting HUD approval.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

CHA continues to work towards fulfilling its Voluntary Compliance Agreement with HUD's office of Fair Housing and Equal Opportunity. At the time of this writing, CHA completed 25 wheelchair accessible units between 2008 and 2014. An additional 17 accessible units are planned for completion by December 2016.

Activities to Increase Resident Involvements

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 the 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.

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- To expand the number of CHA residents that has the opportunity to build assets and increase their earnings.

- To test the idea of "automatically enrolling" assisted households so that asset-building opportunities are embedded in the core fabric of housing assistance.

- To provide support and encouragement for non-elderly, non-disabled 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.

At the time of this writing, CHA and Compass are jointly developing a two-year pilot of the FSS+

expansion model, which features automatic enrollment and savings through the rent structure. The pilot would be applied to two public housing sites.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not Applicable (N/A)

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Cambridge Housing Authority’s public housing portfolio includes family, elderly/younger disabled, and single-room occupancy units across the City of Cambridge. Included in the mix are scattered condo units that were acquired and rehabilitated in the last 25 years. At present, there are 2,441 units of CHA public housing (including units that have been converted to RAD as part of HUD’s Rental Assistance Demonstration Program). An additional six (6) units are temporarily offline while undergoing modernization improvements under RAD. The public housing waiting list was closed on January 1, 2015 and the Housing Choice Voucher waiting list will be open for new applicants further into the 2015 calendar year. CHA has a Voluntary Compliance Agreement with HUD’s office of Fair Housing and Equal Opportunity. At the time of this writing, CHA completed 25 wheelchair accessible units between 2008 and 2014. An additional 17 accessible units are planned for completion by December 2016.

Describe the supply of public housing developments:

Totals Number of Units

	Certificate	Mod-Rehab ¹	Public Housing	Program Type					
				Total	Project – based ²	Tenant – based ³	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	109	2,441 ⁴	3,482	1,375	1,741	121	0	245
# of accessible units		11	96						

***includes Mainstream One-Year and NED**

Table 2 – Total Number of Units by Program Type

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

⁴Actual units available is 2,447. At the time of this writing, six (6) units are temporarily offline due to RAD modernization.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

CHA’s public housing portfolio consists of 2,441 federal units and 109 units identified as New Construction in CHA’s Elite data management system. In addition, CHA has one State public housing site that is being prepared for demolition and will be replaced with new construction under a project-based subsidy structure. The table below lists the most recent REAC score and unit count for each federal site at the time of inspections.

Public Housing Condition

Inspection Release Date	Dev. #/Name	Unit Count	<u>100 Point Score</u>
11/09/2012	MA003000354 Family Condominiums	7	92b
01/10/2013	MA003000305 NEWTOWNE COURT	268	94c
03/01/2013	MA003000303 PUTNAM GARDENS	155	95c*
07/18/2014	MA003000301 WASHINGTON ELMS	176	97b*
07/18/2014	MA003000311 LYNDON B JOHNSON APTS	177	99a*
07/22/2014	MA003000345 Norfolk Street	58	99a*
07/25/2014	MA003000307 DANIEL F BURNS APTS	207	97c
07/25/2014	MA003000310 MILLERS RIVER APTS	358	98b

Inspection Release Date	Dev. #/Name	Unit Count	<u>100 Point Score</u>
07/25/2014	MA003000356 Woodrow Wilson Court	82	98b
07/29/2014	MA003000321 JEFFERSON PARK	207	92c
07/29/2014	MA003000302 CORCORAN PARK	154	94c*
07/29/2014	MA003000351 Leonard J. Russell Apartments	71	96a
07/30/2014	MA003000358 Lincoln Way Extension	33	90b
07/30/2014	MA003000357 Lincoln Way	37	99a
07/30/2014	MA003000359 Jackson Gardens	45	98b
08/01/2014	MA003000342 ROOSEVELT TOWERS	142	85c*
08/01/2014	MA003000350 Frank J. Manning Apartments	202	98b

Public Housing Development	Average Inspection Score
17 sites	95

Table 3 - Public Housing Condition

Public Housing Development

Each of Cambridge Housing Authority's public housing development is listed in the above table of REAC scores.

Average Inspection Score

Provided that each of CHA's 17 public housing sites is equally weighted, the average REAC score is 95.

Provided that each CHA public housing unit is equally weighted, the average REAC score is 96.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The condition of CHA's public housing ranges from units available through new construction as a result of complete demolition of former sites to original buildings requiring substantial rehabilitation of the existing building envelope.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

CHA is participating in HUD's Rental Assistance Demonstration (RAD) program and, at the time of this writing, undergoing Phase I of a two-phase program. In Phase I, 1,150 units will be converted to a project-based voucher subsidy. This conversion involves over \$120 million in 4% Low-Income Housing Tax Credits (LIHTC), \$186 million in bond financing, and \$20 million in additional debt. When completed, all units will provide modern and improved living space for residents.

RAD Phase II will involve the conversion of the remainder of CHA's public housing portfolio, with the exception of Millers River and Jefferson Park State. Millers River has received HUD approval for disposition. Jefferson Park State will be completely demolished and replaced with new construction under a project-based subsidy structure.

Discussion:

Please see CHA's Moving to Work Annual Plan for more information about CHA's activities for each fiscal year (April 1 - March 31). Annual Plans are available for review and download on the Cambridge Housing Authority website (<http://cambridge-housing.org/about/mtw/plansreport.asp>).

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab ¹	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project – based ²	Tenant – based ³	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	99	2,379	3,482	1,375	1,742	121	0	244

Table 4 - Public Housing by Program Type

*includes Mainstream One-Year and NED.

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

Data Source : Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab ¹	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project – based ²	Tenant – based ³	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	17,751	21,417	17,322	19,017	16,577	18,632	0	12,884
Average length of stay	0	5.7	7	7.8	4.3	10.9	2.6	0	8.2
Average Household size	0	1.2	2	1.8	1.6	2.1	1.5	0	1
# Homeless at admission ⁴	0	0	36	325	52	101	117	0	55

	Program Type								
	Certificate	Mod-Rehab ¹	Public Housing	Vouchers					
				Total	Project-based ²	Tenant-based ³	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of Elderly Program Participants (>62)	0	59	1,139	1,136	693	382	22	0	39
# of Disabled Families	0	36	815	1,506	530	654	77	0	245
# of Families requesting accessibility features ⁵	0	11	91	0	0	0	0	0	0
# of HIV/AIDS program participants ⁵	0	0	6	0	0	0	0	0	0
# of DV victims ⁵	0	0	2	0	0	0	0	0	0

Table 5 – Characteristics of Public Housing Residents by Program Type

*includes Mainstream One-Year and NED.

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

⁴CHA has not consistently determined homeless status of new admissions into public housing.

⁵CHA’s voucher program does not identify families requesting accessibility features, HIV/AIDS households or DV victims.

Data Source : Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab ¹	Public Housing	Vouchers					
				Total	Project-based ²	Tenant-based ³	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	59	1,080	1,834	762	835	71	0	166
Black/African American	0	35	1,150	1,507	525	862	49	0	71

Program Type									
Race	Certificate	Mod-Rehab ¹	Public Housing	Vouchers					
				Total	Project – based ²	Tenant – based ³	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	5	121	124	83	34	1	0	6
American Indian/Alaska Native	0	0	16	15	5	9	0	0	1
Pacific Islander	0	0	14	2	0	2	0	0	0
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*includes Mainstream One-Year and NED									

Table 6 – Race of Public Housing Residents by Program Type

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab ¹	Public Housing	Vouchers					
				Total	Project – based ²	Tenant – based ³	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	11	267	476	190	259	10	0	17
Not Hispanic	0	88	2,114	3,006	1,185	1,483	111	0	227
*includes Mainstream One-Year and NED									

Table 7 – Ethnicity of Public Housing Residents by Program Type

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

On January 1, 2015, CHA’s public housing waiting list closed to allow relocation of current residents during construction associated with RAD. The existing waiting list (at the time it closed) indicates that 2.59% of applicants have requested accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Beyond the fundamental components of shelter, which include a safe and healthy living environment both for the population as a whole and based upon accommodated individual needs, CHA considers as essential needs the construction of an environment which is conducive to the positive well-being, and productivity of the residents it serves, a strong sense of community which incorporates social and educational programs designed to empower and enhance the quality of life of its residents, a relationship between management staff and tenants that strives for transparency, and the opportunity for residents to actively engage with and collaborate with the housing authority in all of the above aspects.

How do these needs compare to the housing needs of the population at large

Approximately 4.1% of CHA public housing units are accessible units. The waiting list (at the time it closed) indicates that there are 2.79 applicants requesting accessible units to each accessible unit in CHA’s public housing portfolio. In comparison, there are 4.42 applicants (not seeking accessible units) on the waiting list for each public housing unit that is not accessible. In this regard, CHA is better able to meet the needs of applicants requesting accessible units than the population at large.

Discussion

CHA is not only aware of the needs of its residents (both those who require accessible accommodations and the population at large) but also those on the waiting list. As part of the RAD transition, CHA closed its public housing waiting list on January 1st, 2015 so that impacted CHA public housing residents are adequately housed during construction improvements to their units and building. In the Housing Choice Voucher program, CHA plans to open its waiting list in 2015 to serve more very-low income and income-eligible applicants in Cambridge.

ECONOMIC DEVELOPMENT & NEIGHBORHOOD REVITALIZATION STRATEGY AREA DISCUSSION

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ECONOMIC DEVELOPMENT DIVISION

Introduction & Overview

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

Objective #1:

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

SP-45/AP-20 #4: Microenterprise Assistance

Small Business Development

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

The goal for FY2016 is to assist **35** NRS businesses, residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that **3-5** of the participants will start new ventures, and **6-8** participants will grow their existing operations.

Strategies

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. In FY15, sponsored services included educational workshops on various business topics, including individual business consultations. EDD believes that this combination of services and programs supports the goals of starting and growing businesses and plans to continue them for FY16.

In addition to small business assistance, in FY16 EDD will continue the Cambridge Entrepreneurship Assistance Program, an education training program for NRS area and low and low-moderate income entrepreneurs to receive educational training in financial management and business development.

Small Business Development Training

For FY16 the Division plans to sponsor business training through a combination of activities such as workshops, clinics, and one-on-one consulting. Workshops and seminars may cover various topics including: steps to starting a business, record keeping for small businesses, human resource considerations, social media, QuickBooks online, and e-commerce. Consulting services in individual business settings allow participants the chance to talk to staff on issues specific to their particular needs.

Workshops to be offered in FY2016

Steps to Starting Your Own Business

Description: Participants will explore the risks and rewards of entrepreneurship and discuss industry trends, market research, business operations, and much more. Participants walk away with tips and tools to help get started in business.

Enrollment Target: Will aim to serve 20 eligible residents.

Choosing Your Legal Entity

Description: This workshop will cover the advantages and disadvantages of various business structures (sole proprietorship, LLC, non-profit) and for entrepreneurs to better understand their business in the legal sense.

Enrollment Target: 10 eligible entrepreneurs.

Pricing Strategies for Your

Description: Participants will learn the best ways to set their pricing to meet their business goals and bring the highest value to their customers. Participants will learn new pricing techniques to drive customer behavior.

Enrollment Target: Will aim to serve 10 eligible start-up/existing businesses.

Best Retail Practices Workshop

Description: Participants will learn best practices for retail, restaurant and service business. Topics include looking at ways to use signage and product display to increase sales and best practices in interior design, marketing and management. Participants will also learn about the City's Storefront Improvement Program and Best Retail Practices Program as financial resources to make improvements to their businesses.

Enrollment target: Will aim to serve 20 eligible startup/existing businesses.

Introduction to QuickBooks

Description: Participants will learn how to set up and maintain a bookkeeping system, enter invoices, pay bills and reconcile bank statements using QuickBooks online software. Participants will also gain an understanding of basic financial statements and terms. Enrollment Target: Workshop will aim to enroll 10 eligible start-up/existing businesses.

Social Media for Your Business

Description: Participants will learn how social media platforms such as Facebook, Instagram, and Twitter may be incorporated into a larger marketing strategy. Participants will also gain an understanding of best practices, etiquette, advantages and disadvantages in using these platforms. Enrollment Target: 15 eligible start-ups and business owners will be targeted.

Introduction to Search Engine Optimization

Description: Participants will learn easy-to-implement tips to help improve their businesses online visibility, brand and website traffic. Topics include: improving user experience and demystifying Search Engine Optimization (SEO).

Enrollment target: 10 eligible startups and existing business owners.

Human Resources Considerations for Entrepreneurs

Description: Participants will discuss human resource policies that are common to entrepreneurs and effective human resource techniques when dealing with hiring employees and issues that come up after the hiring period. Issues around healthcare and the Affordable Care Act will also be reviewed.

Individual Consultations

Description: Individual consultations between a program client and a staff member. Each consulting session will focus on the client's specific business issues. Topics may include financial issues, general strategy, marketing, public relations, business planning, operations, information technology, e-commerce, negotiations, and career planning.

Enrollment Target: Eligible residents, start-ups and businesses owners will be targeted.

Entrepreneur Assistance Program

The City of Cambridge Entrepreneurship Assistance Program is a collaboration between The Capital Network and the City to provide training to early-stage entrepreneurs. The Capital Network's Accelerated Education Program (AEP) is a four-month workshop series on fundraising education for early-stage entrepreneurs. It is designed to incorporate the guidance of many former or current entrepreneurs and members of the majority of angel groups and venture capital firms in the New England area.

The Cambridge Entrepreneurship Assistance Program will provide four (4) HUD eligible Cambridge early-stage entrepreneurs in the clean energy, high tech, and life sciences clusters with the opportunity to participate in The Capital Network's AEP Program.

The outcome of this program would be to assist 5 NRS and/or microenterprise eligible early-stage entrepreneurs in the clean energy, high tech, and life sciences clusters. Anticipated long-term projections are that 2-4 of the participants would apply and gain funding, gain new financial education for their aspiring businesses, and 1-2 participants would hire or retaining employees.

Objective #2:

Promote thriving commercial districts.

SP-45/AP-20 Goal #5: Best Retail Practices

Commercial District Revitalization

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

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

The goal for fiscal year 2015 is to provide 20 retailers, all of whom will be NRS located or low and moderate-income micro-enterprises, with in-store consultations and 10 of those businesses with matching grants to improve and enhance their businesses. Anticipated outcomes include approximately 20% showing an 8% increase in sales revenue and 5-10% hiring new employees.

Strategies

Best Retail Practices

This program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management and part two, and the

opportunity for participants to apply for a matching grant program that funds pre-approved interior store improvements or marketing costs, up to \$1,999 per business. The program will also be highlighted in our best retail workshop in our business development workshops.

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

Storefront Improvement Program

This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial storefronts. Property and business owners can apply for matching grants of up to \$15,000 for pre-approved façade improvements and 90% reimbursement, up to an additional \$20,000, for ADA upgrades. Matching grants of up to \$2,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. During fiscal year 2015 it is anticipated that at least 15 additional businesses will improve their storefronts. Since fiscal year 2003, this program has provided design services to 198 businesses and property owners and helped finance 165 storefront and signage improvement projects throughout the City.

Objective #3:

Increase Accessibility of Locally Owned and Operated Retail Stores and Restaurants.

SP-45/AP-20 Goal #6: Retailer Accessibility Program

Retailer Interior Accessibility Program

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

The goal for FY2016 is to support 10 businesses in the Retailer Interior Accessibility Program.

Objective #4:

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

SP-45/AP-20 Goal #7: Bio-Med Career Program

Workforce Development Assistance

The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record on training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.

The goal for FY2016 is to support 10 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program

Strategies

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

Program Monitoring

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (once a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting goals and objectives, reporting compliance concerning timeliness, accuracy and supporting documentation, and meeting all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review a full copy of the sub-recipient's annual audit with management letter, if performed.

On an ongoing basis, the City will review the schedule of planned and completed programs for the contract cycle and copies of staff time sheets and expenditure reports (where applicable), for each Block Grant funded program

Prior to the commencement of programs or workshops, the City will review copies of marketing materials for all programs and activities, distribution lists, and progress reports on pre-development outreach activities. Depending on the program, the City will assist with advertising and marketing to eligible Cambridge participants. At least one week prior to the commencement of a program or workshop, the City will review pertinent qualification records including a list of eligible NRS participants' addresses, and signed family income certification forms, both from micro-enterprises and individuals.

After the completion of a workshop or other program activity, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for program expenditures, outreach, and general and administrative expenditures, as well as program income, if any. The City will ensure that invoices agree with contract terms and are accompanied by program summary reports, when applicable.

For programs in which the City actively engages in the distribution of services, the City will initiate and conduct workshops, including hiring consultants when necessary, conducting outreach activities, reviewing, accepting, and filing original applications (family income certification forms), scheduling and attending individual consultations, and monitoring the number of program participants receiving consultant services. The City will also monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City will distribute the reports to program participants.

NEIGHBORHOOD REVITALIZATION STRATEGY AREAS

NRSA One– “NRSA East”

This Neighborhood Revitalization Strategy Area (NRSA) is the result of amending the area of Cambridge’s existing NRSA utilizing 2007-2011 American Community Survey (ACS) data. That resulting NRSA allows the City to incorporate previously excluded areas, while losing some areas due to demographic changes related income. The NRSA area the City has selected is consistent with HUD guidelines. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods, as well as businesses located in Inman Square and along Cambridge Street. The NRSA extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington and Inman Square Neighborhoods) and also includes businesses located along Massachusetts Avenue between Central and Harvard Squares. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRSA are derived from 2007-2011 ACS census tract and block group data.

The NRSA East area was slightly modified to include portions of the Riverside Neighborhood, while a segment of Cambridgeport’s residential section along with land owned by MIT (and not relevant to NRSA activities) have been omitted. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

FY2016-2020 Consolidated Plan – Economic Development & NRSA Discussion

Census Tract	Block Group	Low/Mod Residents	Low / Mod Universe	Low / Mod %
352200	1	1,245	2,005	62.09%
352400	1	65	180	36.11%
352400	2	1,675	1,980	84.60%
352500	1	495	1,490	33.22%
352500	2	925	1,750	52.86%
352600	1	955	1,530	62.42%
352600	2	670	1,085	61.75%
352700	1	315	745	42.28%
352700	2	720	995	72.36%
352700	3	270	305	88.52%
352800	1	465	815	57.06%
352800	2	910	1,870	48.66%
353000	2	310	530	58.49%
353000	3	510	905	56.35%
353000	4	845	2,200	38.41%
353101	1	700	1,040	67.31%
353101	2	890	1,095	81.28%
353102	1	330	410	80.49%
353102	2	495	965	51.30%
353200	1	1,155	1,670	69.16%
353200	2	295	725	40.69%
353300	1	275	1,230	22.36%
353300	2	805	1,725	46.67%
353400	1	785	1,605	48.91%
353400	2	920	1,430	64.34%
353500	1	445	1,050	42.38%
353500	2	980	1,770	55.37%
353900	1	320	565	56.64%
353900	2	1,150	1,800	63.89%
353900	3	55	65	84.62%
TOTAL		19,975	35,530	56.22%

NRSA Two – “NRSA West”

Like the NRSA East, the NRSA West represents an update and renewal of the 2008 NRSA West utilizing 2007-2011 ACS census and block group data. The area focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS West area is based upon 2000 U.S. Census Block Group data.

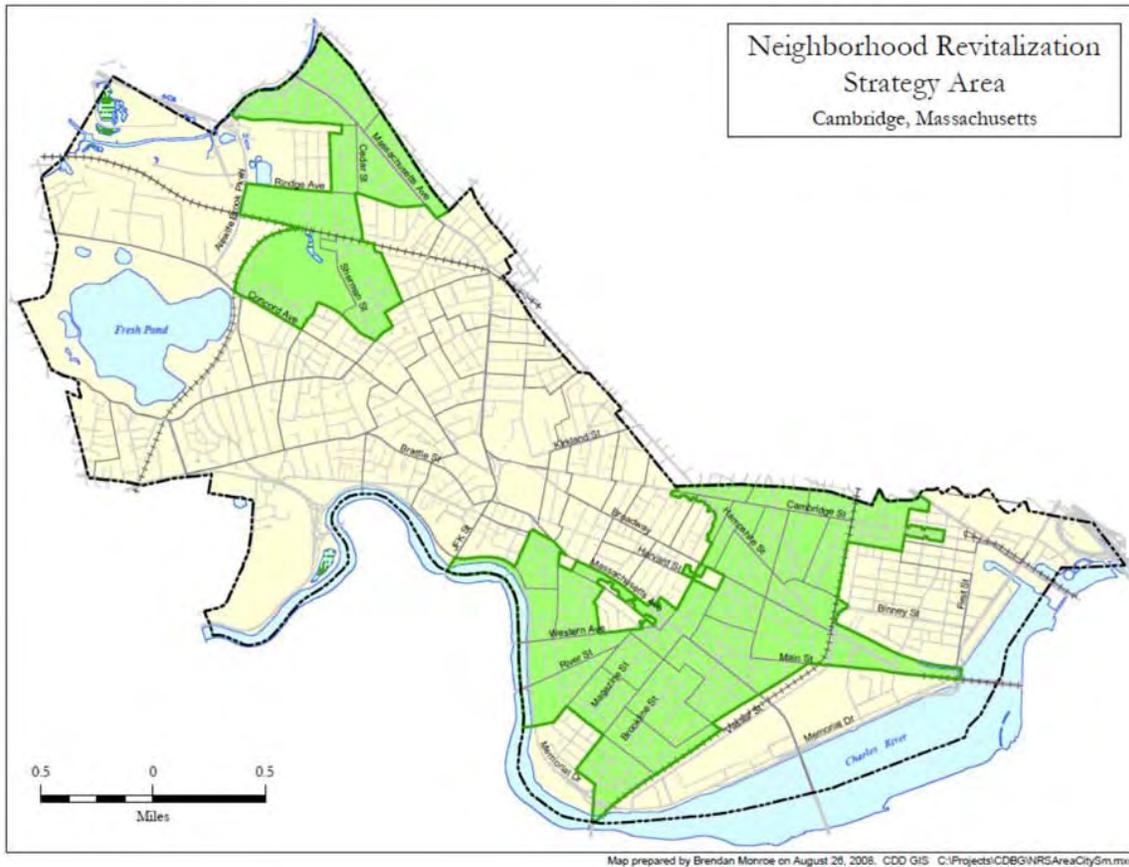
Fewer residential areas of North Cambridge are represented in the update, however the target populations remain fully covered by the area. The following chart shows all Block Groups included in the NRSA West area and the relevant demographic data:

Census Tract	Block Group	Low / Mod Residents	Low / Mod Universe	Low / Mod %
354600	1	1,295	2,340	55.34%
354600	2	330	925	35.68%
354800	1	365	1,035	35.27%
354900	1	325	1,010	32.18%
354900	2	2,410	2,980	80.87%
354900	3	965	1,840	52.45%
TOTAL		5,690	10,130	56.17%

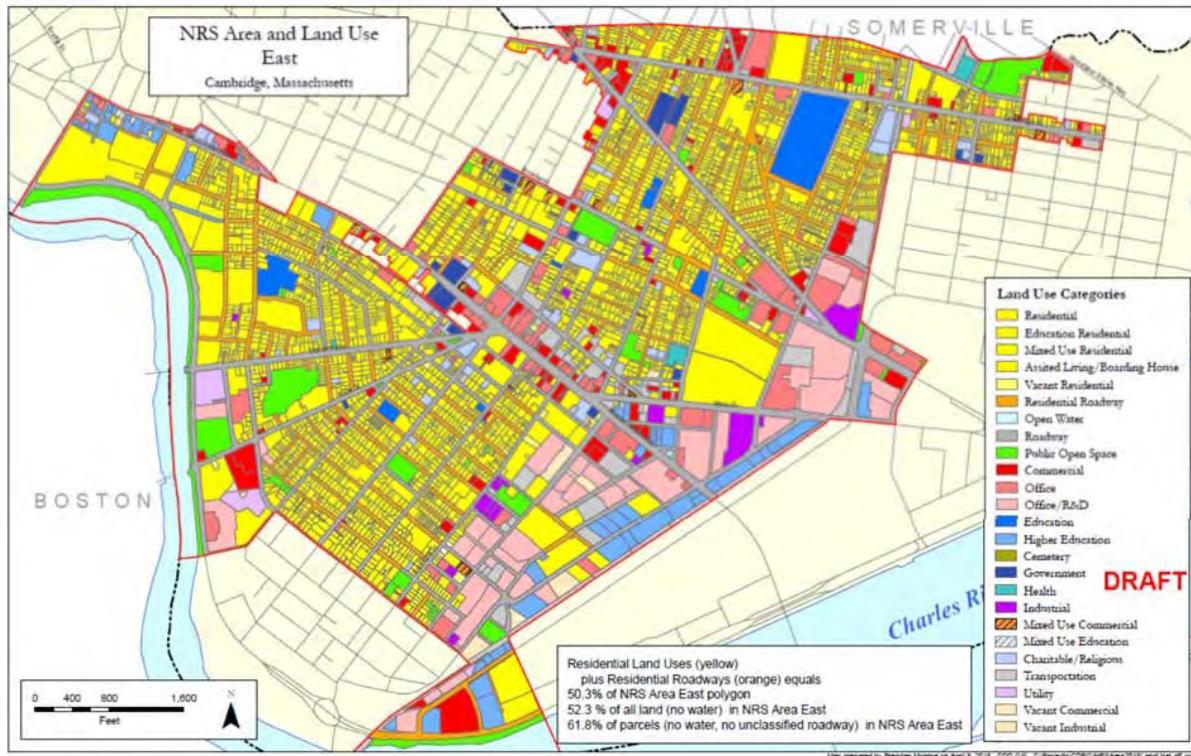
Discussion

In total, the two NRSA’s include over 25,000 low and moderate income residents, and the vast majority of public housing, as well as city created affordable housing. The scale of thjese areas allow the City to target the largest amount of residents and eligible micro-enterprises for assistance that is crucial for them to thrive in Cambridge. All HUD funded Economic Development activities target NRSA residents, and approximately 80% of Housing Stabilization activities involve NRSA residents. The NRSA’s represent crucial tools for the City to provide a maximum benefit to its low and moderate income residents. Maps detailing the changes from 2008 to today follow below, beginning with the 2008 NRSA’s.

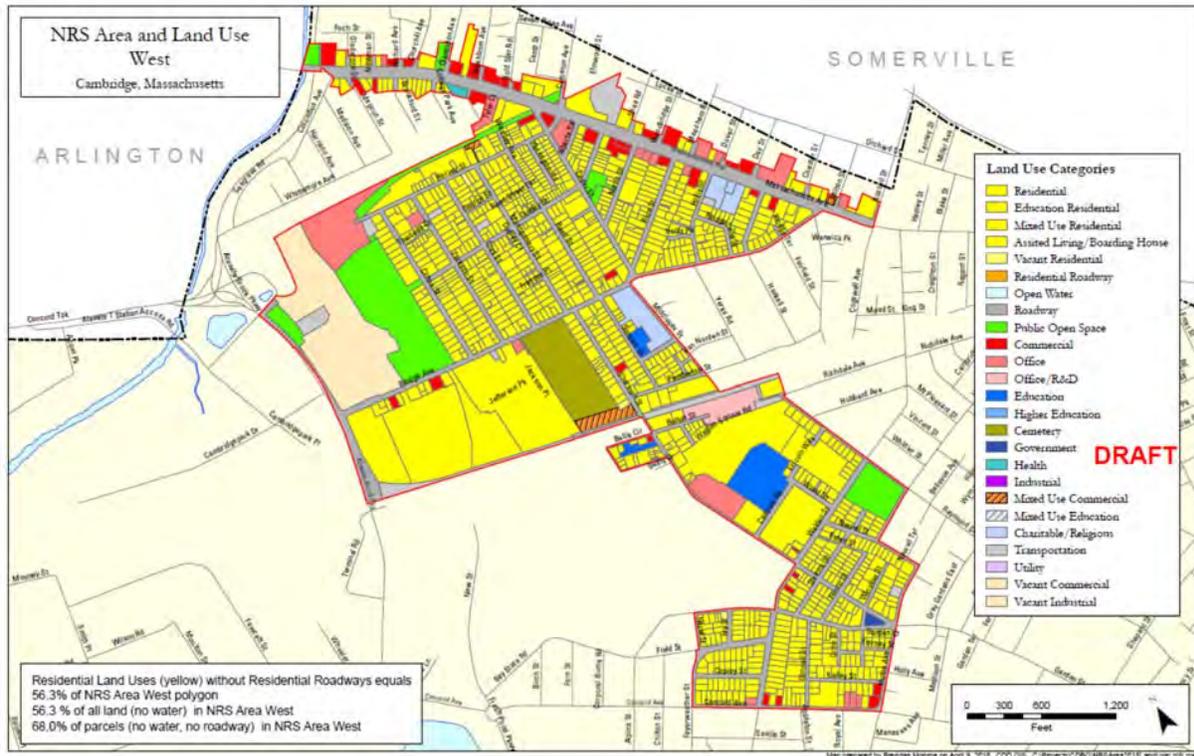
NRSAs from FY2008



Proposed NRSA East



Proposed NRSA West



PUBLIC SERVICES, ESG & HOMELESSNESS DISCUSSION

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Public Services

Introduction

What follows is a more detailed discussion of activities to be undertaken by the City of Cambridge's Department of Human Service Programs and their partners over the five-years of the FY2016-2020 Consolidated Plan, and the FY2016 Annual Action Plan. It is being presented here due to limitations on the on-line reporting template.

Public Services Activities

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

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

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

SP-45/AP-20 Goal #9:

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

With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing services to approximately 3,915 low and low-moderate income individuals and families experiencing food insecurity.

Expected Resources:

Community Development Block Grants and local property taxes.

Services:

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

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

SP-45/AP-20 Goal #10:

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

With continuing funding from HUD in FY2016, the City of Cambridge plans to provide supportive services to approximately 520 elders and individuals with disabilities through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

SP-45/AP-20 Goal #11:

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

During FY2016, the City of Cambridge anticipates providing vital legal services to approximately 60 low-moderate income individuals and families at risk of becoming homeless; securing shelter for 160 low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 900 individuals experiencing chronic homelessness.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

- The Community Legal Services & Counseling Center (CLSCC) will provide legal counsel and representation to public/private housing tenants facing eviction;
- CLSCC will provide representation of public and subsidized housing tenants and applicants for housing at administrative appeals;
- CLSCC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues;
- CLSCC will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues;
- The Multi-Service Center's Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range of services that primarily includes: assessment and case management, information and referral, and counseling and support services; and
- CASPAR's Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at on site clinic and adjust treatment plans as needed to individuals with chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment

SP-45/AP-20 Goal #12:

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

With continuing funding from HUD in FY2016, the City of Cambridge plans to provide supportive services to approximately 212 low and low-moderate income youths and infants through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

SP-45/AP-20 Goal #13:

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

With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing domestic violence-related services to approximately 70 low-moderate income adults and children through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

SP-45/AP-20 Goal #14:

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

With continuing funding from HUD in FY2016, DHSP anticipates providing essential employment programs to approximately 317 low-moderate income Cambridge youth and young adults through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

- The Cambridge Housing Authority will continue to provide an after-school life skills program, with emphasis on SAT preparation, college readiness, and employment coaching for youth residing in public housing developments; Provide academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp; Provide after-school classroom-based instruction in job readiness and life skills; Arrange field trips to colleges and universities, provide assistance with college applications and financial aid applications, provide mentorship during college experience;
- The Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; Conduct outreach to the community and to the local private industry to support employment services to youth in Cambridge; Provide career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; and
- The Young People’s Project will provide training in science, technology, engineering and math literacy, and meaningful employment opportunities that enrich high school teens’ lives while encouraging them to pursue higher education and become involved in their communities; Provide science, technology, engineering and math literacy worker training to high school youths, and present math literacy workshops to elementary students and families at various community centers

SP-45/AP-20 Goal #15:

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

With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing services to approximately 300 low-moderate income residents whose primary language is not English through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

Program Monitoring

The City's Federal Grants Management team conducts a thorough monitoring process of all Community Development Block Grant (CDBG) recipients during the course of each contract year. This process includes several approaches and is outlined below.

Site visits of CDBG recipients are conducted by the City's Federal Grants Management team on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's progress in meeting its "outcome and performance measures" as identified on its Workplan/Scope of Services; and providing technical assistance with this process where needed;
- Discussing new trends with clients' needs as identified by recipients;
- Reviewing recipient's need for ongoing CDBG funding and identifying impacts upon the program if funding were to be reduced or eliminated;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations and with the Department's requirements; and
- Observing programs such as summer camps, life-skills workshops, math literacy workshops, food pantries, shelters; and visiting the facilities.

The Federal Grants Management team prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

Financial monitoring of CDBG recipients by the City's Federal Grants Management team occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable;
- Collecting and reviewing data on program income and the supporting documentation provided by recipient that collects clients' fees for services supported with CDBG funds;
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with Management Letters, Corrective Action Plan; as well as a copy of its Single Audit 133 if recipient receives revenues over \$500,000 in Federal funds annually; and
- Collecting and reviewing a board-approved Organizational Budget from recipient with revenues of \$99,999 or less that are not required to complete and audit or account review.

Ongoing review by the City's Federal Grants Management team of quarterly and semi annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report with the following information: the "total number of unduplicated clients served" during this period by their CDBG-supported programs; all corresponding data on clients' demographic including residential, income, and race/ethnicity as mandated per HUD guidelines; updated data on Units of Services provided during this quarter and as identified on recipients' contract agreement; and where applicable, data on clients serviced who are also residents of areas identified as Neighborhood Revitalization Strategy (NRS) in the City of Cambridge;
- Semi-Annual Reports: every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes the following additional information: recipients' update in meeting their goals and objectives as outlined on their contracts' Scope of Services/Workplans; recipients progress in reaching their outcomes as outlined on their contracts' Scope of Services/Workplans; an update in recipients' outreach and fundraising efforts; current statistics on program staffing; and other administrative information; and
- Follow-up: upon review of the reports, the Federal Grants Management team proceeds to contact recipients to clarify any discrepancies and/or incomplete client data identified on their reports where applicable.

At the end of the contract year, our Federal Grants Management team compiles all client demographic data reported by the CDBG recipients on their quarterly and semi-monthly reports and prepares a comprehensive clients' statistical report that becomes part of CAPERS (a mandated yearly HUD report).

The monitoring process is further enhanced by regular contact between the CDBG

grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, electronic mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients' compliance with HUD mandated rules/guidelines and Department's regulations.

FY2016-2020 Consolidated Plan – Public Services, ESG & Homelessness

FY 16 ESG Award and Match Amounts					
	Agency	Project	Activity Funded	FY 16 Provisional Award	Match
1	AIDS Action Committee	Youth on Fire	Emergency Shelter Operating Costs: Rent	\$13,840.00	DPH/OHA - \$ 185,274 BPHC - \$40,000 DPH/Youth - \$138,277 MHSA - \$60,000 City of Cambridge \$46,006 Equality Fund \$5,000 City of Cambridge Fund - \$5,000 Total = \$479,557
2	Bridge Over Troubled Waters	Street Outreach Program & Medical Van	Street Outreach: Engagement; Transportation	\$9,125.00	Cambridge Community Foundation - \$8,000 The Fuller Foundation - \$ 4,000 Total - \$10,000
3	CASPAR	First Step	Street Outreach: Engagement; Transportation	\$10,000.00	Cambridge CoC - \$131,927 Somerville CoC - \$153,666 City of Cambridge Human Services - \$55,000 Cambridge Community Foundation - \$4,000 Total = \$344,593
4	CASPAR	Shelter	Emergency Shelter Operating Costs: Insurance; Utilities	\$28,840.00	MA Dept of Public Health - \$759,996 City of Cambridge - \$18,000 MHSA - \$54,211 Cambridge/Somerville Elder Services \$3,760 MIT (in-kind) \$246,495 Bank of America Trust - \$ 10,000 Cambridge Savings Foundation - \$ 2,000 Total \$1,094,462
5	Catholic Charities	St. Patrick's Shelter for Homeless Women	Emergency Shelter Operating Costs: Maintenance; Equipment; Utilities	\$6,500.00	City of Somerville - \$ 11,500 DHCD - \$432,523 MHSA - \$51,943 Total = \$526,019
6	City of Cambridge	Admin	Administration	\$17,608.00	City of Cambridge - \$17,608 Total = \$17,708
7	City of Cambridge	HMIS	HMIS	\$3,067.00	City of Cambridge - \$3,067 Total = \$3,067
8	City of Cambridge	MSC: Homelessness	Homelessness Prevention: Financial	\$28,612.00	City of Cambridge - \$28,612 Total = \$28,612
9	City of Cambridge	MSC: Rapid Rehousing	Rapid Rehousing : Financial Assistance	\$15,000.00	City of Cambridge \$15,000 Total = \$15,000
10	Heading Home	Women's Drop In	Emergency Shelter Essential Services:	\$17,200.00	Private Fundraising - \$ 17,200 Total - \$17,200
11	Hildebrand	Family Shelter	Emergency Shelter Essential Services:	\$13,120.00	DHCD -\$30,113 Total - \$30,113
12	HomeStart	Prevention Case Management	Homelessness Prevention: Case management; stabilization	\$3,875.00	City of Cambridge - \$3,875 Total - \$25,750
13	HomeStart	Rapid Rehousing Case Management	Rapid Rehousing: Case management; stabilization	\$25,750.00	City of Cambridge - \$25,750 Total - \$25,750
14	Phillips Brooks House	Harvard Sq. Homeless Shelter	Emergency Shelter Operating Costs: Rent; Supplies	\$4,500.00	MHSA - \$41,495 Individual Donations - \$ 20,250 Corporate Donations - \$ 7,875 Harvard Endowment - \$ 5006 Total - \$74,626
15	Salvation Army	Men's Shelter	Emergency Shelter Operating Costs: Utilities; HMIS:	\$9,500.00	Volunteer Labor - \$10,000 Total - \$10,000
15	Transition House	DV Emergency Shelter	Emergency Shelter Operating Costs: Maintenance; Security; Insurance; Utilities; Furnishings; Supplies	\$19,120.00	Cambridge Housing Authority - \$40,000 Private Donations - \$ 32,700 Total - \$72,700
17	YWCA	Family Shelter	Emergency Shelter Operating Costs: Maintenance; Rent; Security; Insurance; Utilities; Supplies	\$9,122.00	DHCD - \$13,594 Total - \$13,594

AP-90 – Written Standards for the Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance

ESG sub-recipients are responsible for maintaining written standards for providing ESG assistance. Sub-recipients must submit their written standards for review as part of the Request for Proposal (RFP) and/or renewal process conducted by the ESG review panel. Where policies are deemed

inadequate or incomplete the subrecipient is informed of the requirements of 24 CFR 576.400(e)(3) and advised to write and implement policies as soon as practical. Additionally, subcontracts require that sub-recipients write, maintain, and abide by standards which meet the requirements of 24 CFR 576.400(e)(3).

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

The Cambridge CoC is in the active planning phase towards a system of coordinated entry that centers on the client experience and positions providers to improve and streamline the programs they offer. The City of Cambridge's Department of Human Service Programs (DHSP), as the lead agency for the CoC, employs a half-time Project Manager whose time is fully dedicated to planning and implementing the Coordinated Entry system, in collaboration with other DHSP staff.

Planning taking place at the time of writing includes designing a service system of care through visual mapping. A group of engaged and knowledgeable individuals representing the full diversity of stakeholders and competencies throughout the Continuum will establish a conceptual/operational map of the current homeless services system, and build on that to create a comprehensive vision of a coordinated system that is equitable, accessible, and eliminates barriers to services. The outcomes of this will form the basis of the CoC's service strategy and delivery, including an established screening/assessment tool, written standards, the involvement of all homeless service organizations, and a wide-reaching means of publicizing to consumers and other community members how to access the coordinated entry services.

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

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

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

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

regarding facilities and services funded under ESG.

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

5. Describe performance standards for evaluating ESG.

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

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

PR-10 Consultation

Coordination with CoC

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

Consultation with CoC

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

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

SP-60 Homelessness Strategy – 91.215(d)

1. 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) street outreach targeting unsheltered persons;
- (b) field-based case managers and clinicians;
- (c) low-threshold drop-in centers;
- (d) mobile and shelter based healthcare services; and
- (e) web-based and printed resource guides.

- a) Street outreach targeting unsheltered persons is provided primarily by CASPAR's First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot's First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its "homeless unit," in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.
- b) Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).
- c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women's Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR's Emergency Services Center (ESC) and the Salvation Army's Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge's Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.
- d) Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.
- e) The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

2. Addressing the emergency and transitional housing needs of homeless persons.

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

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

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

3. Helping homeless persons make the transition to permanent housing and independent living.

Strategies to help homeless persons make the transition to permanent housing and independent living include:

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

CoC Program funds also provide more than \$2 million in annual funding help sustain another 180-plus units of permanent supported housing for formerly homeless persons with disabilities, most of whom were chronically homeless. McKinney-funded project sponsors

include AIDS Action Committee, HomeStart, Heading Home, Transition House, the Cambridge Housing Authority, Vinfen and New Communities. Heading Home also operates 14 units of PSH (Duley House) that were developed with a mix of federal HOME funds, state HIF and other funds, and local resources. Services are paid for through the fundraising of the sponsor.

The HUD-VASH program has expanded significantly over the past 2-3 years. Currently there are 140 VASH vouchers assigned to the Cambridge Housing Authority.

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

3.3 Case Management and Other Supportive Services: In addition to the housing resources mentioned above, case management and supportive services are crucial components of the City's strategy to help persons experiencing homelessness find housing and maintain stability in that housing. The Cambridge Continuum includes a variety of McKinney-Vento-funded supportive services programs to assist homeless persons address their income, employment, money-management, legal, housing, and other related needs, so that they can obtain and retain housing. In each case, CoC funding is matched on a 1:4 basis (at least one dollar of match for every four dollars of federal funding) by locally fundraised money. Specifically, the Continuum includes:

- \$200,000/year in CoC funds for two HomeStart housing search/case management programs serving approximately 100 persons; a combination of Federal, State and privately-fundraised pools of money (ESG Rapid Rehousing funds, Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, etc.) help homeless individuals pay the up-front cost of obtaining rental housing;
- \$15,000/year in CoC funds for CASCAP's fiduciary (money management / representative payee) program;
- \$50,000/year in CoC funds for a legal assistance program, serving an average caseload of 30 persons;

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

3.5 Assistance for chronically homeless individuals and families: The Cambridge CoC's primary strategy to work toward ending chronic homelessness continues to be development

of new PSH projects dedicated to chronically homeless individuals and families. Cambridge plans to continue to develop at least 5 units of PSH targeted to chronically homeless individuals and families each year, as funding allows.

The CoC was awarded \$165,068 for a new permanent supportive housing project as part of the 2011 CoC application to HUD. This project, which began operating in late 2012, includes funding for eight one-bedroom apartments to house chronically homeless individuals and three two-bedroom apartments to house chronically homeless families. The Cambridge CoC utilized the reallocation process in the 2012 competition to create two new PSH projects for chronically homeless individuals. The first project leverages housing vouchers from the CHA with services funded through the CoC program to provide housing for four chronically homeless youth, and the second project provides PSH for 3 chronically homeless individuals involved with the Department of Mental Health. In the 2013 application, the CoC reallocated funds from renewal projects to create a new leasing project that will support 5 scattered site units dedicated for chronically homeless individuals.

3.6 Assistance for families with children: Cambridge will continue to mobilize federal, state, city and fundraised resources to prevent Cambridge families from becoming homeless. The City and its CoC partners are committed to helping homeless families transition to housing as quickly as possible, and then retain that housing, whether in Cambridge or in nearby communities.

The state has the lead role in funding family shelter, and determines where families will be sheltered. Subsequently, the number of families counted in Cambridge is primarily determined by state shelter placement decisions. As fast as Cambridge providers move sheltered families into housing, the State places other metro Boston families into those available shelter units. Until family homelessness is eliminated in metro Boston, the State will continue to rely on Emergency Shelter and other emergency housing programs in communities like Cambridge. The City and its CoC partners will maintain our long-term commitment to doing our part to help families experiencing homelessness.

It is the policy of the Cambridge CoC that when a family enters a Cambridge shelter or transitional housing program, CoC staff must ascertain whether the child is in school, and if so, where they are attending school. If there are barriers to attending school, CoC program staff must work with relevant parties in the appropriate school district to ensure that the child can (continue to) attend school in the location preferred by the family.

3.7 Assistance for veterans experiencing homelessness: Cambridge is a short subway ride from the New England Center for Homeless Veterans (in Boston); homeless persons who identify as veterans, whose military service qualifies them for VA services, and who are comfortable accessing help through the VA system tend to use the New England Center. Assertive outreach by Cambridge providers' case managers who are trained to maximize

participation in mainstream benefits and housing assistance programs is an integral part of the City's approach to identifying and serving veterans.

The Cambridge CoC's efforts to combat homelessness among veterans include collaboration with the Boston VA Healthcare System, which administers the 140 HUD-VASH vouchers assigned to the Cambridge Housing Authority; collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Volunteers of America, NECHV, Veteran's Northeast Outreach Center); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services (DVS), which administers MA Chapter 115 assistance for rent or mortgage payments/arrears and helps vets upgrade discharges.

3.8 Assistance for unaccompanied youth experiencing homelessness: The CoC addresses the youth homeless population through street outreach, drop-in programs, and permanent housing programs. CoC and ESG funds support the CASPAR First Step Street Outreach program, which reaches out to homeless youth throughout Cambridge and Somerville. Homeless and runaway youth aged 14-24 receive assistance from staff at AIDS Action Committee's Youth on Fire drop-in program (supported with ESG funds), which is a low threshold drop-in program that serves youth whose substance abuse, immersion in street culture, or suspicion of mainstream services, renders them unable or unwilling to access services from providers that typically target adults. ESG funds also support a mobile medical van operated by Bridge Over Troubled Waters (BOTW) that provides free basic aid, referrals, and health advice, and survival items (food, blankets, clothes) to homeless youth aged 14-24. CoC funds also support a PH program for 10 youth aged 18-24. For the past two years, Cambridge has participated in the MA Interagency Council's coordinated statewide Point-in-Time count of unaccompanied homeless youth under the age of 25.

3.9 Strategies for shortening the period of time that individuals and families experience homelessness: Utilizing ESG Rapid Rehousing funds is the CoC's primary strategy related to reducing the length of time individuals and families remain homeless. CoC street outreach and shelter staff are trained to refer eligible households to the Multi-Service Center to access rapid rehousing rental assistance and case management. Often finding an affordable unit (and/or a unit that meets the FMR and rent reasonableness standards) is the biggest obstacle to rapidly rehousing eligible households. Given the high rents in Cambridge, relationship building with local landlords is another key aspect of the CoC's strategy to reduce the length of time households remain homeless. Current demand for far exceeds supply, and the CoC continues to prioritize adding to the housing inventory available to households experiencing homelessness.

3.10 Facilitating access for homeless individuals and families to affordable housing units: In addition to the CoC-funded housing units referenced above, the City works to

facilitate access to affordable housing units through partnerships with the Cambridge Housing Authority and through work with the City's Inclusionary Housing Program.

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

4. *Helping low income individuals and families avoid becoming homeless.*

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

A significant portion of the \$100,000-plus in privately raised funds (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, Bridge Loan Fund, etc.) is annually used to cover emergency payments to landlords to prevent homelessness.

The City uses a significant portion of its ESG award to provide financial assistance and stabilization to preserve the tenancies of households who are imminently at risk of homelessness.

In 2013 and 2014, the City applied for and was awarded \$112,800 in ESG prevention dollars from the State. These funds are used to supplement and enhance the City's prevention efforts by providing resources for additional legal services, case management and clinical services for a tenancy preservation program that provides homelessness prevention assistance to households facing eviction through presence at District Court eviction proceedings and through targeted outreach to landlords in the City. This is a multi-partner effort that includes two legal service providers, case managers based out of the City's Multi-Service Center, and a mental health clinician who works with clients whose disabilities are impacting tenancy.

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

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

State agencies with discharge planning responsibilities are all members of the Massachusetts Interagency Council on Housing and homelessness (MA ICHH), which implements the Massachusetts 5 year plan to end homelessness. Discharge planning initiatives are monitored by the ICHH Executive Director, with participation of the Massachusetts Departments of Public health, Mental Health, Veterans Services and the Balance of State CoC lead agency, Massachusetts Department of Housing and Community Development.

4.4 Prevention strategies for low-income individuals and families receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs: The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following:

- The Cambridge School Department's Family Resource Center
- The Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction);

- The Council on Aging refers at risk elders and the City’s Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

Disabled persons living in public housing are afforded services and protections against becoming homeless: each building is assigned a social service coordinator (funded by a Cambridge Housing Authority contract with CASCAP) who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

AP-65 Homeless and Other Special Needs Activities

1. 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) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

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Strategies to help homeless persons make the transition to permanent housing and independent living include:

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The Cambridge CoC's efforts to combat homelessness among veterans include collaboration with the Boston VA Healthcare System, which administers the 140 HUD-VASH vouchers assigned to the Cambridge Housing Authority; collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Volunteers of America, NECHV, Veteran's Northeast Outreach Center); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services (DVS), which administers MA Chapter 115 assistance for rent or mortgage payments/arrears and helps vets upgrade discharges.

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3.9 Strategies for shortening the period of time that individuals and families experience homelessness: Utilizing ESG Rapid Rehousing funds is the CoC's primary strategy related to reducing the length of time individuals and families remain homeless. CoC street outreach and shelter staff are trained to refer eligible households to the Multi-Service Center to access rapid rehousing rental assistance and case management. Often finding an affordable unit (and/or a unit that meets the FMR and rent reasonableness standards) is the biggest obstacle to rapidly rehousing eligible households. Given the high rents in Cambridge, relationship building with local landlords is another key aspect of the CoC's strategy to reduce the length of time households remain homeless. Current demand far exceeds supply, and the CoC continues to prioritize adding to the housing inventory available to households experiencing homelessness.

3.10 Facilitating access for homeless individuals and families to affordable housing units: In addition to the CoC-funded housing units referenced above, the City works to facilitate access to affordable housing units through partnerships with the Cambridge Housing Authority and through work with the City's Inclusionary Housing Program.

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

4. Helping low income individuals and families avoid becoming homeless.

4.1 Homelessness/Eviction Prevention: Continue prevention services (e.g., prevention-focused case management; free legal assistance, advocacy, and mediation support to prevent eviction; and targeted financial assistance to address arrearages and prevent eviction or to

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

A significant portion of the \$100,000-plus in privately raised funds (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, Bridge Loan Fund, etc.) is annually used to cover emergency payments to landlords to prevent homelessness.

The City uses a significant portion of its ESG award to provide financial assistance and stabilization to preserve the tenancies of households who are imminently at risk of homelessness.

In 2013 and 2014, the City applied for and was awarded \$112,800 in ESG prevention dollars from the State. These funds are used to supplement and enhance the City's prevention efforts by providing resources for additional legal services, case management and clinical services for a tenancy preservation program that provides homelessness prevention assistance to households facing eviction through presence at District Court eviction proceedings and through targeted outreach to landlords in the City. This is a multi-partner effort that includes two legal service providers, case managers based out of the City's Multi-Service Center, and a mental health clinician who works with clients whose disabilities are impacting tenancy.

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

4.3 Prevention strategies for low-income individuals and families who are being discharged from publicly funded institutions and systems of care: The State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Developmental Services, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Children and Families, and Medical Assistance (nursing homes and rehab hospitals). Cambridge CoC members attend

regular meetings convened by the Balance of State CoC where information is shared about discharge planning activities, including updates from the aforementioned state agencies.

State agencies with discharge planning responsibilities are all members of the Massachusetts Interagency Council on Housing and homelessness (MA ICHH), which implements the Massachusetts 5 year plan to end homelessness. Discharge planning initiatives are monitored by the ICHH Executive Director, with participation of the Massachusetts Departments of Public health, Mental Health, Veterans Services and the Balance of State CoC lead agency, Massachusetts Department of Housing and Community Development.

4.4 Prevention strategies for low-income individuals and families receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs: The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following:

- The Cambridge School Department's Family Resource Center
- The Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction);
- The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

Disabled persons living in public housing are afforded services and protections against becoming homeless: each building is assigned a social service coordinator (funded by a Cambridge Housing Authority contract with CASCAP) who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

5. Description of specific activities the jurisdiction plans to undertake to address the housing and supportive service needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or other substance abuse problems).

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 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 (Note that the DVS can contribute State funds to help prevent eviction);
- The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

In addition to prevention services, the Cambridge Multi-Service Center (MSC) offers short term case management for homeless and at-risk individuals. MSC clients are easily referred by case managers to a range of co-located specialized services, including mental health counseling, substance abuse counseling, money management assistance, legal assistance, help accessing mainstream benefits, and free telephone access. Although ongoing clients are encouraged to schedule appointments with their case manager, staff are available to assist walk-in homeless clients and persons referred by any and all sources.

A designated staff person at the Cambridge Multi-Service Center for the Homeless (who also maintains office hours at the City's Senior Center) provides housing search assistance (and related case management support) to homeless (and at-risk) elders and persons with disabilities.

The state-funded Cambridge Department of Veterans' Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's Agent collaborates with the MSC to obtain matching funds required by State law. Veterans who first seek services from other Continuum providers are routinely also referred to the DVS for specialized assistance.

The City's Fuel Assistance Program uses LIHEAP, state fuel assistance funds, and Emergency Food and Shelter Program (EFSP) funds to help low income households pay utility arrearages and rent arrearages (if heat is included in rent).

In addition to these services, Cambridge hosts several organizations working to address the housing and supportive service needs of at-risk persons who are not homeless. The summary below provides a brief overview of these services. Please see the Cambridge Somerville Resource Guide, www.cambridgesomervilleresourceguide.org, for a full listing of services available for special needs populations in the jurisdiction.

Mental Health Treatment

Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management funded by the Mass. Department of Mental Health. Depending on their housing status, clients receive assistance from a DMH case manager, a DMH-funded residential case manager, the Assertive Community Treatment (ACT) team in resolving a housing crisis, or in obtaining supported housing, if needed.

Alcohol and Drug Abuse Treatment

In addition to numerous AA, NA, Alanon, and other peer-run meetings supporting abstinence that are open to all persons in recovery, Cambridge houses a mix of treatment services for homeless and non-homeless persons alike, sponsored by North Charles Institute for the Addictions (NCIA) (outpatient services), the Cambridge Health Alliance (CHA) (detox and outpatient services), and the Mt Auburn Prevention and Recovery Center (outpatient services). Depending on the nature of the service, the provider's authorization to participate in public insurance programs, and the level of State funding in a given year, the cost of treatment to indigent persons may be covered by Medicaid or the State's Public Health Department.

A Community Treatment Team and an Assertive Community Treatment (ACT) Team, funded by the Mass. Department of Mental Health, and activated by referrals from the aforementioned clinicians, serve homeless (and non-homeless) persons who are resistant to traditional outpatient services;

- The Outpatient Unit of the Psychiatry Department of the Cambridge and Somerville Hospitals serves homeless and non-homeless persons with psych emergencies and more ongoing needs.
- DMH case managers serve active clients of the Mass. Department of Mental Health
- Eligible veterans can receive free mental health services in neighboring Boston at the VA-funded mental health center (in Jamaica Plain) or at the New England Shelter for Homeless Veterans
- The Community Legal Services and Counseling Center offers free mental health services to homeless and non-homeless persons

HIV/AIDS Services

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by AIDS Action Committee, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS; coordinates supportive services for separate rental assistance programs

for men with HIV/AIDS and for families with HIV/AIDS; operates a “drop-in spot” where homeless and non-homeless men and women with HIV/AIDS can socialize and seek services; sponsors a low threshold transitional housing program under a HOPWA SPNS (Special Project of National Significance) grant; and provides clinical services (mental health and substance abuse counseling) for homeless and non-homeless persons with HIV/AIDS.

AIDS Action Committee is closely affiliated with and leverages services from a number of Boston-based AIDS focused providers, including the Victory Programs Technical Assistance Program (which provides TA related to permanent supported housing), Justice Resource Institute (which manages several PSH programs), Fenway Health Center (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), and Community Servings (which delivers prepared meals to participants in many Cambridge and Boston-based residential programs). Many Cambridge residents with HIV/AIDS (homeless and non-homeless) receive health related services (and specialized food pantry services) from the Zinberg Clinic of the Cambridge Health Alliance.

Education and Employment Assistance

Several programs offer (homeless and non-homeless persons) assistance accessing scholarships and information:

- The Cambridge Employment Program, the WIA-funded Career Source, and the Boston-based Higher Education Information Center provide free help in identifying scholarship resources for higher education.
- The Cambridge Department of Veterans Services can help eligible veterans access federal Veterans Administration funding for higher education and job training.
- The Massachusetts Rehabilitation Commission (MRC) can help eligible disabled persons access federal (Section 508) funding for education and training.

Career Source, a WIA-funded One Stop, offers a range of services for the more independent job seeker, including workshops, self-paced computer tutorials, computers and phones for job search, and job fairs. Under specialized State contracts, Career Source provides more extensive individualized services to special populations: dislocated workers, recipients of Unemployment Insurance, heads of households transitioning from TAFDC to employment and seeking help with next-step career development or job retention, etc.

The City-operated Cambridge Employment Program (CEP) provides career counseling and job search assistance to work-ready Cambridge residents.

The Massachusetts Rehabilitation Commission (MRC) offers federally funded (Section 508) vocational rehabilitation services to homeless and non-homeless persons with disability-related barriers to employment. Subject to the availability of funding (sometimes entailing a wait of 6-10 months), MRC counselors can assist clients in developing and implementing a vocational

rehabilitation plan, including education, training, supported employment, reasonable accommodation in the workplace, etc.

The Cambridge Department of Veterans' Services helps eligible wartime veterans (homeless and non-homeless) access government funded job training and vocational rehabilitation benefits.

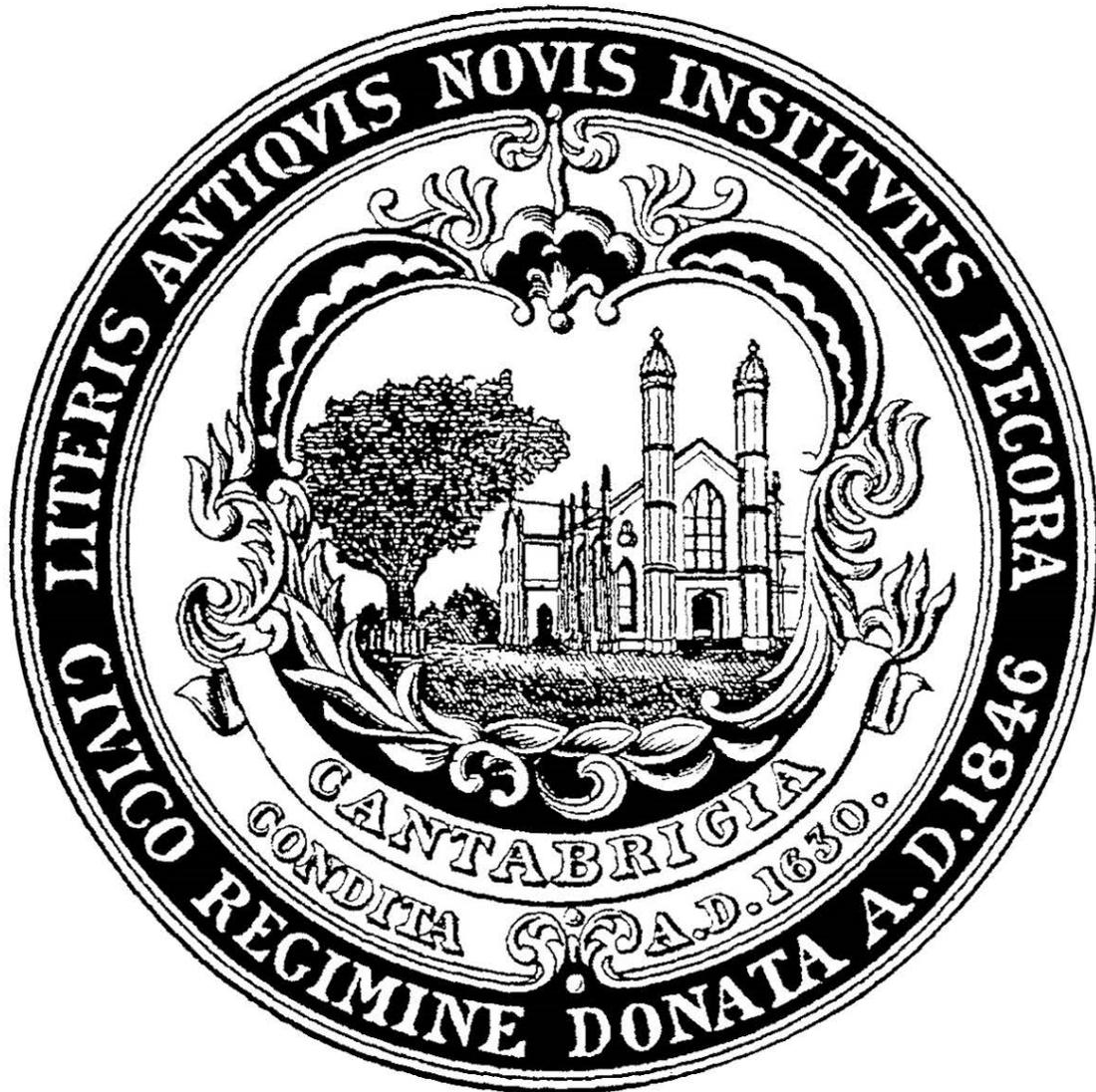
Legal Assistance

Mainstream Legal Services targeting specific assistance (e.g., assistance appealing benefits denials, assistance challenging evictions or denial of housing, assistance obtaining restraining orders, etc.) to very low income persons, persons with disabilities, domestic violence victims, and other categorically eligible populations are offered by Cambridge & Somerville Legal Services (CASLS), Cambridge Legal Services and Counseling Center (CLSCC), and the student-run Harvard Legal Aid Bureau. City funding enables CASLS to serve persons whose incomes are above the poverty level. Specialized assistance addressing housing or other forms of discrimination is available from the Cambridge Human Rights Commission.

Cambridge Somerville Legal Services (with City funding) and the Community Legal Services & Counseling Center (with CDBG funding) provide legal representation (at mediation, negotiation, or court) for tenants at risk of losing housing in landlord disputes.

Community Dispute Settlement Center and Just a Start's Mediation for Results (both privately funded) offer free or low cost landlord/tenant mediation to help prevent evictions. Mediation for Results also offers casework support to prevent troubled tenancies from becoming eviction cases.

City of Cambridge



FY2016-2020 Consolidated Plan And FY2016 Action Plan

Executive Summary

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

1. Introduction

The City of Cambridge's FY2016-2020 Consolidated Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) entitlement programs. The Plan covers the time period from July 1, 2015 to June 30, 2020. The Plan describes the City's initiatives to:

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

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

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. For FY2016, Year One of the FY2016-2020 Five-Year Plan, Cambridge will receive **\$2,511,259** in Community Development Block Grant (CDBG), a decrease of approximately 4.6% (\$122,061) over FY2015; **\$562,796** in Home Investment Partnership Act (HOME), a 15% decrease (\$100,594) compared to FY2015; and **\$234,779** in Emergency Solutions Grant (ESG) funds, which represents an increase of approximately 4% (\$9,438) compared to FY2015. In total, Cambridge will receive **\$3,308,834** in formula based funding from HUD, a decrease of approximately 6% (\$214,267) from FY2015's funding levels.

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

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Affordable Homeownership

Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

- FY2016 Goal: 15 units
- Five-Year Goal: 125 units

Affordable Rental

Create new affordable rental units

- FY2016 Goal: 200 units
- Five-Year Goal: 575 units

Preserve Housing Affordability

Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

- FY2016 Goal: 125 units
- Five-Year Goal: 750 units

Stabilize Homeownership

Stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

- FY2016 Goal: 35 units
- Five-Year Goal: 175 units

Microenterprise Assistance

Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.

- FY2016 Goal: 35 businesses served
- Five-Year Goal: 175 businesses served

Best Retail Practices

Promote thriving retail and commercial districts.

- FY2016 Goal: 20 businesses served
- Five-Year Goal: 100 businesses served

Retailer Accessibility Program

Increase Accessibility of Locally Owned and Operated Retailers and Restaurants

- FY2016 Goal: 10 businesses served
- Five-Year Goal: 50 businesses served

Bio-Med Training Program

Support training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries.

- FY2016: 10 individuals trained
- Five-Year Goal: 50 individuals trained

Support services providing emergency food to families and individuals facing food insecurity.

- FY2016 Goal: 3,915 people served
- Five-Year Goal: 19,575 people served

Create or support services for senior citizens and persons with disabilities residing in Cambridge.

- FY2016 Goal: 520 people served
- Five-Year Goal: 2,600 people served

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

- FY20016 Goal: 1,120 people served
- Five-Year Goal: 5,600 people served

Offer age-appropriate services to disadvantaged and underserved youths and infants.

- FY2016 Goal: 212 people served

- Five-Year Goal: 1,060 people served

Support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence.

- FY2016: 70 people served
- Five-Year Goal: 350 people served

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

- FY2016: 317 people served
- Five-Year Goal: 1,585 people served

Support services helping linguistic minorities access mainstream services and resources.

- FY2016 Goal: 300 people served
- Five-Year Goal: 1,500 people served

3. Evaluation of past performance

Overview of CDBG, HOME & ESG Funded Activities	Housing	Economic Dev.	Public Services	ESG
Accomplishments - FY 2011 - 2014	Units	Clientele	People Served	People Served
Anticipated	934	477	15,423	10,004
Actual	1,055	580	27,923	10,878
% Complete Compared to Five-Year Plan	73%	102%	180%	134%
Expenditures				
Actual for FY2014	\$2,815,372	\$147,254	\$448,946	\$219,354
Total for FY2011-2014	\$5,872,566	\$742,741	\$1,812,084	\$731,335

Past Performance

4. Summary of citizen participation process and consultation process

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

The City Held 3 Public Hearings to solicit input from residents and interested parties. Two of the Hearings were specifically for concerns related to Affordable Housing (December 8, 2014 and February 19, 2015), and a third was held for all Non-Housing concerns (January 22, 2015). With affordable housing as the overwhelming concern among residents, this was done to provide two forums for residents to comment on housing and a separate hearing to allow residents with other concerns to provide input.

Additionally, a Draft version of the Plan was made available on April 14 for the public to review. The Draft version of the Plan was made available on-line on the City's website and hard copies were made available at the City's planning office and at the main branch of the Cambridge Public Library.

5. Summary of public comments

All comments received were overwhelmingly related to the issue of affordable housing. Not only were commenters concerned about the escalating cost of living in Cambridge and how that impacts the ability to find affordable market rate housing, but concern was also expressed at the changing landscapes impact on neighborhoods.

On the whole, comments were expressed in support of increasing the percentage of affordable housing units in the City.

Other comments were related to the broader aspect of income insecurity, and specifically

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

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Robert Keller

Cambridge Community Development Department

344 Broadway, 3rd Floor

Cambridge, MA 02139

(617) 349-4600

rkeller@cambridgema.gov

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Please see the Extended Discussions at AD-25 for a complete description of all Consultation activities.

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)).

Please see the Extended Discussions at AD-25 for a complete description of all Consultation activities.

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CITY OF CAMBRIDGE
	Agency/Group/Organization Type	Services-homeless Other government - Local CoC
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cambridge DHSP is the Collaborative Applicant for the Cambridge CoC, which includes a broad range of homeless service providers in the City. DHSP is the recipient of CoC Program funds awarded through HUD and oversees implementation of homeless services by CoC Program

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Please see the Extended Discussions at AD-25 for a complete description of all Consultation activities.

Narrative (optional):

PR-15 Citizen Participation

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

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

The City Held 3 Public Hearings to solicit input from residents and interested parties. Two of the Hearings were specifically for concerns related to Affordable Housing (December 8, 2014 and February 19, 2015), and a third was held for all Non-Housing concerns (January 22, 2015). With affordable housing as the overwhelming concern among residents, this was done to provide two forums for residents to comment on housing and a separate hearing to allow residents with other concerns to provide input.

Additionally, a Draft version of the Plan was made available on April 14 for the public to review. The Draft version of the Plan was made available on-line on the City's website and hard copies were made available at the City's planning office and at the main branch of the Cambridge Public Library.

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	3 Public Meetings were held between December 2014 and February 2015. Attendance for each meeting varied, but was generally light. Meetings focused on Affordable Housing concerns drew the most interest.	The pervasive comments expressed by attendees were related to Cambridge's high cost of housing and availability of housing for lower income individuals and families.		
2	Newspaper Ad	Non-targeted/broad community	All Public Hearings are advertised in the Cambridge Chronicle in the weeks leading up to the event. The advertisement also invites residents to submit written comments via regular or e-mail.	No written comments were received.		

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	Internet Outreach	Non-targeted/broad community	The City posts Public Hearing dates and times on the City's calendar and on the Community Development Department's website. The posting on the Community Development website invites residents to submit comments at any time via regular or e-mail.	No comments were received.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The cost of housing is typically the largest expense for individuals and families. The high cost of housing creates a burden for many on the income ladder in Cambridge, ranging from those in poverty to middle income households. The problem impacts both renters and homeowners. A high cost of housing burden greatly exacerbates all aspects of Income Insecurity, as greater wages are needed and other household and life expenses are deprioritized in order to meet the necessity of maintaining housing. High housing costs present a particularly daunting impediment to homeless and at-risk homeless individuals and families, slowing or preventing altogether their transition into permanent housing.

Cambridge has a very high cost of housing, relative not only to the region or metro area, but also to its own recent past. The 2014 median market rate sales price of a single family home was \$1,200,000, for a two family \$937,000, and for a condominium \$575,000. These figures are all 50% to 100% greater than those from 2004. By way of comparison, the Consumer Price Index rose by 23% over the same period.

According to a March 2014 survey of Boston.com and Craigslist.com, the median monthly rents sought for market rate Cambridge apartments were \$2,300 for a one bedroom unit, \$2,838 for a two bedroom unit and \$3,435 for a three bedroom unit. Compared to 2004 these asking rents are 50% to 70% greater than those from 2004.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The cost burden of housing in Cambridge continues to grow and is the greatest barrier to providing affordable housing, as well as a substantial factor in preventing individuals and families from securing permanent housing. Please see the Housing Discussion and Public Services Discussion at AD-25 for a more thorough description of services to mitigate this problem.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	101,355	104,322	3%
Households	42,635	45,386	6%
Median Income	\$47,979.00	\$69,017.00	44%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,555	4,590	3,780	3,680	24,775
Small Family Households *	2,180	1,215	985	1,005	9,060
Large Family Households *	195	70	75	50	620
Household contains at least one person 62-74 years of age	1,345	510	410	595	3,295
Household contains at least one person age 75 or older	1,365	565	355	250	1,290
Households with one or more children 6 years old or younger *	1,115	640	165	260	2,640
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	50	65	40	300	10	25	0	0	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	10	0	20	85	0	0	35	15	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	195	95	20	105	415	10	0	15	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	3,960	1,860	675	180	6,675	655	420	275	290	1,640

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	740	990	1,335	1,260	4,325	125	200	190	240	755
Zero/negative Income (and none of the above problems)	580	0	0	0	580	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,360	2,020	760	345	7,485	670	445	320	305	1,740
Having none of four housing problems	2,680	1,695	2,035	2,105	8,515	175	430	670	925	2,200
Household has negative income, but none of the other housing problems	580	0	0	0	580	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,510	770	410	2,690	40	140	170	350
Large Related	105	30	4	139	10	0	45	55
Elderly	920	380	140	1,440	460	305	65	830
Other	2,405	1,800	1,495	5,700	280	180	220	680
Total need by income	4,940	2,980	2,049	9,969	790	625	500	1,915

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,200	260	95	1,555	40	130	120	290
Large Related	80	0	0	80	0	0	10	10
Elderly	595	210	40	845	360	125	15	500
Other	2,220	1,485	560	4,265	255	160	130	545
Total need by income	4,095	1,955	695	6,745	655	415	275	1,345

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	140	75	20	125	360	10	0	50	0	60

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	65	35	0	0	100	0	0	0	0	0
Other, non-family households	45	0	0	25	70	0	0	0	15	15
Total need by income	250	110	20	150	530	10	0	50	15	75

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Please see the Homelessness Section of the Extended Discussions section found at AD-25

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Please see the Homelessness Section of the Extended Discussions section found at AD-25

What are the most common housing problems?

Of the housing problems shown in the above tables, by far the most common problem is the housing cost burden. The number of renters and owners that pay more than 30% of their income for housing expenses is significant and the number of renters and owners that pay more than 50% is even greater. This is not surprising given the very high cost of housing in Cambridge today. The market rents and the market price of homeownership have risen dramatically in recent years and continue to rise.

The City of Cambridge has been very active in working to create additional affordable housing to reduce the cost burden of low and moderate residents. But there are challenges. There is very little available

vacant land in Cambridge to build on and existing buildings are often purchased by market rate developers for prohibitive prices. In addition, funding for affordable housing has become tighter. Federal CDBG and HOME grants have decreased over the last few years.

Are any populations/household types more affected than others by these problems?

The housing cost burden is a problem that affects all low and moderate income populations and household types in Cambridge. Both renters and home owners are affected by the high cost of housing in the City. The problem is greatest among households from 0 to 30 % AMI, with more than 46% experiencing housing cost burden. These households require the deepest subsidy to serve.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,900	1,990	665
White	2,980	935	215
Black / African American	1,530	505	95
Asian	525	110	205
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	625	295	110

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,655	940	0
White	2,205	600	0
Black / African American	335	170	0
Asian	555	60	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	460	55	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,605	1,175	0
White	1,810	655	0
Black / African American	235	355	0
Asian	355	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	50	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,145	1,535	0
White	1,575	1,085	0
Black / African American	115	230	0
Asian	155	145	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	130	45	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,035	2,855	665
White	2,655	1,260	215
Black / African American	1,195	840	95
Asian	500	140	205
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	510	405	110

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,465	2,125	0
White	1,690	1,120	0
Black / African American	75	435	0
Asian	410	205	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	200	315	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,080	2,700	0
White	710	1,750	0
Black / African American	160	425	0
Asian	105	365	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	115	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	650	3,030	0
White	460	2,200	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	25	320	0
Asian	10	290	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	40	130	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,995	5,330	8,560	715
White	20,605	5,340	5,665	215
Black / African American	2,075	885	1,290	95
Asian	2,640	1,115	1,035	210
American Indian, Alaska Native	55	0	40	0
Pacific Islander	0	0	0	0
Hispanic	1,255	740	750	160

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2007-2011 CHAS
Source:

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

After reviewing all the screens above in sections, NA-15, NA-20, and NA-25, there are no racial or ethnic groups that have a disproportionately greater need than the needs of the income category as a whole. This does not take away from the fact that the housing costs are a tremendous burden to low and moderate income residents in Cambridge and is the most important housing issue for Cambridge. But the housing cost burden is relatively proportionate across all racial and ethnic groups in Cambridge.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

N/A

NA-35 Public Housing – 91.205(b)

Introduction

For all questions related to Public Housing, please see The Cambridge Housing Authority section of the Housing Discussion in the AP-25 Appendix

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	2	9	7	6	8	0	0	
Average Household size	0	1	1	1	1	1	1	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	14	1	52	2	29	18	0
# of Elderly Program Participants (>62)	0	9	1,007	490	196	271	5	0
# of Disabled Families	0	58	222	635	121	422	17	0
# of Families requesting accessibility features	0	96	2,065	2,031	489	1,407	39	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	53	950	1,119	280	743	25	0	70
Black/African American	0	41	994	850	191	624	13	0	20
Asian	0	2	89	42	15	24	1	0	2

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	15	9	3	5	0	0	1
Pacific Islander	0	0	7	2	0	2	0	0	0
Other	0	0	10	9	0	9	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	13	194	256	45	201	1	0	8
Not Hispanic	0	83	1,862	1,766	444	1,197	38	0	85

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

On January 1, 2015, CHA's public housing waiting list closed to allow relocation of current residents during construction associated with RAD. The existing waiting list (at the time it closed) indicates that 2.59% of applicants have requested accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Beyond the fundamental components of shelter, which include a safe and healthy living environment both for the population as a whole and based upon accommodated individual needs, CHA considers as essential needs the construction of an environment which is conducive to the positive well-being, and productivity of the residents it serves, a strong sense of community which incorporates social and educational programs designed to empower and enhance the quality of life of its residents, a relationship between management staff and tenants that strives for transparency, and the opportunity for residents to actively engage with and collaborate with the housing authority in all of the above aspects.

How do these needs compare to the housing needs of the population at large

Approximately 4.1% of CHA public housing units are accessible units. The waiting list (at the time it closed) indicates that there are 2.79 applicants requesting accessible units to each accessible unit in CHA's public housing portfolio. In comparison, there are 4.42 applicants (not seeking accessible units) on the waiting list for each public housing unit that is not accessible. In this regard, CHA is better able to meet the needs of applicants requesting accessible units than the population at large.

Discussion

CHA is not only aware of the needs of its residents (both those who require accessible accommodations and the population at large) but also those on the waiting list. As part of the RAD transition, CHA closed its public housing waiting list on January 1st, 2015 so that impacted CHA public housing residents are

adequately housed during construction improvements to their units and building. In the Housing Choice Voucher program, CHA plans to open its waiting list in 2015 to serve more very-low income and income-eligible applicants in Cambridge.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Please see the Homelessness, Public Services and ESG Discussion at AD-25 for a complete description of all Consultation activities.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	181	0	201	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	323	47	2,030	0	0	0
Chronically Homeless Individuals	90	31	0	0	0	0
Chronically Homeless Families	8	0	0	0	0	0
Veterans	17	3	85	0	0	0
Unaccompanied Child	15	0	0	0	0	0
Persons with HIV	14	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2014 PIT2014 AHAR

Indicate if the homeless population Has No Rural Homeless
is:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	276	38
Black or African American	153	8
Asian	12	0
American Indian or Alaska Native	3	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	88	4
Not Hispanic	416	43

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the CoC’s 2014 PIT count, 181 persons in households with children were living in emergency shelters or transitional housing units on the night of Jan. 29, 2014. Because Massachusetts is a “right to shelter” state, Cambridge does not have households with children living in unsheltered situations. The CoC, in partnership with the State, which manages the system of shelter for homeless families with children, combats family homelessness through prevention funds, rapid rehousing services, emergency shelter and PH units dedicated to households with children. As with all homeless subpopulations in Cambridge, the highest priority need for families with children is for affordable permanent housing units. Increasingly, providers are finding it difficult to locate affordable units for families with children, even if the family has a Section 8 or other voucher. This issue is indicative of the extreme market conditions for rental units in Cambridge and metro Boston. Time-limited subsidies such as rapid rehousing and permanent subsidies through the CoC Program or other federal programs are often not enough to support the cost of a family renting a multi-bedroom unit in the region. The CoC’s nonprofit providers are finding it necessary to utilize privately fundraised dollars to support units that rent above HUD-defined Fair Market Rent (FMR) in order to serve families with CoC Program funds.

The CoC’s population of veterans experiencing homelessness are primarily individuals, not households with families. Of the 20 veterans counted in the 2014 PIT, just one was in a household with children. The majority of veterans experiencing homelessness in Cambridge are individuals staying in emergency shelters. Although the Cambridge CoC has access to a number of HUD-VASH vouchers through the Cambridge Housing Authority, a number of the veterans living in shelter or staying outdoors either do not meet the eligibility requirements for VASH or are highly resistant to services and are not interested

in accessing government assistance despite persistent outreach efforts from numerous street outreach providers.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Compared to the 2010 U.S. Census data for Cambridge, the City's population of persons experiencing homelessness counted in the 2014 PIT shows an overrepresentation of Black and Hispanic persons. The U.S. Census data from 2010 show that 11.7% of Cambridge's residents are Black, but the 2014 PIT data show that 30% of sheltered homeless persons were Black or African American[1]. The Census data show that just under 8% of the City's residents are Hispanic, but the 2014 PIT data show that about 17% of the sheltered persons counted identified as Hispanic. Overrepresentation of Black persons in the sheltered homeless population is consistent with trends observed in national homelessness data, but overrepresentation of Hispanic persons has not been observed at the national level.[2]

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In Cambridge as elsewhere, the causes and duration of homelessness are highly variable. Homelessness may be largely economic – caused by loss of employment or other financial support – and/or it may be related to substance abuse, mental illness, incarceration, domestic violence, household disintegration, and/or eviction. Homelessness may be brief and situational, it may be episodic and interspersed with periods in housing, or it may be long-term.

Currently, the annual Point-in-Time (PIT) and Annual Homeless Assessment Report (AHAR) are the CoC's most reliable data sources for estimating need for our sheltered and unsheltered populations. Using these data sources and HUD's priorities defined by the Federal Strategic Plan to End Homelessness, the CoC has identified Cambridge's chronically homeless individuals – comprised primarily of the unsheltered population and the population of long-term stayers in emergency shelter – as the CoC's highest priority population in need of assistance. These data sources also show that Cambridge's population of sheltered and unsheltered homeless persons has remained relatively stable over the past several years, despite significant increases in the number of Permanent Supportive Housing (PSH) units and subsidies dedicated to serve persons moving out of homelessness.[1] As homeless people are placed in PSH units, other homeless persons quickly fill shelter beds and appear on the streets. As mentioned elsewhere in this narrative, providers are finding that having a voucher or subsidy is often not enough to house persons since it is increasingly difficult to find an affordable unit that falls within the payment limits of the voucher. The CoC's nonprofit providers are finding it necessary to utilize

privately fundraised dollars to support units that rent above HUD-defined Fair Market Rent (FMR) in order to serve individuals with CoC Program funds.

Members of the Cambridge CoC consistently identify the lack of affordable rental units and/or the lack of appropriate supportive services as a barrier to housing individuals moving out of chronic homelessness. Increasing the number of affordable permanent housing units coupled with intensive supportive services is the most pressing need for the CoC's priority population of chronically homeless individuals. Additionally, sustaining funding for street outreach services is a critical need. Many people in the priority population of unsheltered, chronically homeless clients are resistant to accessing services. Preserving funding for street outreach is an important piece of the CoC's strategy of reaching vulnerable populations who are resistant and/or unlikely to seek services without dedicated outreach

Discussion:

The CoC does not yet have programming specifications or instructions on how to accurately measure and calculate all of the needs-assessment variables included in the Homeless Needs Table. The CoC has implemented the 2014 HUD HMIS Data Standards and works to continuously improve data collection systems. As further guidance from HUD is published, the CoC will work to provide accurate data to the authors of the Consolidated Plan and Annual Action Plans.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Describe the characteristics of special needs populations in your community:

The Department of Human Service Programs (DHSP), with counsel from The Human Services Commission, has identified the following special needs populations within the Cambridge community: Individuals Experiencing Homelessness, Survivors of Domestic Violence, Linguistic Minorities, the Elderly, Individuals with Disabilities, and Individuals and Families Experiencing Food Insecurity.

What are the housing and supportive service needs of these populations and how are these needs determined?

Please see the Homelessness, Public Services and ESG Discussion located AD-25.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Please see the Homelessness, Public Services and ESG Discussion located AD-25.

Discussion:

The Human Services Commission, a citizen advisory board, meets monthly with Department of Human Service Programs (DHSP) staff to discuss human services issues relevant to the Cambridge community. The Commission advises the City Manager and Assistant City Manager on human services policies, funding allocations, and needs assessment. Over the years, the Commission has responded to local needs by recommending Community Development Block Grant (CDBG) funding for a wide range of programs offered by the City and community agencies. One important means the Commission uses for gathering information on local human services trends is discussion at monthly meetings and testimony at periodic needs assessment public hearings. Human Services Commission meetings are open to the public. Notices of meetings are posted at City Hall, on the City of Cambridge's online calendar, and DHSP's online calendar.

With ongoing consultation with the Human Services Commission and non-profit organizations serving low-income Cambridge residents, DHSP has identified the following priority areas:

- Children/Youth/Family Support Domestic Violence Linguistic Minorities Homelessness Emergency Food Resources Elderly/Individuals with Disabilities Youth Employment/Life Skills

Since CDBG funding has decreased for FY2016, the Commission has recommended granting a one-year renewal to agencies currently receiving CDBG Public Services funding. Dependent on future CDBG funding allocations, the Commission will consider recommending the issuance of an RFP to address some of the identified needs. Notifications to organizations and placing a legal notice in the local newspaper will follow. Applicants will be required to address the themes described above in their proposals

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Resources to target improved Public Facilities is not currently seen as a Need for the City of Cambridge.

How were these needs determined?

The City typically uses tax revenues and other non-HUD avenues of funding to support, create and maintain Public Facilities.

Describe the jurisdiction’s need for Public Improvements:

As with most Cities, Cambridge faces a high cost of maintaining its infrastructure in a way that is equitable to all residents and neighborhoods. As a very old and densely populated City in a region with extreme temperature fluctuations and weather events, the physical infrastructure is in constant need of repair, upgrade and improvement.

The City has used CDBG and other HUD funds to repair and improve streets and sidewalks in primarily low and moderate income neighborhoods in the past, and will consider that approach if necessary going forward.

How were these needs determined?

These needs represent an on-going concern related to the routine up-keep of the physical infrastructure and are identified on a case-by-case basis.

Describe the jurisdiction’s need for Public Services:

Please see the Homelessness, Public Services & ESG Discussion and the Housing Discussion located at AD-25

How were these needs determined?

Please see the Homelessness, Public Services & ESG Discussion and the Housing Discussion located at AD-25

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Cambridge has a very high cost of housing, relative not only to the region or metro area, but also to its own recent past. The 2014 median market rate sales price of a single family home was \$1,200,000, for a two family \$937,000, and for a condominium \$575,000. These figures are all 50% to 100% greater than those from 2004. By way of comparison, the Consumer Price Index rose by 23% over the same period.

According to a March 2014 survey of Boston.com and Craigslist.com, the median monthly rents sought for market rate Cambridge apartments were \$2,300 for a one bedroom unit, \$2,838 for a two bedroom unit and \$3,435 for a three bedroom unit. Compared to 2004 these asking rents are 50% to 70% greater than those from 2004.

-

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,298	9%
1-unit, attached structure	3,209	7%
2-4 units	16,973	35%
5-19 units	9,122	19%
20 or more units	15,277	31%
Mobile Home, boat, RV, van, etc	9	0%
Total	48,888	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	152	1%	1,919	7%
1 bedroom	2,133	13%	11,184	38%
2 bedrooms	6,313	39%	11,245	38%
3 or more bedrooms	7,573	47%	4,867	17%
Total	16,171	100%	29,215	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are currently more than 7000 units of affordable rental and homeownership in the City of Cambridge. These affordable units consist of a variety of housing types including SROs, congregate living, townhouses, units in two family homes, condominiums, larger developments, and more. The units range from studios to 3 and 4 bedrooms and serve all low and moderate income levels. Affordable units have been created using Federal CDBG and HOME funds, State funds, City of Cambridge funds and funding from private lenders. Units have also been created using the city's inclusionary zoning program.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City has had great success at addressing the preservation needs of expiring-use properties in Cambridge. In the last five years, the City has successfully preserved seven of the 10 properties which had been subject to affordability restrictions which were due to expire by 2021. The three remaining developments, containing a total of 670 units, have affordability restrictions which will begin expiring in the next five years. One of these properties, containing 154 units, is in the process of being preserved through an anticipated sale to a non-profit preservation buyer. The City is in contact with the owners of the two remaining properties and will make every effort to ensure that no affordable unit is lost.

Does the availability of housing units meet the needs of the population?

The number of housing units does not meet the needs of the population of the City of Cambridge. The vacancy rate is under 3%, showing how strong the demand is for all housing in Cambridge. For affordable housing the demand is even stronger. The City has a list of 270 households who are waiting for affordable homeownership units, and more than 1000 households who are waiting for affordable rental units. The Cambridge Housing Authority has a waiting list of 9500 households.

Describe the need for specific types of housing:

The market is not providing enough units for all types of housing in Cambridge. Both rental and homeownership housing units are needed. Low and moderate income households have a strong need for housing that is not being provided by the market. Units are also needed at all bedroom sizes, ranging from rooms for those transitioning from homelessness to family-sized homeownership. In recent years the demand for affordable three bedroom units has far over stripped demand.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	331,600	546,900	65%
Median Contract Rent	912	1,449	59%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,216	14.4%
\$500-999	3,913	13.4%
\$1,000-1,499	7,724	26.4%
\$1,500-1,999	7,987	27.3%
\$2,000 or more	5,375	18.4%
Total	29,215	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,245	No Data
50% HAMFI	5,455	60
80% HAMFI	7,740	205
100% HAMFI	No Data	384
Total	16,440	649

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,035	1,156	1,444	1,798	1,955
High HOME Rent	1,042	1,164	1,408	1,619	1,786

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	856	917	1,101	1,271	1,418

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Currently in Cambridge there is not enough housing for households at any income level. The fact that the vacancy rate is less than 3% demonstrates that demand for housing exceeds supply at all levels. For low and moderate income households there are waiting list for affordable rental and homeownership units. There is a gap between the market rental and purchase price. While this is most acute for those at the lowest levels of AMI, it is increasingly difficult for moderate income households to find housing they can afford.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is expected to remain the same or decrease in the next few years. Robust commercial development continues to bring high paying jobs to the city, increasing demand for local housing. If the vacancy rate remains low, home values and rents will continue to rise.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The market rents for Cambridge are significantly above the HOME Rents/FMRs. For example, in 2014 both the Fair Market Rent and the HIGH HOME Rent for a one bedroom are \$1,164. But the median asking price for a one bedroom is \$2,300. These numbers emphasize how important it is for Cambridge to both create new affordable housing and preserve existing affordable housing.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

The City of Cambridge defines “substandard condition” as not meeting the Massachusetts State Sanitary Code, specifically Chapter II of the State Sanitary Code [105 CMR 41 0.000] entitled Minimum Standards of Fitness for Human Habitation.

The City of Cambridge defines “substandard condition but suitable for rehabilitation” as not meeting the State Sanitary Code and also financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,468	28%	13,122	45%
With two selected Conditions	79	0%	419	1%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	0	0%	27	0%
No selected Conditions	11,624	72%	15,627	53%
Total	16,171	100%	29,215	99%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	677	4%	2,192	8%
1980-1999	2,101	13%	3,236	11%
1950-1979	1,313	8%	7,569	26%
Before 1950	12,080	75%	16,218	56%
Total	16,171	100%	29,215	101%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,393	83%	23,787	81%
Housing Units build before 1980 with children present	470	3%	590	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,400	25	1,425
Abandoned Vacant Units	20	80	100
REO Properties	3	0	3
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

Housing Division Estimates

Data Source Comments:

Need for Owner and Rental Rehabilitation

Generally the condition of rental and homeowner housing in Cambridge is very good. There are still some units of housing that can be defined as substandard and need rehabilitation. Any rehabilitation, even if minor, can be burdensome for low and moderate income residents. To defray that burden, the City's Home Improvement Program supplies loans and technical assistance to low and moderate income homeowners to help them with rehabilitation of their units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Since more than 80% of units in Cambridge were built prior to 1980, a large number of the housing units had lead paint based hazards at one time. Many of these units, especially units occupied by low or moderate income families, have been de-leaded over time through a number of programs. For 15 years Cambridge had a program called Lead Safe that de-leaded many homes. The Cambridge Housing Authority also has a de-leading program. And any affordable units that the City has helped to create or rehab have been de-leaded prior to renting or selling to low and moderate income persons. The City's Home Improvement Program continues to provide funding and other assistance to de-lead homes owned by low and moderate income residents.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

For all questions related to Public Housing, please see: The Public Housing section of the Extended Discussions in the AP-25 Appendix, and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	100	2,348	2,393	560	1,833	239	0	2,511
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

For all questions related to Public Housing, please see: The Public Housing section of the Extended Discussions in the AP-25 Appendix, and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

For all questions related to Public Housing, please see: The Public Housing section of the Extended Discussions in the AP-25 Appendix, and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

For all questions related to Public Housing, please see: The Public Housing section of the Extended Discussions in the AP-25 Appendix, and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Cambridge has a well-developed Continuum of Care, with the City of Cambridge’s Department of Human Service Programs as lead agency and convener of most organizational activity. Programs serving people homeless in Cambridge range from emergency shelter to permanent supportive housing to mainstream services, and are operated by a range of entities including nonprofit service providers, faith-based/volunteer organizations, and the City itself.

Due to the nature of Cambridge as a dense, urban community, geographical mobility among people homeless in the region is relatively high, and many Cambridge-based individuals who are homeless also access services in the neighboring cities of Somerville and Boston. Many service providers operate programs in Cambridge as well as in one or both of these other communities. The narrative responses below describe only services available in Cambridge itself, yet it can be assumed for any set of needs that there is also a high level of interconnectivity between programs and populations in Cambridge, Somerville, and Boston (as well as in other Metropolitan Boston communities, particularly those accessible by public transit).

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	207	41	103	453	0
Chronically Homeless Households	0	0	0	141	0
Veterans	0	0	0	140	0
Unaccompanied Youth	0	0	0	10	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2014 Housing Inventory Chart (HIC)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

For a full description of all services, please see the Homelessness and Public Services section of the Extended Discussions Narrative located at AD-25

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

For a full description of all services and facilities, please see the Homelessness and Public Services section of the Extended Discussions Narrative located at AD-25

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Please see the Homelessness, Public Services & ESG Discussion and the Housing Discussion pieces at AD-25 for all queries in this section.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

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 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 CenterThe Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction);The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

In addition to prevention services, the Cambridge Multi-Service Center (MSC) offers short term case management for homeless and at-risk individuals. MSC clients are easily referred by case managers to a range of co-located specialized services, including mental health counseling, substance abuse counseling, money management assistance, legal assistance, help accessing mainstream benefits, and free telephone access. Although ongoing clients are encouraged to schedule appointments with their case manager, staff are available to assist walk-in homeless clients and persons referred by any and all sources.

A designated staff person at the Cambridge Multi-Service Center for the Homeless (who also maintains office hours at the City's Senior Center) provides housing search assistance (and related case management support) to homeless (and at-risk) elders and persons with disabilities.

The state-funded Cambridge Department of Veterans' Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's

Agent collaborates with the MSC to obtain matching funds required by State law. Veterans who first seek services from other Continuum providers are routinely also referred to the DVS for specialized assistance.

The City's Fuel Assistance Program uses LIHEAP, state fuel assistance funds, and Emergency Food and Shelter Program (EFSP) funds to help low income households pay utility arrearages and rent arrearages (if heat is included in rent).

In addition to these services, Cambridge hosts several organizations working to address the housing and supportive service needs of at-risk persons who are not homeless. The summary below provides a brief overview of these services. Please see the Cambridge Somerville Resource Guide, www.cambridgesomervilleresourceguide.org, for a full listing of services available for special needs populations in the jurisdiction.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management funded by the Mass. Department of Mental Health. Depending on their housing status, clients receive assistance from a DMH case manager, a DMH-funded residential case manager, the Assertive Community Treatment (ACT) team in resolving a housing crisis, or in obtaining supported housing, if needed.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Cambridge faces many barriers to the production and retention of affordable housing. Some, such as the high demand for housing and high cost of construction, are not affected by public policy. As a built-out urban area, it is very difficult to find developable land. The public policy that most constrains affordable housing development is the current zoning ordinance limits the number of units that can be created on many parcels. The scarcity of development opportunities drives up the cost of acquiring sites, and often the zoning is too constrained to allow the number of units necessary to make affordable housing development feasible.

The elements of the zoning code that have a particular impact are the parking requirements, which often require the construction of expensive underground parking; density and height limits; and open space requirements. Developers of market-rate housing can increase their prices enough to cover the higher costs associated with these zoning constraints, making it difficult for developers of affordable projects to compete for sites.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8	0	1	0	-1
Arts, Entertainment, Accommodations	142	0	16	0	-16
Construction	34	0	4	0	-4
Education and Health Care Services	197	0	23	0	-23
Finance, Insurance, and Real Estate	104	0	12	0	-12
Information	37	0	4	0	-4
Manufacturing	61	0	7	0	-7
Other Services	38	0	4	0	-4
Professional, Scientific, Management Services	105	0	12	0	-12
Public Administration	0	0	0	0	0
Retail Trade	95	0	11	0	-11
Transportation and Warehousing	22	0	3	0	-3
Wholesale Trade	31	0	4	0	-4
Total	874	0	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	62,760
Civilian Employed Population 16 years and over	59,018
Unemployment Rate	5.96
Unemployment Rate for Ages 16-24	15.43
Unemployment Rate for Ages 25-65	4.33

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	27,142
Farming, fisheries and forestry occupations	1,639
Service	3,751
Sales and office	9,145
Construction, extraction, maintenance and repair	872
Production, transportation and material moving	581

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,544	61%
30-59 Minutes	18,330	34%
60 or More Minutes	2,586	5%
Total	53,460	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,184	129	916

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,661	567	1,489
Some college or Associate's degree	4,147	696	1,449
Bachelor's degree or higher	37,915	1,290	8,211

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	53	234	120	719	1,161
9th to 12th grade, no diploma	441	210	239	707	751
High school graduate, GED, or alternative	3,432	1,266	1,458	2,993	2,310
Some college, no degree	8,061	1,401	1,034	2,232	796
Associate's degree	220	543	413	683	258
Bachelor's degree	5,248	12,343	3,013	4,737	1,544
Graduate or professional degree	706	12,757	6,503	8,328	3,754

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,735
High school graduate (includes equivalency)	29,777
Some college or Associate's degree	28,563
Bachelor's degree	44,751
Graduate or professional degree	57,600

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Cambridge's primary employment sectors are:

-Higher Education

-Biotechnology

-Government

-Software Development

-Healthcare

-Internet Technology & Development

For a list of the current Top 25 Employers, see:

<http://www.cambridgema.gov/CDD/factsandmaps/economicdata/top25employers.aspx>

Describe the workforce and infrastructure needs of the business community:

Cambridge's top employment sectors feature a highly educated and skilled workforce. The primary work of these employers is intellectually based, and does not require the supporting physical infrastructure that many large scale manufacturing based employers require. Cambridge is home to two of the world's leading universities (MIT & Harvard) and the Boston metro-area is home to dozens more highly regarded universities and colleges. Cambridge also presents employers with a very high quality of life, which is increasingly essential in attracting top talent in very competitive industries. A robust and urban environment is increasingly seen as attractive to employers and employees alike.

Support staff at these institutions and companies must also be skilled both generally, and in ways specific to the operation.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The types of industries that dominate Cambridge's economic landscape, and the continued evolution of those and associated industries, creates a higher demand on affordable housing opportunities for the whole community. Cambridge currently enjoys a very robust and effective economy, but as more highly skilled and highly compensated individuals locate in Cambridge it creates a great deal of pressure on the housing market, forcing high market rates even higher. This continuing trend makes it increasingly difficult for current Cambridge residents in market rate housing to remain in the City, while also making all housing more expensive for potential homeowners and renters alike.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Cambridge has a very high number of highly educated residents, which corresponds directly with the portfolio of its top employers. There exists a gap, however, which precludes a large segment of the population who do not have post secondary and above degrees from participating in Cambridge's economic prosperity.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Cambridge provides support to Just-A-Start for its Cambridge Biomedical Careers Program. This eight month program is designed to enable residents to complete a Certificate in Biomedical Sciences to prepare them for entry level jobs at local biotechnology companies, universities, research institutions, clinical laboratories and hospitals.

The City's Economic Development Division also conducts workshops to help individuals and microenterprises learn and develop skills crucial to success in the modern environment.

(See: SP-45/AP-20 Goals 5 and 8; and the Economic Development & NRSA Discussion located at AD-25)

The City also offers an array of adult job and career training services through its Department of Human Service Programs, with a focus on developing the technical and interpersonal skills required to obtain and maintain employment.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

N/A

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Neighborhoods radiating out from Central Square, including Area 4, Wellington-Harrington, Cambridgeport and Riverside represent the neighborhoods with the greatest concentration of both minority and low-income residents. This area constitutes the NRSA East.

See also: Maps & Other Information located at AD-25

What are the characteristics of the market in these areas/neighborhoods?

Cambridge's very high cost of living and high demand for real-estate makes these neighborhoods very socially and economically blended. Larger public housing facilities and other dedicated affordable housing units maintain a fairly consistent percentage of housing stock for low and moderate income households, while the market-rate housing continues to escalate as seen citywide.

Are there any community assets in these areas/neighborhoods?

Yes, the City invests a great deal in these neighborhoods through the creation and maintaining of community parks & playgrounds, senior centers and youth centers.

See also: Maps & Other Information located at AD-25

Are there other strategic opportunities in any of these areas?

Cambridge is largely built-out, and all areas remain in high demand. The City will always look for opportunities to assist low and moderate-income residents on a case by case basis with a citywide approach.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan addresses the priority needs of the City. The primary goals are the continuance of improving the quality of life of low and moderate income residents. The City will prioritize programs that meet eligibility requirements and meet the greatest needs of low and moderate income residents.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	NRS EAST
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/1/2005
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Please see: Economic Development & NRSA Discussion located at AD-25
	Include specific housing and commercial characteristics of this target area.	Please see: Economic Development & NRSA Discussion located at AD-25
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Please see: Economic Development & NRSA Discussion located at AD-25
	Identify the needs in this target area.	Please see: Economic Development & NRSA Discussion located at AD-25
	What are the opportunities for improvement in this target area?	Please see: Economic Development & NRSA Discussion located at AD-25
Are there barriers to improvement in this target area?	Please see: Economic Development & NRSA Discussion located at AD-25	
2	Area Name:	NRS WEST
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/1/2005
	% of Low/ Mod:	
	Revital Type:	Comprehensive

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Please see: Economic Development & NRSA Discussion located at AD-25
	Include specific housing and commercial characteristics of this target area.	Please see: Economic Development & NRSA Discussion located at AD-25
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Please see: Economic Development & NRSA Discussion located at AD-25
	Identify the needs in this target area.	Please see: Economic Development & NRSA Discussion located at AD-25
	What are the opportunities for improvement in this target area?	Please see: Economic Development & NRSA Discussion located at AD-25
	Are there barriers to improvement in this target area?	Please see: Economic Development & NRSA Discussion located at AD-25
3	Area Name:	City of Cambridge
	Area Type:	Eligible Activities in the City of Cambridge
	Other Target Area Description:	Eligible Activities in the City of Cambridge
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

<p>What are the opportunities for improvement in this target area?</p>	
<p>Are there barriers to improvement in this target area?</p>	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

The City has updated its existing Neighborhood Revitalization Strategy Areas with 2007-2011 ACS data. The NRSA footprints will remain largely the same. Please see the NRSA attachment at AD-25 for a more comprehensive discussion of the new NRSAs.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	NRS EAST NRS WEST
	Associated Goals	Affordable Homeownership Affordable Rental Preserve Housing Affordability Stabilize Homeownership

	Description	The high cost of housing and scarcity of market rate affordable housing is the greatest challenge facing low and moderate-income residents in Cambridge.
	Basis for Relative Priority	
2	Priority Need Name	Quality Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	NRS EAST NRS WEST

	Associated Goals	Bio-Med Career Program Mitigating Food Insecurity Services for Seniors and Persons with Disabilities Legal & Supportive Services Youth & Infant Services Domestic Violence Prevention and Treatment Afterschool Employment & Life Skills Training Improve Access for Linguistic Minorities
	Description	A broad array of quality public services are crucial to sustaining Cambridge's low and moderate-income residents, and to improve their quality of life and give them opportunities to increase their stability and economic viability..
	Basis for Relative Priority	
3	Priority Need Name	Economic Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	NRS EAST NRS WEST
	Associated Goals	Microenterprise Assistance Best Retail Practices Retail Interior Accessibility Program
	Description	As the cost of commercial real-estate and housing continue to escalate in Cambridge, it is crucial to provide resources and skills training to low and moderate income individuals, microenterprises and locally owned and operated retailers to remain viable in the City's high-skilled economy.
	Basis for Relative Priority	

4	Priority Need Name	Suitable Living Environment
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Streets & Sidewalks
	Description	Provide for a reliable and quality street and sidewalk infrastructure in low and moderatwe-income neighborhoods.
	Basis for Relative Priority	
5	Priority Need Name	Homeless Services
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	NRS EAST NRS WEST Eligible Activities in the City of Cambridge
Associated Goals	ESG - Emergency Shelter Services ESG - Homeless Prevention & Rapid Re-Housing ESG - Street Outreach ESG - HMIS
Description	Emergency Shelter, Homeless OPrevention, Street Outreach and Rapid Re-Housing for individuals and families that are homeless or at-risk.
Basis for Relative Priority	

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The City considers all types of development on a citywide and case-by-case basis as opportunities arise.</p> <p>Please see the Housing Discussion item located at AD-25</p>
TBRA for Non-Homeless Special Needs	<p>The City considers all types of development on a citywide and case-by-case basis as opportunities arise.</p> <p>Please see the Housing Discussion item located at AD-25</p>
New Unit Production	<p>The City considers all types of development on a citywide and case-by-case basis as opportunities arise.</p> <p>Please see the Housing Discussion item located at AD-25</p>
Rehabilitation	<p>The City considers all types of development on a citywide and case-by-case basis as opportunities arise.</p> <p>Please see the Housing Discussion item located at AD-25</p>
Acquisition, including preservation	<p>The City considers all types of development on a citywide and case-by-case basis as opportunities arise.</p> <p>Please see the Housing Discussion item located at AD-25</p>

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,511,259	298,525	0	2,809,784	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	562,796	0	0	562,796	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	234,779	0	0	234,779	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Rental Assistance Services Transitional housing Other	3,762,901	0	0	3,762,901	15,051,604	These are competitive grant funds awarded by HUD through annual competitions. The amount listed for Year 1 is the grant award from Fed. FY2014 for grants beginning in 2015 and ending in 2016. The expected amount for the remainder of the ConPlan is an estimate based on the FFY14 amount being renewed each year.

Table 50 - Anticipated Resources

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

The City anticipates leveraging \$127,277,491 in CDBG and HOME funds and \$6,490,124 in ESG funds. For a thorough description of these anticipated leveraged resources please see the Housing Discussion and Homelessness, Public Services & ESG Discussion located at AD-25.

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

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF CAMBRIDGE		Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Cambridge has a strong record in utilizing HUD funds for the benefit of its low and moderate-income residents. While longstanding and strong relationships exist between the City and its key partners and stakeholders, a continual effort is made to strengthen the relationships and enhance the services and programs we provide to the residents. This is achieved regular and on-going coordination at several levels, from formal monthly meetings to incidental and on-going collaboration.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Please see the Homelessness, Public Services & ESG Discussion located at AD-25

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Please see the Homelessness, Public Services & ESG Discussion located at AD-25

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Please see the Homelessness, Public Services & ESG Discussion located at AD-25

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Homeownership	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$500,000 HOME: \$250,000	Homeowner Housing Added: 125 Household Housing Unit
2	Affordable Rental	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$500,000 HOME: \$500,000	Rental units constructed: 575 Household Housing Unit
3	Preserve Housing Affordability	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$750,000 HOME: \$500,000	Rental units rehabilitated: 750 Household Housing Unit
4	Stabilize Homeownership	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$250,000	Homeowner Housing Rehabilitated: 175 Household Housing Unit
5	Microenterprise Assistance	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$175,000	Businesses assisted: 175 Businesses Assisted
6	Best Retail Practices	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$215,000	Businesses assisted: 100 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Retail Interior Accessibility Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$200,000	Facade treatment/business building rehabilitation: 50 Business
8	Bio-Med Career Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Quality Public Services	CDBG: \$450,000	Other: 50 Other
9	Mitigating Food Insecurity	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$255,000	Public service activities other than Low/Moderate Income Housing Benefit: 19500 Persons Assisted
10	Services for Seniors and Persons with Disabilities	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$235,000	Public service activities other than Low/Moderate Income Housing Benefit: 2600 Persons Assisted
11	Legal & Supportive Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$470,000	Public service activities other than Low/Moderate Income Housing Benefit: 4500 Persons Assisted Homelessness Prevention: 1100 Persons Assisted
12	Youth & Infant Services	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$165,000	Public service activities other than Low/Moderate Income Housing Benefit: 1060 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Domestic Violence Prevention and Treatment	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$175,000	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted
14	Afterschool Employment & Life Skills Training	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$325,000	Public service activities other than Low/Moderate Income Housing Benefit: 1585 Persons Assisted
15	Improve Access for Linguistic Minorities	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$510,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
16	Streets & Sidewalks	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Suitable Living Environment	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
17	ESG - Emergency Shelter Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$121,742	Homeless Person Overnight Shelter: 1000 Persons Assisted
18	ESG - Homeless Prevention & Rapid Re-Housing	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$43,612	Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	ESG - Street Outreach	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$19,125	Other: 100 Other
20	ESG - HMIS	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$3,067	Other: 100 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Homeownership
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<p>Goal Description</p>	<p>Currently, a household annual income of more than \$110,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able to.</p> <p>City support for first-time homebuyer programs includes homebuyer education and counseling services, the First-time Homebuyer Financial Assistance program, HOME and CDBG funding for downpayment and closing cost assistance, assistance with accessing low cost mortgages (for example, the OneMortgage Loan Program). The City also allocates substantial resources to the non-profit development of limited equity condominium units for first time buyers when sites for such projects are obtainable, and assists owners of deed restricted homeownership units in selling their homes to eligible new buyers and ensuring those homes are in good condition and affordable to buyers at appropriate income levels.</p> <p>The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong, however, recent trends have affected many potential buyers. Access to credit remains an issue for many potential buyers, with banks using stricter lending standards in response to the credit crisis and recession. In recent years the City has offered an unprecedented number of homeownership units to first-time homebuyers, however, only those with the best credit scores have access to mortgage financing. Access to responsible mortgage financing will remain an issue for many buyers with past credit issues.</p> <p>During the five years from FY2016 to FY2020, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more</p>
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		<p>difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.</p>
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2	Goal Name	Affordable Rental
	Goal Description	<p>The City of Cambridge supports the creation of new affordable rental opportunities throughout the city. New affordable rental housing opportunities may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City’s Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, non-profit ownership is a key part of this strategy as is the use of long-term deed restrictions to ensure affordability.</p> <p>As rents have risen steadily during the previous five years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,700 for a two-bedroom unit in 2004 to \$2,800 in 2014 according to a Community Development Department survey of asking rents), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.</p> <p>During the five years from 2016 to 2020 the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.</p>

3	Goal Name	Preserve Housing Affordability
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<p>Goal Description</p>	<p>Supporting the long term viability of public housing, privately-owned affordable housing, and non-profit owned affordable housing, is a major component of Cambridge's work to maintain the existing affordable stock.</p> <p>Given the challenges of creating new affordable housing in Cambridge, the need to maintain existing affordable opportunities is critical. Maintaining the stock of affordable rental housing in Cambridge has long been a priority of the City and remains a key housing goal.. While the City has had substantial success in recent years in preserving housing that had been at risk, many existing affordable units remain at risk due to expiring affordability restrictions, reductions in available subsidies for operating support, or needs for capital reinvestment to ensure the continued viability of buildings. The City will work closely with the Cambridge Housing Authority, non-profit owners, and private owners to ensure affordable housing units remain viable and available, and will continue to work closely with and support the CHA as it works to preserve the viability of its own underfunded public housing developments.</p> <p>The City supports the preservation of privately-owned affordable rental housing by both working directly with private owners and by helping non-profit organizations to preserve affordability through acquisition. Given Cambridge's desirability, buildings with expiring use restrictions are at high risk for market-rate conversion without the intervention by the City and other stakeholders to preserve this housing. The City remains committed to working with owners, tenants, and stakeholders to preserve affordability wherever possible, including providing City assistance to ensure long-term affordability.</p> <p>During the five years from 2016 to 2020, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.</p>
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		<p>Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. Further cuts to federal programs such as CDBG and HOME will impact the City's ability to achieve its objectives. The availability of rental assistance will also be essential in working in achieving this goal.</p>
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4	Goal Name	Stabilize Homeownership
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<p>Goal Description</p>	<p>Cambridge strives to stabilize owner-occupied one- to four-family buildings owned by extremely low, low- and moderate-income households; encourage investment in the existing housing stock; and preserve the rental units in two-, three-, and four-unit buildings that have traditionally been more affordable.</p> <p>In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program (HIP) offers affordable loans and technical assistance to owner-occupants of one- to four unit properties, which encourages stability and reinvestment in the housing stock. The program also provides a resource for homeowners who may be at risk of foreclosure, and can assist homeowners with analyzing refinancing options and available resources to assist in stabilizing their housing costs.</p> <p>With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Some owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard, with unaddressed health and safety code violations after years of deferred maintenance. Tenants in small rental buildings often live with similar conditions, and property owners may be reluctant to invest in these units without raising rents to recoup their investment. Of units with these conditions, most are suitable for rehabilitation.</p> <p>The costs of owning and maintaining small properties have increased in recent years. Providing incentives and assistance for owners to reinvest in this traditionally affordable housing stock without having to raise rents to unaffordable levels will assist in the continued availability of this important housing resource, and give owners choice in how they reinvest in their properties while preserving tenancies of low and moderate-income tenants.</p> <p>During the 5 year period from 2016 to 2020, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.</p>
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5	Goal Name	Microenterprise Assistance
	Goal Description	Cambridge's Economic Development Division (EDD) will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations.
6	Goal Name	Best Retail Practices
	Goal Description	<p>The Best Retail Practices program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management and part two, and the opportunity for participants to apply for a matching grant program that funds pre-approved interior store improvements or marketing costs, up to \$1,999 per business. The program will also be highlighted in our best retail workshop in our business development workshops.</p> <p>This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to over 500 businesses since the program began in fiscal year 2002, and 140 grants have been provided since fiscal year 2004, the first year of the grant program.</p>

7	Goal Name	Retail Interior Accessibility Program
	Goal Description	Starting in FY2015, EDD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.
8	Goal Name	Bio-Med Career Program
	Goal Description	The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record in training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.
9	Goal Name	Mitigating Food Insecurity
	Goal Description	Through a combination of Community Development Block Grants and Property Taxes, DHSP anticipates contracting with the following agencies to provide services to individuals and families experiencing food insecurity: <ul style="list-style-type: none"> • The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in Area 4 and East Cambridge by providing essential emergency food; and • Food For Free will continue to rescue and deliver approximately 624,000 pounds of fresh produce and canned goods to 66 Cambridge food assistance programs such as food pantries, meal programs, youth programs, and shelters

10	Goal Name	Services for Seniors and Persons with Disabilities
	Goal Description	<p>Through a combination of Community Development Block Grants and property taxes, the City anticipates the following agencies will be contracted to provide services targeting the elderly and individuals with disabilities:</p> <ul style="list-style-type: none"> • SCM Community Transportation will continue to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services; • Food For Free will provide monthly home deliveries of at least 40 pounds of food to low-income, housebound, elderly and/or disabled Cambridge residents; and • The Council on Aging’s Grandet en Aksyon (Elders in Action) program will provide weekly support groups for low-income Haitian Elders residing in Cambridge, through which they will gain access to meals, medical information and medical screening, ESL Literacy skills, and recreational activities, resulting in a decrease in social isolation, improved access to health information and other essential services, and an increase in literacy skills and confidence

11	Goal Name	Legal & Supportive Services
	Goal Description	<p>Through a combination of the Community Development Block Grant and property taxes, DHSP anticipates the following agencies will be contracted to provide services targeting residents experiencing homelessness or at risk of becoming homeless:</p> <ul style="list-style-type: none"> • The Community Legal Services & Counseling Center (CLSCC) will provide legal counsel and representation to public/private housing tenants facing eviction; • CLSCC will provide representation of public and subsidized housing tenants and applicants for housing at administrative appeals; • CLSCC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; • CLSCC will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues; • The Multi-Service Center’s Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range of services that primarily includes: assessment and case management, information and referral, and counseling and support services; and • CASPAR’s Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at on site clinic and adjust treatment plans as needed to individuals with chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment

12	Goal Name	Youth & Infant Services
	Goal Description	<p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide services targeting low and low-moderate income youths and their families:</p> <ul style="list-style-type: none"> • The Cambridge Camping Association will run a summer camp program and transportation for youth with emotional/behavioral special needs, while also providing individual counseling, and information and referral to other supportive services; and • The Guidance Center will continue to provide bilingual/bicultural early intervention services to young families with infants: Outreach and support to assist linguistic minority families with infants in accessing early intervention services; Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family; Case management and individual family service planning and weekly home visits; Access to parent-child groups at community sites and transportation services; And ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists

13	Goal Name	Domestic Violence Prevention and Treatment
	Goal Description	<p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with Greater Boston Legal Services/Cambridge & Somerville Legal Services, and Community Legal Services & Counseling Center to provide the following services to survivors of domestic violence:</p> <ul style="list-style-type: none"> • Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights; • Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress; • Ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners to work with survivors of domestic violence; and • Working on citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone

14	Goal Name	Afterschool Employment & Life Skills Training
	Goal Description	<p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide employment and life skills services to low-moderate income youth and young adults:</p> <ul style="list-style-type: none"> • The Cambridge Housing Authority will continue to provide an after-school life skills program, with emphasis on SAT preparation, college readiness, and employment coaching for youth residing in public housing developments; Provide academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp; Provide after-school classroom-based instruction in job readiness and life skills; Arrange field trips to colleges and universities, provide assistance with college applications and financial aid applications, provide mentorship during college experience; • The Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; Conduct outreach to the community and to the local private industry to support employment services to youth in Cambridge; Provide career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; and • The Young People’s Project will provide training in science, technology, engineering and math literacy, and meaningful employment opportunities that enrich high school teens’ lives while encouraging them to pursue higher education and become involved in their communities; Provide science, technology, engineering and math literacy worker training to high school youths, and present math literacy workshops to elementary students and families at various community centers

15	Goal Name	Improve Access for Linguistic Minorities
	Goal Description	<p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates providing and contracting with local non-profit community organizations to provide services to approximately 300 low-moderate income residents whose primary language is not English through a variety of public service grants, which include the following:</p> <ul style="list-style-type: none"> • Cambridge residents who are immigrants will continue to access mainstream community resources with the support of the following community based agencies: Massachusetts Alliance of Portuguese Speakers, Centro Latino, and the Ethiopian Community Mutual Assistance Association; • The Multi-Service Center’s Haitian Services Program will assist Haitian Creole-speaking Cambridge residents and other linguistic minorities with low-moderate income, gain access to a variety of essential services and resources within the community; • Information and referral, crisis intervention/prevention, interpretation/translation, counseling and other support services to immigrant individuals and families, including Spanish-speaking, Portuguese-speaking, Haitian Creole-speaking, and Amharic-speaking populations and promote access to community services
16	Goal Name	Streets & Sidewalks
	Goal Description	The City may use CDBG funds to repair streets and sidewalks in income eligible neighborhoods should a need arise.
17	Goal Name	ESG - Emergency Shelter Services
	Goal Description	Emergency Shelter Services for Individuals, Families and Youths who are homeless or at-risk.
18	Goal Name	ESG - Homeless Prevention & Rapid Re-Housing
	Goal Description	Homeless Prevention and Rapid Re-Housing Activities carried out by Cambridge's Multi-Service Center

19	Goal Name	ESG - Street Outreach
	Goal Description	Street Outreach to Homelless Individuals, Families and Youths in Cambridge
20	Goal Name	ESG - HMIS
	Goal Description	HMIS data collection

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City will continue efforts to provide housing options for “extremely low-income” households who earn less than 30% of area median income. All City-assisted affordable rental units are available to extremely low-income households who have rental housing vouchers from the Cambridge Housing Authority or other subsidizing agency. City-assisted affordable units include units developed with CDBG, HOME, or City funds, and units developed under the City’s inclusionary housing program, many of which are occupied by households with rental subsidies.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

For all questions related to Public Housing, please see: The Affordable & Public Housing Discussion in the AP-25 Appendix

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Cambridge faces many barriers to the production and retention of affordable housing. Some, such as the high demand for housing and high cost of construction, are not affected by public policy. As a built-out urban area, it is very difficult to find developable land. The public policy that most constrains affordable housing development is the current zoning ordinance limits the number of units that can be created on many parcels. The scarcity of development opportunities drives up the cost of acquiring sites, and often the zoning is too constrained to allow the number of units necessary to make affordable housing development feasible.

The elements of the zoning code that have a particular impact are the parking requirements, which often require the construction of expensive underground parking; density and height limits; and open space requirements. Developers of market-rate housing can increase their prices enough to cover the higher costs associated with these zoning constraints, making it difficult for developers of affordable projects to compete for sites.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In order to enable affordable housing developers to compete with developers of market housing for sites, we are looking at potential zoning changes. These include modifying parking requirements; increasing allowable densities; and creating a permitting process that would reduce the delays caused by challenges to permits and variances for affordable housing projects. These changes are in the early analysis stage, and require further discussion of their feasibility and potential impact. If changes are proposed, they will be voted on by the City Council, so the implementation of any proposed changes is not certain.

SP-60 Homelessness Strategy – 91.215(d)

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

1. Street outreach targeting unsheltered persons is provided primarily by CASPAR's First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot's First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its "homeless unit," in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.
2. Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).
3. Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women's Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR's Emergency Services Center (ESC) and the Salvation Army's Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge's Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.
4. Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

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

Three Rental Assistance projects funded through the CoC Program (formerly Shelter Plus Care grants) fund subsidies for 39 individuals with disabilities and 7 families with HIV/AIDS, and leverage supportive services including intensive case management services for 15 clients of the Mass. Department of Mental Health, case management for 15 clients of AIDS Action Committee under contract with the Mass. Department of Public Health, case management by Heading Home under ESG contract with the City, and

case management by AIDS Action Committee, with the help of federal Ryan White funding. Because program clients are able to contribute a portion of their income to housing costs, the Rental Assistance projects are able to support subsidies to 45 individuals and 8 families, that is, 15% above projected capacity.

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

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

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

The Cambridge CoC's efforts to combat homelessness among veterans include collaboration with the Boston VA Healthcare System, which administers the 140 HUD-VASH vouchers assigned to the Cambridge Housing Authority; collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Volunteers of America, NECHV, Veteran's Northeast Outreach Center); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services (DVS), which administers MA Chapter 115 assistance for rent or mortgage payments/arrears and helps vets upgrade discharges.

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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

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

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

The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following: The Cambridge School Department's Family Resource Center, The Cambridge Department of Veterans' Services; The Council on Aging refers at risk elders and the City's Disabilities Commission.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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.

How are the actions listed above related to the extent of lead poisoning and hazards?

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.

How are the actions listed above integrated into housing policies and procedures?

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.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty in FY2016. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs will apply annually, in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

Toward this end, the Department of Human Service Programs (DHSP) uses City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services aimed, directly or indirectly, at increasing household incomes. These include adult education and ESL classes, employment services for youth and adults, and childcare. DHSP provides benefits counseling, daily congregate meals and a food pantry for the elderly.

DHSP also funds a range of community-based programs aimed, directly or indirectly, at increasing household incomes. These include food pantry programs, programs designed to provide immigrant populations with access to social services as well as information and referral. DHSP funds programs to prevent and to alleviate the devastating impact of domestic violence, which often plunge women and their children into poverty. DHSP operates the Summer Nutrition program for children and youth in many locations citywide, and provides nutritious snacks and meals year-round for participants in its enrolled childcare and Youth Center programs.

In addition to the City's commitment to develop and preserve affordable housing and the efforts of the Cambridge Housing Authority, DHSP directs City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services that help homeless families and individuals find and retain transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. An additional strategy employed by DHSP is a fuel assistance program.

DHSP also funds a range of community-based programs that help homeless families find transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. These include a program to provide legal services and support to low and moderate income families who face eviction or legal barriers to obtaining permanent housing.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this strategy will significantly improve the lives of low-income working families, elderly on fixed

incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

On an ongoing basis the Federal Grants Office receives, reviews and processes invoices for charges of sub-recipients. The review ensures that invoicing is done in accordance with the terms of the Agreement, applicable law, rules and regulations. Monthly “desk audit” monitoring of programs is performed to track the timeliness of expenditures. On an ongoing basis, the Federal Grants Manager will be notified of any program income. This notification will consist of the amount of the income and the project the income was derived from. Quarterly, the Federal Grants Office receives and reviews reports of sub-recipients concerning the activity of revolving loan funds for which they have the charge to administer. Every other year the Federal Grants Office conducts a monitoring of a sample of the sub-recipients fiscal administration of programs conducted under their agreements with the City of Cambridge, Community Development Dept. This is done to determine compliance with applicable regulations including but not limited to 24CFR570 and OMB 2CFR200 Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, which are incorporated into the Agreements by reference. The monitoring includes a review of the sub-recipients financial management systems and systems for internal control, procurement procedures and equipment and real property management. For an in-depth discussion on the specific Monitoring activities of the Housing, Economic Development, Public Services and ESG programs, please see the Housing Discussion, Economic Development & NRSA Discussion and Homelessness, Public Services & ESG Discussion pieces located at AD-25.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,511,259	298,525	0	2,809,784	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	562,796	0	0	562,796	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	234,779	0	0	234,779	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Rental Assistance Services Transitional housing Other	3,762,901	0	0	3,762,901	15,051,604	These are competitive grant funds awarded by HUD through annual competitions. The amount listed for Year 1 is the grant award from Fed. FY2014 for grants beginning in 2015 and ending in 2016. The expected amount for the remainder of the ConPlan is an estimate based on the FFY14 amount being renewed each year.

Table 54 - Expected Resources – Priority Table

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

The City anticipates leveraging \$127,277,491 in CDBG and HOME funds and \$6,490,124 in ESG funds. For a thorough description of these anticipated leveraged resources please see the Housing Discussion and Homelessness, Public Services & ESG Discussion located at AD-25.

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Homeownership	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$48,438	Homeowner Housing Added: 15 Household Housing Unit
2	Affordable Rental	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$48,439 HOME: \$519,721	Rental units constructed: 200 Household Housing Unit
3	Preserve Housing Affordability	2015	2019	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$48,438	Rental units rehabilitated: 125 Household Housing Unit
4	Stabilize Homeownership	2015	2019	Affordable Housing	NRS EAST NRS WEST	Affordable Housing	CDBG: \$860,955	Homeowner Housing Rehabilitated: 35 Household Housing Unit
5	Microenterprise Assistance	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$32,000	Businesses assisted: 35 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Best Retail Practices	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$41,500	Businesses assisted: 20 Businesses Assisted
7	Retail Interior Accessibility Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities	CDBG: \$50,000	Businesses assisted: 10 Businesses Assisted
8	Bio-Med Career Program	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Quality Public Services	CDBG: \$90,000	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
9	Mitigating Food Insecurity	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$51,000	Public service activities other than Low/Moderate Income Housing Benefit: 3915 Persons Assisted
10	Services for Seniors and Persons with Disabilities	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$46,100	Public service activities other than Low/Moderate Income Housing Benefit: 520 Persons Assisted
11	Legal & Supportive Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$93,432	Public service activities other than Low/Moderate Income Housing Benefit: 1120 Persons Assisted
12	Youth & Infant Services	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$33,000	Public service activities other than Low/Moderate Income Housing Benefit: 212 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Domestic Violence Prevention and Treatment	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted
14	Afterschool Employment & Life Skills Training	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$203,400	Public service activities other than Low/Moderate Income Housing Benefit: 317 Persons Assisted
15	Improve Access for Linguistic Minorities	2015	2019	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$101,432	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
16	ESG - Emergency Shelter Services	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$121,742	Homeless Person Overnight Shelter: 1000 Persons Assisted
17	ESG - Homeless Prevention & Rapid Re-Housing	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$43,612	Homelessness Prevention: 100 Persons Assisted
18	ESG - Street Outreach	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$19,125	Other: 100 Other
19	ESG - HMIS	2015	2019	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$3,067	Other: 100 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	Streets & Sidewalks	2015	2019	Non-Housing Community Development	NRS EAST NRS WEST	Suitable Living Environment	CDBG: \$1	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Homeownership
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<p>Goal Description</p>	<p>Currently, a household annual income of more than \$110,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able to.</p> <p>City support for first-time homebuyer programs includes homebuyer education and counseling services, the First-time Homebuyer Financial Assistance program, HOME and CDBG funding for downpayment and closing cost assistance, assistance with accessing low cost mortgages (for example, the OneMortgage Loan Program). The City also allocates substantial resources to the non-profit development of limited equity condominium units for first time buyers when sites for such projects are obtainable, and assists owners of deed restricted homeownership units in selling their homes to eligible new buyers and ensuring those homes are in good condition and affordable to buyers at appropriate income levels.</p> <p>The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong, however, recent trends have affected many potential buyers. Access to credit remains an issue for many potential buyers, with banks using stricter lending standards in response to the credit crisis and recession. In recent years the City has offered an unprecedented number of homeownership units to first-time homebuyers, however, only those with the best credit scores have access to mortgage financing. Access to responsible mortgage financing will remain an issue for many buyers with past credit issues.</p> <p>During FY2016, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.</p>
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2	Goal Name	Affordable Rental
	Goal Description	<p>The City of Cambridge supports the creation of new affordable rental opportunities throughout the city. New affordable rental housing opportunities may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City’s Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, non-profit ownership is a key part of this strategy as is the use of long-term deed restrictions to ensure affordability.</p> <p>As rents have risen steadily during the previous five years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,700 for a two-bedroom unit in 2004 to \$2,800 in 2014 according to a Community Development Department survey of asking rents), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.</p> <p>During FY2016, the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.</p>

3	Goal Name	Preserve Housing Affordability
	Goal Description	<p>Supporting the long term viability of public housing, privately-owned affordable housing, and non-profit owned affordable housing, is a major component of Cambridge's work to maintain the existing affordable stock.</p> <p>Given the challenges of creating new affordable housing in Cambridge, the need to maintain existing affordable opportunities is critical. Maintaining the stock of affordable rental housing in Cambridge has long been a priority of the City and remains a key housing goal.. While the City has had substantial success in recent years in preserving housing that had been at risk, many existing affordable units remain at risk due to expiring affordability restrictions, reductions in available subsidies for operating support, or needs for capital reinvestment to ensure the continued viability of buildings. The City will work closely with the Cambridge Housing Authority, non-profit owners, and private owners to ensure affordable housing units remain viable and available, and will continue to work closely with and support the CHA as it works to preserve the viability of its own underfunded public housing developments.</p> <p>The City supports the preservation of privately-owned affordable rental housing by both working directly with private owners and by helping non-profit organizations to preserve affordability through acquisition. Given Cambridge's desirability, buildings with expiring use restrictions are at high risk for market-rate conversion without the intervention by the City and other stakeholders to preserve this housing. The City remains committed to working with owners, tenants, and stakeholders to preserve affordability wherever possible, including providing City assistance to ensure long-term affordability.</p> <p>During FY2016, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.</p> <p>Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. Further cuts to federal programs such as CDBG and HOME will impact the City's ability to achieve its objectives. The availability of rental assistance will also be essential in working in achieving this goal.</p>

4	Goal Name	Stabilize Homeownership
	Goal Description	<p>Cambridge strives to stabilize owner-occupied one- to four-family buildings owned by extremely low, low- and moderate-income households; encourage investment in the existing housing stock; and preserve the rental units in two-, three-, and four-unit buildings that have traditionally been more affordable.</p> <p>In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program (HIP) offers affordable loans and technical assistance to owner-occupants of one- to four unit properties, which encourages stability and reinvestment in the housing stock. The program also provides a resource for homeowners who may be at risk of foreclosure, and can assist homeowners with analyzing refinancing options and available resources to assist in stabilizing their housing costs.</p> <p>With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Some owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard, with unaddressed health and safety code violations after years of deferred maintenance. Tenants in small rental buildings often live with similar conditions, and property owners may be reluctant to invest in these units without raising rents to recoup their investment. Of units with these conditions, most are suitable for rehabilitation.</p> <p>The costs of owning and maintaining small properties have increased in recent years. Providing incentives and assistance for owners to reinvest in this traditionally affordable housing stock without having to raise rents to unaffordable levels will assist in the continued availability of this important housing resource, and give owners choice in how they reinvest in their properties while preserving tenancies of low and moderate-income tenants.</p> <p>During FY2016, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.</p>

5	Goal Name	Microenterprise Assistance
	Goal Description	Cambridge's Economic Development Division (EDD) will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations.
6	Goal Name	Best Retail Practices
	Goal Description	Cambridge's Economic Development Division (EDD) will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations.
7	Goal Name	Retail Interior Accessibility Program
	Goal Description	Starting in FY2015, EDD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.

8	Goal Name	Bio-Med Career Program
	Goal Description	The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record on training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.
9	Goal Name	Mitigating Food Insecurity
	Goal Description	With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing services to approximately 3,915 low and low-moderate income individuals and families experiencing food insecurity
10	Goal Name	Services for Seniors and Persons with Disabilities
	Goal Description	With continuing funding from HUD in FY2016, the City of Cambridge plans to provide supportive services to approximately 520 elders and individuals with disabilities through a variety of public service grants.
11	Goal Name	Legal & Supportive Services
	Goal Description	During FY2016, the City of Cambridge anticipates providing vital legal services to approximately 60 low-moderate income individuals and families at risk of becoming homeless; securing shelter for 160 low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 900 individuals experiencing chronic homelessness.
12	Goal Name	Youth & Infant Services
	Goal Description	With continuing funding from HUD in FY2016, the City of Cambridge plans to provide supportive services to approximately 212 low and low-moderate income youths and infants through a variety of public service grants.

13	Goal Name	Domestic Violence Prevention and Treatment
	Goal Description	With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing domestic violence-related services to approximately 70 low-moderate income adults and children through a variety of public service grants.
14	Goal Name	Afterschool Employment & Life Skills Training
	Goal Description	With continuing funding from HUD in FY2016, DHSP anticipates providing essential employment programs to approximately 317 low-moderate income Cambridge youth and young adults through a variety of public service grants.
15	Goal Name	Improve Access for Linguistic Minorities
	Goal Description	With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing services to approximately 300 low-moderate income residents whose primary language is not English through a variety of public service grants.
16	Goal Name	ESG - Emergency Shelter Services
	Goal Description	
17	Goal Name	ESG - Homeless Prevention & Rapid Re-Housing
	Goal Description	
18	Goal Name	ESG - Street Outreach
	Goal Description	
19	Goal Name	ESG - HMIS
	Goal Description	

20	Goal Name	Streets & Sidewalks
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects will be supported with HUD funds for the 2015-2016 program year. The objectives of the funds are to:

- create suitable living environments
- provide decent affordable housing
- create economic opportunities

Projects

#	Project Name

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
NRS EAST	
NRS WEST	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	375
Special-Needs	0
Total	375

Table 58 - 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	215
Rehab of Existing Units	35
Acquisition of Existing Units	125
Total	375

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

Please see the Housing Discussion located at AD-25

AP-60 Public Housing – 91.220(h)

Introduction

For all questions related to Public Housing, please see: The Affordable & Public Housing Discussion in the AP-25 Appendix

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

For all questions related to Public Housing, please see: The Affordable & Public Housing Discussion in the AP-25 Appendix

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

For all questions related to Public Housing, please see: The Affordable & Public Housing Discussion in the AP-25 Appendix

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

For all questions related to Public Housing, please see: The Affordable & Public Housing Discussion in the AP-25 Appendix

Discussion

For all questions related to Public Housing, please see: The Affordable & Public Housing Discussion in the AP-25 Appendix

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

Introduction

For a complete and thorough description, please see the Homelessness, Public Services & ESG Discussion located at AD-25 Appendix.

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

1. Street outreach targeting unsheltered persons is provided primarily by CASPAR's First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot's First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its "homeless unit," in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.
2. Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).
3. Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women's Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR's Emergency Services Center (ESC) and the Salvation Army's Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge's Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of

efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.

4. Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.
5. The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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

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

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

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

The Cambridge CoC's efforts to combat homelessness among veterans include collaboration with the Boston VA Healthcare System, which administers the 140 HUD-VASH vouchers assigned to the Cambridge Housing Authority; collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Volunteers of America, NECHV, Veteran's Northeast Outreach Center); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services (DVS), which administers MA Chapter 115 assistance for rent or mortgage payments/arrears and helps vets upgrade discharges.

The CoC addresses the youth homeless population through street outreach, drop-in programs, and permanent housing programs. CoC and ESG funds support the CASPAR First Step Street Outreach

program, which reaches out to homeless youth throughout Cambridge and Somerville.

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

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

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

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

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

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

Discussion

A more comprehensive and detailed Homeless Strategy Plan is available upon request.

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

Introduction:

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

In order to enable affordable housing developers to compete with developers of market housing for sites, we are looking at potential zoning changes. These include modifying parking requirements; increasing allowable densities; and creating a permitting process that would reduce the delays caused by challenges to permits and variances for affordable housing projects. These changes are in the early analysis stage, and require further discussion of their feasibility and potential impact. If changes are proposed, they will be voted on by the City Council, so the implementation of any proposed changes is not certain.

Discussion:

See: Housing Discussion located AD-25

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

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

In FY2016 the City will continue its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

Actions planned to foster and maintain affordable housing

The City has a deep commitment to creating, preserving and maintaining affordable housing for individuals and families, as well as for homeowners and renters. For a thorough description of activities dedicated to affordable housing please see the Housing Discussion at AD-25.

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. For a more thorough description of programs and services please see the Homeless, Public Services & Esg Discussion, NRSA & Economic Development Discussion, and Housing Discussion located at AD-25.

Actions planned to develop institutional structure

Cambridge will continue its efforts in FY2016 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

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

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

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

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

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

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service

providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

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

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

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

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	298,525
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:	298,525

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.	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

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

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

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

The City also uses HOME funds to provide 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. 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), the City uses the recapture option and will require repayment of a portion of the HOME assistance if the unit ceases to be the residence of the owner with 5 years of purchase.

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:

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

property.

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 also uses HOME funds to provide 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. 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), the City uses the recapture option and will require repayment of a portion of the HOME assistance if the unit ceases to be the residence of the owner with 5 years of purchase.

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

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

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

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

The Cambridge CoC is in the active planning phase towards a system of coordinated entry that centers on the client experience and positions providers to improve and streamline the programs they offer. The City of Cambridge's Department of Human Service Programs (DHSP), as the lead

agency for the CoC, employs a half-time Project Manager whose time is fully dedicated to planning and implementing the Coordinated Entry system, in collaboration with other DHSP staff.

Planning taking place at the time of writing includes designing a service system of care through visual mapping. A group of engaged and knowledgeable individuals representing the full diversity of stakeholders and competencies throughout the Continuum will establish a conceptual/operational map of the current homeless services system, and build on that to create a comprehensive vision of a coordinated system that is equitable, accessible, and eliminates barriers to services. The outcomes of this will form the basis of the CoC's service strategy and delivery, including an established screening/assessment tool, written standards, the involvement of all homeless service organizations, and a wide-reaching means of publicizing to consumers and other community members how to access the coordinated entry services.

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

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

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

Discussion:

Attachments

Grantee Unique Appendices

EXTENDED DISCUSSIONS
on
PROGRAMS, SERVICES, ACTIVITIES and NARRATIVES
Contained in the City of Cambridge's FY2016-2020
Consolidated Plan and FY2016 Action Plan

Housing (including Public Housing): pg. 2

Economic Development: pg. 33

Proposed NRSAs: pg. 45

Public Services, ESG & Homelessness: pg. 49

HOUSING DISCUSSION

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AFFORDABLE HOUSING

Introduction

What follows is a more detailed discussion of activities to be undertaken by the City of Cambridge's Housing Division and the Cambridge Housing Authority over the five-years of the FY2016-2020 Consolidated Plan, and the FY2016 Annual Action Plan. It is being presented here due to limitations on the on-line reporting template.

City of Cambridge Affordable Housing Activities

SP-45/AP-20 Goal #1: Affordable Homeownership

Currently, a household annual income of more than \$110,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able to.

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

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

- **FY2016 Goal: 15 Homebuyers Assisted**
- **Five-Year Goal: 125 Homebuyers Assisted**

FY2016-2020 Consolidated Plan – Housing Discussion

During the five years from FY2016 to FY2020, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME, which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.

SP-45/AP-20 Goal #2: Affordable Rental Housing

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

As rents have risen steadily during the previous five years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,700 for a two-bedroom unit in 2004 to \$2,800 in 2014 according to a Community Development Department survey of asking rents), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.

- **FY2016 Goal: 200 Rental Units Added**
- **Five-Year Goal: 575 Rental Units Added**

During the five years from 2016 to 2020 the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.

SP-45/AP-20 Goal #3: Preserve Housing Affordability

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

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

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

- **FY2016 Goal: Preserve the Affordability of 125 Units**
- **Five-Year Goal: Preserve the Affordability of 750 Units**

During the five years from 2016 to 2020, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.

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

SP-45/AP-20 Goal #4: Stabilize Households

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

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

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

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

- **FY2016 Goal: Stabilize 35 Households**
- **Five-Year Goal: Stabilize 175 Households**

During the 5 year period from 2016 to 2020, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are currently more than 7000 units of affordable rental and homeownership in the City of Cambridge. These affordable units consist of a variety of housing types including SROs, congregate living, townhouses, units in two family homes, condominiums, larger developments, and more. The units range from studios to 3 and 4 bedrooms and serve all low and moderate income levels. Affordable units have been created using Federal CDBG and HOME funds, State funds, City of Cambridge funds and funding from private lenders. Units have also been created using the city's inclusionary zoning program.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City has had great success at addressing the preservation needs of expiring-use properties in Cambridge. In the last five years, the City has successfully preserved seven of the 10 properties which had been subject to affordability restrictions which were due to expire by 2021. The three remaining developments, containing a total of 670 units, have affordability restrictions which will begin expiring in the next five years. One of these properties, containing 154 units, is in the process of being preserved through an anticipated sale to a non-profit preservation buyer. The City is in contact with the owners of the two remaining properties and will make every effort to ensure that no affordable unit is lost.

Does the availability of housing units meet the needs of the population?

The number of housing units does not meet the needs of the population of the City of Cambridge. The vacancy rate is under 3%, showing how strong the demand is for all housing in Cambridge. For affordable housing the demand is even stronger. The City has a list of 270 households who are waiting for affordable homeownership units, and more than 1000 households who are waiting for affordable rental units. The Cambridge Housing Authority has a waiting list of 9500 households.

Describe the need for specific types of housing:

The market is not providing enough units for all types of housing in Cambridge. Both rental and homeownership housing units are needed. Low and moderate income households have a strong need for housing that is not being provided by the market. Units are also needed at all bedroom sizes, ranging from rooms for those transitioning from homelessness to family-sized

FY2016-2020 Consolidated Plan – Housing Discussion

homeownership. In recent years the demand for affordable three bedroom units has far over stripped demand.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

Is there sufficient housing for households at all income levels?

Currently in Cambridge there is not enough housing for households at any income level. The fact that the vacancy rate is less than 3% demonstrates that demand for housing exceeds supply at all levels. For low and moderate income households there are waiting list for affordable rental and homeownership units. There is a gap between the market rental and purchase price. While this is most acute for those at the lowest levels of AMI, it is increasingly difficult for moderate income households to find housing they can afford.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is expected to remain the same or decrease in the next few years. Robust commercial development continues to bring high paying jobs to the city, increasing demand for local housing. If the vacancy rate remains low, home values and rents will continue to rise.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The market rents for Cambridge are significantly above the HOME Rents/FMRs. For example, in 2014 both the Fair Market Rent and the HIGH HOME Rent for a one bedroom are \$1,164. But the median asking price for a one bedroom is \$2,300. These numbers emphasize how important it is for Cambridge to both create new affordable housing and preserve existing affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Definitions Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"

The City of Cambridge defines "substandard condition" as not meeting the Massachusetts State Sanitary Code, specifically Chapter II of the State Sanitary Code [105 CMR 41 0.000] entitled Minimum Standards of Fitness for Human Habitation.

The City of Cambridge defines "substandard condition but suitable for rehabilitation" as not meeting the State Sanitary Code and also financially feasible to rehabilitate.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1400	25	1475
Abandoned Vacant Units	20	80	100
REO Properties	3	0	3
Abandoned REO Properties	0	0	0

Table 1 - Vacant Units

Need for Owner and Rental Rehabilitation Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Generally the condition of rental and homeowner housing in Cambridge is very good. There are still some units of housing that can be defined as substandard and need rehabilitation. Any rehabilitation, even if minor, can be burdensome for low and moderate income residents. To defray that burden, the City's Home Improvement Program supplies loans and technical assistance to low and moderate income homeowners to help them with rehabilitation of their units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP

Hazards Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Since more than 80% of units in Cambridge were built prior to 1980, a large number of the housing units had lead paint based hazards at one time. Many of these units, especially units occupied by low or moderate income families, have been de-leaded over time though a number of programs. For 15 years Cambridge had a program called Lead Safe that de-leaded many homes. The Cambridge Housing Authority also has a de-leading program. And any affordable units that the City has helped to create or rehab have been de-leaded prior to renting or selling to low and moderate income persons. The City's Home Improvement Program continues to

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provide funding and other assistance to de-lead homes owned by low and moderate income residents.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Cambridge faces many barriers to the production and retention of affordable housing. Some, such as the high demand for housing and high cost of construction, are not affected by public policy. As a built-out urban area, it is very difficult to find developable land. The public policy that most constrains affordable housing development is the current zoning ordinance limits the number of units that can be created on many parcels. The scarcity of development opportunities drives up the cost of acquiring sites, and often the zoning is too constrained to allow the number of units necessary to make affordable housing development feasible.

The elements of the zoning code that have a particular impact are the parking requirements, which often require the construction of expensive underground parking; density and height limits; and open space requirements. Developers of market-rate housing can increase their prices enough to cover the higher costs associated with these zoning constraints, making it difficult for developers of affordable projects to compete for sites.

NA- 10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

What are the most common housing problems?

Of the housing problems shown in the above tables, by far the most common problem is the housing cost burden. The number of renters and owners that pay more than 30% of their income for housing expenses is significant and the number of renters and owners that pay more than 50% is even greater. This is not surprising given the very high cost of housing in Cambridge today. The market rents and the market price of homeownership have risen dramatically in recent years and continue to rise.

The City of Cambridge has been very active in working to create additional affordable housing to reduce the cost burden of low and moderate residents. But there are challenges. There is very little available vacant land in Cambridge to build on and existing buildings are often purchased by market rate developers for prohibitive prices. In addition, funding for affordable housing has become tighter. Federal CDBG and HOME grants have decreased over the last few years.

Are any populations/household types more affected than others by these problems?

The housing cost burden is a problem that affects all low and moderate income populations and household types in Cambridge. Both renters and home owners are affected by the high cost of housing in the City. The problem is greatest among households from 0 to 30 % AMI, with more than 46% experiencing housing cost burden. These households require the deepest subsidy to serve.

SP-55 Barriers to affordable housing – 91.215(h)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In order to enable affordable housing developers to compete with developers of market housing for sites, we are looking at potential zoning changes. These include modifying parking requirements; increasing allowable densities; and creating a permitting process that would reduce the delays caused by challenges to permits and variances for affordable housing projects. These changes are in the early analysis stage, and require further discussion of their feasibility and potential impact. If changes are proposed, they will be voted on by the City Council, so the implementation of any proposed changes is not certain.

AP 90 HOME recapture / resale

HOME Funds Recapture /Resale Policy

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

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

The City also uses HOME funds to provide 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. 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), the City uses the recapture option and will require repayment of a portion of the HOME assistance if the unit ceases to be the residence of the owner with 5 years of purchase.

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ANTICIPATED LEVERAGE FY2016	TOTALS
FEDERAL SOURCES: (from CORC or HOME)	
AmeriCorps - Corporation for National Service (Fed)	\$247,867
U.S. DOL YouthBuild	\$38,500
SHP - ESG	\$366,667
*USDA SNAP E&T Program	\$30,000
subtotal Federal	\$653,034
STATE SOURCES:	
LIHTC(Tax Credits)	\$37,679,600
DHCD	\$1,250,000
State Department of Education - YouthBuild - State	\$195,000
*Metro North Regional Employment Board (MN REB)	\$152,000
Mass Housing	\$57,500,000
Mass Housing; Delead, etc.	\$45,000
Mass.DPH/CHA/Substance abuse	\$10,000
Mass Home Modificaiton Loan Program	\$60,000
subtotal State	\$96,831,600
LOCALITY SOURCES:	
Cambridge Affordable Housing Trust	\$4,350,000
Cambridge Mayor's Program	\$22,000
*Cambridge Rindge & Latin School (CRLS)	\$6,000
Historical Commission	\$260,000
Cambridge Hsg. Authority	\$20,000
Weahterization/Energy Star Programs	\$32,000
subtotal Local/City	\$4,690,000
NON-PROFIT / OWNER EQUITY:	
Owner Equity	\$23,199,357
Project Reserves	\$1,170,000
CNAHS	\$50,000
Fundraising	\$10,000
subtotal Profit / Owner Equity	\$24,429,357
PRIVATE FOUNDATIONS:	
Associated Grant Makers (AGM)	\$20,000
Bank of America Foundation	\$25,000
Menonomy/Weatherization	\$40,000
Stabilization Private Refinancing/Rehab	\$250,000
*People's United Community Foundation	\$2,500
*Cambridge Community Foundation	\$5,000
*Hyams Foundation	\$25,000
subtotal private	\$367,500
LENDING INSTITUTIONS:	
Cambridge Trust Company	\$1,000
Cambridge Savings Bank	\$205,000
East Cambridge Savings Bank	\$100,000
subtotal Private Lenders	\$306,000
TOTALS	\$127,277,491

Monitoring

The City of Cambridge achieves its affordable housing production and service goals by offering housing programs and by supporting non-profit housing agencies. These agencies operate homeowner and rental unit rehab programs for income-eligible households and develop affordable ownership and rental housing. The City supports these programs of the local agencies through annual contracts and through direct project funding. The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by the agencies in a variety of ways to ensure strict compliance with applicable HUD regulations and program guidelines.

On a monthly basis, the City reviews sub-grantee operating expenses by examining requisitions and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, each program reports on their annual performance goals, which are required by the City as well as the CDBG and HOME programs. This reporting enables the City to have a consistent understanding of the performance and product of each program.

Throughout the year, the City and the agencies work together to identify and evaluate buildings and sites for the development of affordable housing. The City reviews project feasibility in addition to considering all available funds against the needs of the existing projects in the pipeline. At this time, the City discusses with the agency the requirements a project must follow if CDBG or HOME funds are used in a project.

Annually, the City conducts regular site visits to monitor the programs and the rental affordable housing developments supported by HUD funds. Programmatic monitoring includes the review of an agency's financial management systems and their files and records of projects supported with HOME funds completed in the past year. Rental developments are monitored through the review of tenant files to ensure that income eligibility requirements are satisfied and through property inspections to ensure Housing Quality Standards are met. This system of monitoring is built into the City's asset management system, and is conducted as prescribed by HUD. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units
- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

CAMBRIDGE HOUSING AUTHORITY

AP-60 Public Housing – 91.220(h)

Introduction

Cambridge Housing Authority (CHA) is undergoing an intense agency-wide effort among all departments to move all of our existing federal public housing (and our former State public housing now mostly incorporated into the Federal portfolio) to project-based subsidies. CHA is using HUD's new demonstration effort, the Rental Assistance Demonstration (RAD), to make this conversion. RAD migrates the existing public housing operating and capital funds to a Section 8 Project-based subsidy. Additionally CHA is providing supplemental operating assistance from its MTW funds. Taken together, RAD with MTW provides sufficient operating income to allow properties to take on debt. Debt, coupled with the significant equity contribution from Low Income Housing Tax Credits (LIHTC) investors drives the redevelopment of all our existing properties. In addition, similar mixed-finance structures are anticipated for Millers River through disposition (approved by the HUD Special Applications Center in February 2015) and Jefferson Park State (CHA's remaining state public housing site) in combination with the State of Massachusetts High Leverage Asset Preservation Program (HILAPP).

One of the great opportunities provided by CHA's Moving to Work (MTW) status is the flexibility to shape "standard" programs to better fit the Cambridge housing market. By most measures Cambridge sits in the top 10 to top 15 most expensive housing markets in the country, with a median rental cost at \$2550 comparable to markets in San Francisco and parts of New York. The sticker shock rent is coupled with equally difficult home prices – the median sale price of a 2-bedroom home is \$506,000¹ and single-family homes have a median sale price of \$1 million². These are difficult numbers and the market is squeezing even middle and some upper middle-income families out of the City. Families that CHA serves are severely impacted as affordable hard units slip away and even vouchers carrying heavy subsidy achieve a limited usefulness inside the city limits.

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

In FY16 (starting on April 1, 2015) CHA will be deep into the full implementation of RAD Phase I and well into the planning and design for RAD Phase II. Our core goal is to integrate MTW with RAD as premised in the RAD Revision to our FY15 Annual Plan. CHA also intends that key elements of the public housing program, especially resident protections and our current MTW rent simplification, be retained and carried forward after the agency uses RAD to convert from public housing subsidies to project-based subsidies. CHA will continue to operate our housing, subject to tax credit and related requirements, as

¹ Based on data through October 31, 2014. Source: Zillow.

² Based on data through August 2014. Source: Zillow.

closely as we can to our current public housing program.

However, using RAD in combination with the tax credit equity and the private lending required to address our capital needs will result in a much-changed agency. **FY16 will set in motion a new way of doing business at CHA.** RAD accelerates CHA's shift as an organization from sole owner to developer with financing partners, and later, as fee manager. All of our RAD units are planned to be redeveloped through Limited Liability Corporations (LLCs) using our nonprofit affiliates. The LLCs will then contract back to CHA for fee management services. This transformation will require CHA's full attention for at least the next two years as we establish the proper operating and business process changes needed to succeed in reshaping the housing stock and our organization.

In addition, demolition and construction will begin on the new Jefferson Park State site. The new building will consist of 104 units of Project-Based Section 8 housing. CHA will use its MTW authority to execute a HAP contract for those units and continue operating the site with their Public Housing policies retained.

It is anticipated that Temple Place will be fully constructed and leased up. Due to its proximity to multiple CHA developments that will undergo extensive rehab through RAD, CHA plans to explore the possibility of using some or all of the 40 units at Temple Place to re-locate current public housing residents to accommodate construction. Temple Place will be a 100% low-income housing tax credit (LIHTC) property.

The disposition of Millers River Apartments under Section 18 of the U.S. Housing Act of 1937 (as amended) will commence. The site has capital needs totaling \$60 million. CHA plans to apply for tenant protection vouchers and to secure tax credit equity (4%) and both short term and long-term private debt.

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. With key support from a planning grant provided by the Gisela B. Hogan Charitable Foundation in FY14, CHA and Compass convened a group over nine months to explore the development of a plan to expand the Financial Stability and Savings (FSS+) program to public housing residents. This program has led to successful homeownership outcomes in Lynn, MA. To date, at least one CHA voucher holder has become a homeowner, in large part because of her participation in CHA's FSS+ program. There are four primary goals for the expansion of FSS+:

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To expand the number of CHA residents that has the opportunity to build assets and increase their earnings.

To test the idea of “automatically enrolling” assisted households so that asset-building opportunities are embedded in the core fabric of housing assistance.

To provide support and encouragement for non-elderly, non-disabled 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.

At the time of this writing, CHA and Compass are jointly developing a two-year pilot of the FSS+ expansion model, which features automatic enrollment and savings through the rent structure. The pilot would be applied to two public housing sites.

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

No.

Discussion

Please see CHA’s Moving to Work Annual Plan 2016 for more information about CHA’s activities for the Fiscal Year starting April 1, 2015 and ending March 31, 2016. At the time of this writing, the Annual Plan is awaiting HUD approval.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

CHA continues to work towards fulfilling its Voluntary Compliance Agreement with HUD's office of Fair Housing and Equal Opportunity. At the time of this writing, CHA completed 25 wheelchair accessible units between 2008 and 2014. An additional 17 accessible units are planned for completion by December 2016.

Activities to Increase Resident Involvements

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 the 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.

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- To expand the number of CHA residents that has the opportunity to build assets and increase their earnings.

- To test the idea of "automatically enrolling" assisted households so that asset-building opportunities are embedded in the core fabric of housing assistance.

- To provide support and encouragement for non-elderly, non-disabled 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.

At the time of this writing, CHA and Compass are jointly developing a two-year pilot of the FSS+

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expansion model, which features automatic enrollment and savings through the rent structure. The pilot would be applied to two public housing sites.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not Applicable (N/A)

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Cambridge Housing Authority’s public housing portfolio includes family, elderly/younger disabled, and single-room occupancy units across the City of Cambridge. Included in the mix are scattered condo units that were acquired and rehabilitated in the last 25 years. At present, there are 2,441 units of CHA public housing (including units that have been converted to RAD as part of HUD’s Rental Assistance Demonstration Program). An additional six (6) units are temporarily offline while undergoing modernization improvements under RAD. The public housing waiting list was closed on January 1, 2015 and the Housing Choice Voucher waiting list will be open for new applicants further into the 2015 calendar year. CHA has a Voluntary Compliance Agreement with HUD’s office of Fair Housing and Equal Opportunity. At the time of this writing, CHA completed 25 wheelchair accessible units between 2008 and 2014. An additional 17 accessible units are planned for completion by December 2016.

Describe the supply of public housing developments:

Totals Number of Units

	Certificate	Mod-Rehab ¹	Public Housing	Program Type					
				Total	Project – based ²	Tenant – based ³	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	109	2,441 ⁴	3,482	1,375	1,741	121	0	245
# of accessible units		11	96						

*includes Mainstream One-Year and NED

Table 2 – Total Number of Units by Program Type

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

⁴Actual units available is 2,447. At the time of this writing, six (6) units are temporarily offline due to RAD modernization.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

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CHA's public housing portfolio consists of 2,441 federal units and 109 units identified as New Construction in CHA's Elite data management system. In addition, CHA has one State public housing site that is being prepared for demolition and will be replaced with new construction under a project-based subsidy structure. The table below lists the most recent REAC score and unit count for each federal site at the time of inspections.

Public Housing Condition

<u>Inspection Release Date</u>	<u>Dev. # / Name</u>	<u>Unit Count</u>	<u>100 Point Score</u>
11/09/2012	MA003000354 Family Condominiums	7	92b
01/10/2013	MA003000305 NEWTOWNE COURT	268	94c
03/01/2013	MA003000303 PUTNAM GARDENS	155	95c*
07/18/2014	MA003000301 WASHINGTON ELMS	176	97b*
07/18/2014	MA003000311 LYNDON B JOHNSON APTS	177	99a*
07/22/2014	MA003000345 Norfolk Street	58	99a*
07/25/2014	MA003000307 DANIEL F BURNS APTS	207	97c
07/25/2014	MA003000310 MILLERS RIVER APTS	358	98b

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<u>Inspection Release Date</u>	<u>Dev. # / Name</u>	<u>Unit Count</u>	<u>100 Point Score</u>
07/25/2014	MA003000356 Woodrow Wilson Court	82	98b
07/29/2014	MA003000321 JEFFERSON PARK	207	92c
07/29/2014	MA003000302 CORCORAN PARK	154	94c*
07/29/2014	MA003000351 Leonard J. Russell Apartments	71	96a
07/30/2014	MA003000358 Lincoln Way Extension	33	90b
07/30/2014	MA003000357 Lincoln Way	37	99a
07/30/2014	MA003000359 Jackson Gardens	45	98b
08/01/2014	MA003000342 ROOSEVELT TOWERS	142	85c*
08/01/2014	MA003000350 Frank J. Manning Apartments	202	98b

Public Housing Development 17 sites	Average Inspection Score 95
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Table 3 - Public Housing Condition

Public Housing Development

Each of Cambridge Housing Authority’s public housing development is listed in the above table of REAC scores.

Average Inspection Score

Provided that each of CHA’s 17 public housing sites is equally weighted, the average REAC score is 95.

Provided that each CHA public housing unit is equally weighted, the average REAC score is 96.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The condition of CHA’s public housing ranges from units available through new construction as a result of complete demolition of former sites to original buildings requiring substantial rehabilitation of the existing building envelope.

Describe the public housing agency’s strategy for improving the living environment of low- and moderate-income families residing in public housing:

CHA is participating in HUD’s Rental Assistance Demonstration (RAD) program and, at the time of this writing, undergoing Phase I of a two-phase program. In Phase I, 1,150 units will be converted to a project-based voucher subsidy. This conversion involves over \$120 million in 4% Low-Income Housing Tax Credits (LIHTC), \$186 million in bond financing, and \$20 million in additional debt. When completed, all units will provide modern and improved living space for residents.

RAD Phase II will involve the conversion of the remainder of CHA’s public housing portfolio, with the exception of Millers River and Jefferson Park State. Millers River has received HUD approval for disposition. Jefferson Park State will be completely demolished and replaced with new construction under a project-based subsidy structure.

Discussion:

Please see CHA’s Moving to Work Annual Plan for more information about CHA’s activities for each fiscal year (April 1 - March 31). Annual Plans are available for review and download on the Cambridge Housing Authority website (<http://cambridge-housing.org/about/mtw/plansreport.asp>).

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type									
	Certificate	Mod-Rehab ¹	Public Housing	Vouchers Total	Project – based ²	Tenant – based ³	Veterans Affairs Supportive Housing	Special Purpose Voucher Program	Family Unification Program	Disabled *
# of units vouchers in use	0	99	2,379	3,482	1,375	1,742	121		0	244

Table 4 - Public Housing by Program Type

*includes Mainstream One-Year and NED.

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Characteristics of Residents

	Program Type									
	Certificate	Mod-Rehab ¹	Public Housing	Vouchers Total	Project – based ²	Tenant – based ³	Veterans Affairs Supportive Housing	Special Purpose Voucher Program	Family Unification Program	Disabled *
Average Annual Income	0	17,751	21,417	17,322	19,017	16,577	18,632	2	0	12,884
Average length of stay	0	5.7	7	7.8	4.3	10.9	2.6	0	0	8.2
Average Household size	0	1.2	2	1.8	1.6	2.1	1.5	0	0	1
# Homeless at admission ⁴	0	0	36	325	52	101	117	0	0	55

	Certificate	Mod-Rehab ¹	Public Housing	Program Type Vouchers			Special Purpose Voucher		
				Total	Project-based ²	Tenant-based ³	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of Elderly Program Participants (>62)	0	59	1,139	1,136	693	382	22	0	39
# of Disabled Families	0	36	815	1,506	530	654	77	0	245
# of Families requesting accessibility features ⁵	0	11	91	0	0	0	0	0	0
# of HIV/AIDS program participants ⁵	0	0	6	0	0	0	0	0	0
# of DV victims ⁵	0	0	2	0	0	0	0	0	0

Table 5 – Characteristics of Public Housing Residents by Program Type

*includes Mainstream One-Year and NED.

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

⁴CHA has not consistently determined homeless status of new admissions into public housing.

⁵CHA's voucher program does not identify families requesting accessibility features, HIV/AIDS households or DV victims.

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Race of Residents

Race	Certificate	Mod-Rehab ¹	Public Housing	Program Type Vouchers			Special Purpose Voucher		
				Total	Project-based ²	Tenant-based ³	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Black/African American	0	35	1,150	1,507	525	862	49	0	71

Race	Certificate	Mod-Rehab ¹	Public Housing	Program Type Vouchers			Special Purpose Voucher		
				Total	Project – based ²	Tenant – based ³	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	5	121	124	83	34	1	0	6
American Indian/Alaska Native	0	0	16	15	5	9	0	0	1
Pacific Islander	0	0	14	2	0	2	0	0	0
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*includes Mainstream One-Year and NED

Table 6 – Race of Public Housing Residents by Program Type

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab ¹	Public Housing	Program Type Vouchers			Special Purpose Voucher		
				Total	Project – based ²	Tenant – based ³	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	11	267	476	190	259	10	0	17
Not Hispanic	0	88	2,114	3,006	1,185	1,483	111	0	227

*includes Mainstream One-Year and NED

Table 7 – Ethnicity of Public Housing Residents by Program Type

¹Mod-Rehab includes all units identified as New Construction (Putnam School and Roosevelt Mid-Rise).

²Project-based vouchers include but are not limited to all expiring use developments.

³Tenant-based vouchers include but are not limited to all sponsor-based vouchers.

Data Source: Cambridge Housing Authority (CHA) Elite database (on March 11-18, 2015)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

On January 1, 2015, CHA's public housing waiting list closed to allow relocation of current residents during construction associated with RAD. The existing waiting list (at the time it closed) indicates that 2.59% of applicants have requested accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Beyond the fundamental components of shelter, which include a safe and healthy living environment both for the population as a whole and based upon accommodated individual needs, CHA considers as essential needs the construction of an environment which is conducive to the positive well-being, and productivity of the residents it serves, a strong sense of community which incorporates social and educational programs designed to empower and enhance the quality of life of its residents, a relationship between management staff and tenants that strives for transparency, and the opportunity for residents to actively engage with and collaborate with the housing authority in all of the above aspects.

How do these needs compare to the housing needs of the population at large

Approximately 4.1% of CHA public housing units are accessible units. The waiting list (at the time it closed) indicates that there are 2.79 applicants requesting accessible units to each accessible unit in CHA's public housing portfolio. In comparison, there are 4.42 applicants (not seeking accessible units) on the waiting list for each public housing unit that is not accessible. In this regard, CHA is better able to meet the needs of applicants requesting accessible units than the population at large.

Discussion

CHA is not only aware of the needs of its residents (both those who require accessible accommodations and the population at large) but also those on the waiting list. As part of the RAD transition, CHA closed its public housing waiting list on January 1st, 2015 so that impacted CHA public housing residents are adequately housed during construction improvements to their units and building. In the Housing Choice Voucher program, CHA plans to open its waiting list in 2015 to serve more very-low income and income-eligible applicants in Cambridge.

ECONOMIC DEVELOPMENT & NEIGHBORHOOD REVITALIZATION STRATEGY AREA DISCUSSION

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ECONOMIC DEVELOPMENT DIVISION

Introduction & Overview

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

Objective #1:

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

SP-45/AP-20 #4: Microenterprise Assistance

Small Business Development

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

The goal for FY2016 is to assist **35** NRS businesses, residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that **3-5** of the participants will start new ventures, and **6-8** participants will grow their existing operations.

Strategies

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. In FY15, sponsored services included educational workshops on various business topics, including individual business consultations. EDD believes that this combination of services and programs supports the goals of starting and growing businesses and plans to continue them for FY16.

In addition to small business assistance, in FY16 EDD will continue the Cambridge Entrepreneurship Assistance Program, an education training program for NRS area and low and low-moderate income entrepreneurs to receive educational training in financial management and business development.

Small Business Development Training

For FY16 the Division plans to sponsor business training through a combination of activities such as workshops, clinics, and one-on-one consulting. Workshops and seminars may cover various topics including: steps to starting a business, record keeping for small businesses, human resource considerations, social media, QuickBooks online, and e-commerce. Consulting services in individual business settings allow participants the chance to talk to staff on issues specific to their particular needs.

Workshops to be offered in FY2016

Steps to Starting Your Own Business

Description: Participants will explore the risks and rewards of entrepreneurship and discuss industry trends, market research, business operations, and much more. Participants walk away with tips and tools to help get started in business.

Enrollment Target: Will aim to serve 20 eligible residents.

Choosing Your Legal Entity

Description: This workshop will cover the advantages and disadvantages of various business structures (sole proprietorship, LLC, non-profit) and for entrepreneurs to better understand their business in the legal sense.

Enrollment Target: 10 eligible entrepreneurs.

Pricing Strategies for Your

Description: Participants will learn the best ways to set their pricing to meet their business goals and bring the highest value to their customers. Participants will learn new pricing techniques to drive customer behavior.

Enrollment Target: Will aim to serve 10 eligible start-up/existing businesses.

Best Retail Practices Workshop

Description: Participants will learn best practices for retail, restaurant and service business. Topics include looking at ways to use signage and product display to increase sales and best practices in interior design, marketing and management. Participants will also learn about the City's Storefront Improvement Program and Best Retail Practices Program as financial resources to make improvements to their businesses.

Enrollment target: Will aim to serve 20 eligible startup/existing businesses.

Introduction to QuickBooks

Description: Participants will learn how to set up and maintain a bookkeeping system, enter invoices, pay bills and reconcile bank statements using QuickBooks online software. Participants will also gain an understanding of basic financial statements and terms. Enrollment Target: Workshop will aim to enroll 10 eligible start-up/existing businesses.

Social Media for Your Business

Description: Participants will learn how social media platforms such as Facebook, Instagram, and Twitter may be incorporated into a larger marketing strategy. Participants will also gain an understanding of best practices, etiquette, advantages and disadvantages in using these platforms. Enrollment Target: 15 eligible start-ups and business owners will be targeted.

Introduction to Search Engine Optimization

Description: Participants will learn easy-to-implement tips to help improve their businesses online visibility, brand and website traffic. Topics include: improving user experience and demystifying Search Engine Optimization (SEO).

Enrollment target: 10 eligible startups and existing business owners.

Human Resources Considerations for Entrepreneurs

Description: Participants will discuss human resource policies that are common to entrepreneurs and effective human resource techniques when dealing with hiring employees and issues that come up after the hiring period. Issues around healthcare and the Affordable Care Act will also be reviewed.

Individual Consultations

Description: Individual consultations between a program client and a staff member. Each consulting session will focus on the client's specific business issues. Topics may include financial issues, general strategy, marketing, public relations, business planning, operations, information technology, e-commerce, negotiations, and career planning.

Enrollment Target: Eligible residents, start-ups and businesses owners will be targeted.

Entrepreneur Assistance Program

The City of Cambridge Entrepreneurship Assistance Program is a collaboration between The Capital Network and the City to provide training to early-stage entrepreneurs. The Capital Network's Accelerated Education Program (AEP) is a four-month workshop series on fundraising education for early-stage entrepreneurs. It is designed to incorporate the guidance of many former or current entrepreneurs and members of the majority of angel groups and venture capital firms in the New England area.

The Cambridge Entrepreneurship Assistance Program will provide four (4) HUD eligible Cambridge early-stage entrepreneurs in the clean energy, high tech, and life sciences clusters with the opportunity to participate in The Capital Network's AEP Program.

The outcome of this program would be to assist 5 NRS and/or microenterprise eligible early-stage entrepreneurs in the clean energy, high tech, and life sciences clusters. Anticipated long-term projections are that 2-4 of the participants would apply and gain funding, gain new financial education for their aspiring businesses, and 1-2 participants would hire or retaining employees.

Objective #2:

Promote thriving commercial districts.

SP-45/AP-20 Goal #5: Best Retail Practices

Commercial District Revitalization

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

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

The goal for fiscal year 2015 is to provide 20 retailers, all of whom will be NRS located or low and moderate-income micro-enterprises, with in-store consultations and 10 of those businesses with matching grants to improve and enhance their businesses. Anticipated outcomes include approximately 20% showing an 8% increase in sales revenue and 5-10% hiring new employees.

Strategies

Best Retail Practices

This program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management and part two, and the

opportunity for participants to apply for a matching grant program that funds pre-approved interior store improvements or marketing costs, up to \$1,999 per business. The program will also be highlighted in our best retail workshop in our business development workshops.

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

Storefront Improvement Program

This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial storefronts. Property and business owners can apply for matching grants of up to \$15,000 for pre-approved façade improvements and 90% reimbursement, up to an additional \$20,000, for ADA upgrades. Matching grants of up to \$2,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. During fiscal year 2015 it is anticipated that at least 15 additional businesses will improve their storefronts. Since fiscal year 2003, this program has provided design services to 198 businesses and property owners and helped finance 165 storefront and signage improvement projects throughout the City.

Objective #3:

Increase Accessibility of Locally Owned and Operated Retail Stores and Restaurants.

SP-45/AP-20 Goal #6: Retailer Accessibility Program

Retailer Interior Accessibility Program

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

The goal for FY2016 is to support 10 businesses in the Retailer Interior Accessibility Program.

Objective #4:

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

SP-45/AP-20 Goal #7: Bio-Med Career Program

Workforce Development Assistance

The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record on training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.

The goal for FY2016 is to support 10 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program

Strategies

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

Program Monitoring

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (once a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting goals and objectives, reporting compliance concerning timeliness, accuracy and supporting documentation, and meeting all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review a full copy of the sub-recipient's annual audit with management letter, if performed.

On an ongoing basis, the City will review the schedule of planned and completed programs for the contract cycle and copies of staff time sheets and expenditure reports (where applicable), for each Block Grant funded program

Prior to the commencement of programs or workshops, the City will review copies of marketing materials for all programs and activities, distribution lists, and progress reports on pre-development outreach activities. Depending on the program, the City will assist with advertising and marketing to eligible Cambridge participants. At least one week prior to the commencement of a program or workshop, the City will review pertinent qualification records including a list of eligible NRS participants' addresses, and signed family income certification forms, both from micro-enterprises and individuals.

After the completion of a workshop or other program activity, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for program expenditures, outreach, and general and administrative expenditures, as well as program income, if any. The City will ensure that invoices agree with contract terms and are accompanied by program summary reports, when applicable.

For programs in which the City actively engages in the distribution of services, the City will initiate and conduct workshops, including hiring consultants when necessary, conducting outreach activities, reviewing, accepting, and filing original applications (family income certification forms), scheduling and attending individual consultations, and monitoring the number of program participants receiving consultant services. The City will also monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City will distribute the reports to program participants.

NEIGHBORHOOD REVITALIZATION STRATEGY AREAS

NRSA One– “NRSA East”

This Neighborhood Revitalization Strategy Area (NRSA) is the result of amending the area of Cambridge’s existing NRSA utilizing 2007-2011 American Community Survey (ACS) data. That resulting NRSA allows the City to incorporate previously excluded areas, while losing some areas due to demographic changes related income. The NRSA area the City has selected is consistent with HUD guidelines. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods, as well as businesses located in Inman Square and along Cambridge Street. The NRSA extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington and Inman Square Neighborhoods) and also includes businesses located along Massachusetts Avenue between Central and Harvard Squares. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRSA are derived from 2007-2011 ACS census tract and block group data.

The NRSA East area was slightly modified to include portions of the Riverside Neighborhood, while a segment of Cambridgeport’s residential section along with land owned by MIT (and not relevant to NRSA activities) have been omitted. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

FY2016-2020 Consolidated Plan – Economic Development & NRSA Discussion

Census Tract	Block Group	Low/Mod Residents	Low / Mod Universe	Low / Mod %
352200	1	1,245	2,005	62.09%
352400	1	65	180	36.11%
352400	2	1,675	1,980	84.60%
352500	1	495	1,490	33.22%
352500	2	925	1,750	52.86%
352600	1	955	1,530	62.42%
352600	2	670	1,085	61.75%
352700	1	315	745	42.28%
352700	2	720	995	72.36%
352700	3	270	305	88.52%
352800	1	465	815	57.06%
352800	2	910	1,870	48.66%
353000	2	310	530	58.49%
353000	3	510	905	56.35%
353000	4	845	2,200	38.41%
353101	1	700	1,040	67.31%
353101	2	890	1,095	81.28%
353102	1	330	410	80.49%
353102	2	495	965	51.30%
353200	1	1,155	1,670	69.16%
353200	2	795	725	40.69%
353300	1	275	1,230	22.36%
353300	2	805	1,725	46.67%
353400	1	785	1,605	48.91%
353400	2	920	1,430	64.34%
353500	1	445	1,050	42.38%
353500	2	980	1,770	55.37%
353900	1	320	565	56.64%
353900	2	1,150	1,800	63.89%
353900	3	55	65	84.62%
TOTAL		19,975	35,530	56.22%

NRSA Two – “NRSA West”

Like the NRSA East, the NRSA West represents an update and renewal of the 2008 NRSA West utilizing 2007-2011 ACS census and block group data. The area focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS West area is based upon 2000 U.S. Census Block Group data.

Fewer residential areas of North Cambridge are represented in the update, however the target populations remain fully covered by the area. The following chart shows all Block Groups included in the NRSA West area and the relevant demographic data:

Census Tract	Block Group	Low / Mod Residents	Low / Mod Universe	Low / Mod %
354600	1	1,295	2,340	55.34%
354600	2	330	925	35.68%
354800	1	365	1,035	35.27%
354900	1	325	1,010	32.18%
354900	2	2,410	2,980	80.87%
354900	3	965	1,840	52.45%
TOTAL		5,690	10,130	56.17%

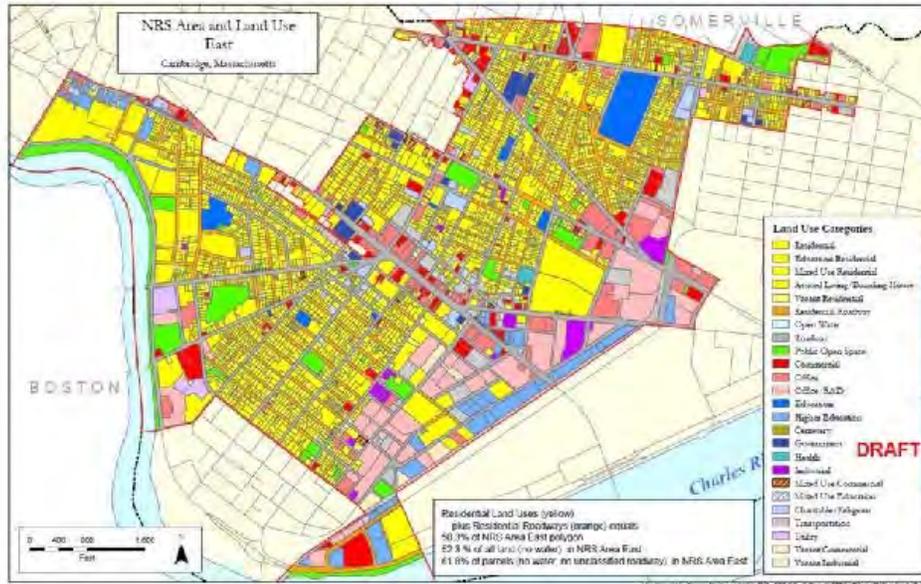
Discussion

In total, the two NRSAs include over 25,000 low and moderate income residents, and the vast majority of public housing, as well as city created affordable housing. The scale of thjese areas allow the City to target the largest amount of residents and eligible micro-enterprises for assistance that is crucial for them to thrive in Cambridge. All HUD funded Economic Development activities target NRSA residents, and approximately 80% of Housing Stabilization activities involve NRSA residents. The NRSA’s represent crucial tools for the City to provide a maximum benefit to its low and moderate income residents. Maps detailing the changes from 2008 to today follow below, beginning with the 2008 NRSAs.

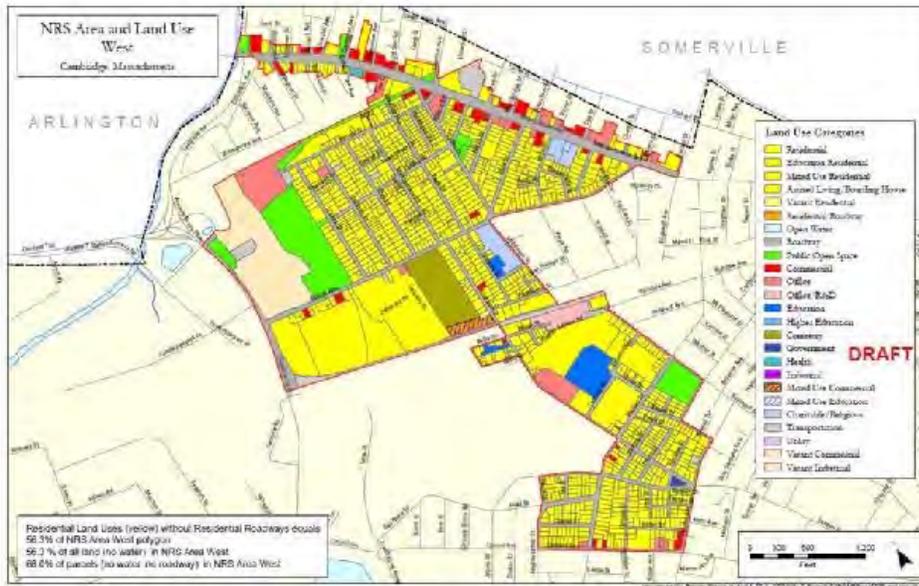
NRSAs from FY2008



Proposed NRSA East



Proposed NRSA West



PUBLIC SERVICES, ESG & HOMELESSNESS DISCUSSION

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Public Services

Introduction

What follows is a more detailed discussion of activities to be undertaken by the City of Cambridge's Department of Human Service Programs and their partners over the five-years of the FY2016-2020 Consolidated Plan, and the FY2016 Annual Action Plan. It is being presented here due to limitations on the on-line reporting template.

Public Services Activities

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

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

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

SP-45/AP-20 Goal #9:

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

With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing services to approximately 3,915 low and low-moderate income individuals and families experiencing food insecurity.

Expected Resources:

Community Development Block Grants and local property taxes.

Services:

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

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

SP-45/AP-20 Goal #10:

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

With continuing funding from HUD in FY2016, the City of Cambridge plans to provide supportive services to approximately 520 elders and individuals with disabilities through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

SP-45/AP-20 Goal #11:

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

During FY2016, the City of Cambridge anticipates providing vital legal services to approximately 60 low-moderate income individuals and families at risk of becoming homeless; securing shelter for 160 low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 900 individuals experiencing chronic homelessness.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

- The Community Legal Services & Counseling Center (CLSCC) will provide legal counsel and representation to public/private housing tenants facing eviction;
- CLSCC will provide representation of public and subsidized housing tenants and applicants for housing at administrative appeals;
- CLSCC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues;
- CLSCC will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues;
- The Multi-Service Center's Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range of services that primarily includes: assessment and case management, information and referral, and counseling and support services; and
- CASPAR's Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at on site clinic and adjust treatment plans as needed to individuals with chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment

SP-45/AP-20 Goal #12:

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

With continuing funding from HUD in FY2016, the City of Cambridge plans to provide supportive services to approximately 212 low and low-moderate income youths and infants through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

SP-45/AP-20 Goal #13:

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

With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing domestic violence-related services to approximately 70 low-moderate income adults and children through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

SP-45/AP-20 Goal #14:

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

With continuing funding from HUD in FY2016, DHSP anticipates providing essential employment programs to approximately 317 low-moderate income Cambridge youth and young adults through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

- The Cambridge Housing Authority will continue to provide an after-school life skills program, with emphasis on SAT preparation, college readiness, and employment coaching for youth residing in public housing developments; Provide academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp; Provide after-school classroom-based instruction in job readiness and life skills; Arrange field trips to colleges and universities, provide assistance with college applications and financial aid applications, provide mentorship during college experience;
- The Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; Conduct outreach to the community and to the local private industry to support employment services to youth in Cambridge; Provide career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; and
- The Young People's Project will provide training in science, technology, engineering and math literacy, and meaningful employment opportunities that enrich high school teens' lives while encouraging them to pursue higher education and become involved in their communities; Provide science, technology, engineering and math literacy worker training to high school youths, and present math literacy workshops to elementary students and families at various community centers

SP-45/AP-20 Goal #15:

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

With continuing funding from HUD in FY2016, the City of Cambridge anticipates providing services to approximately 300 low-moderate income residents whose primary language is not English through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

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

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

Program Monitoring

The City's Federal Grants Management team conducts a thorough monitoring process of all Community Development Block Grant (CDBG) recipients during the course of each contract year. This process includes several approaches and is outlined below.

Site visits of CDBG recipients are conducted by the City's Federal Grants Management team on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's progress in meeting its "outcome and performance measures" as identified on its Workplan/Scope of Services; and providing technical assistance with this process where needed;
- Discussing new trends with clients' needs as identified by recipients;
- Reviewing recipient's need for ongoing CDBG funding and identifying impacts upon the program if funding were to be reduced or eliminated;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations and with the Department's requirements; and
- Observing programs such as summer camps, life-skills workshops, math literacy workshops, food pantries, shelters; and visiting the facilities.

The Federal Grants Management team prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

Financial monitoring of CDBG recipients by the City's Federal Grants Management team occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable;
- Collecting and reviewing data on program income and the supporting documentation provided by recipient that collects clients' fees for services supported with CDBG funds;
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with Management Letters, Corrective Action Plan; as well as a copy of its Single Audit 133 if recipient receives revenues over \$500,000 in Federal funds annually; and
- Collecting and reviewing a board-approved Organizational Budget from recipient with revenues of \$99,999 or less that are not required to complete and audit or account review.

Ongoing review by the City's Federal Grants Management team of quarterly and semi annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report with the following information: the "total number of unduplicated clients served" during this period by their CDBG-supported programs; all corresponding data on clients' demographic including residential, income, and race/ethnicity as mandated per HUD guidelines; updated data on Units of Services provided during this quarter and as identified on recipients' contract agreement; and where applicable, data on clients serviced who are also residents of areas identified as Neighborhood Revitalization Strategy (NRS) in the City of Cambridge;
- Semi-Annual Reports: every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes the following additional information: recipients' update in meeting their goals and objectives as outlined on their contracts' Scope of Services/Workplans; recipients progress in reaching their outcomes as outlined on their contracts' Scope of Services/Workplans; an update in recipients' outreach and fundraising efforts; current statistics on program staffing; and other administrative information; and
- Follow-up: upon review of the reports, the Federal Grants Management team proceeds to contact recipients to clarify any discrepancies and/or incomplete client data identified on their reports where applicable.

At the end of the contract year, our Federal Grants Management team compiles all client demographic data reported by the CDBG recipients on their quarterly and semi-monthly reports and prepares a comprehensive clients' statistical report that becomes part of CAPERS (a mandated yearly HUD report).

The monitoring process is further enhanced by regular contact between the CDBG

grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, electronic mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients' compliance with HUD mandated rules/guidelines and Department's regulations.

FY2016-2020 Consolidated Plan – Public Services, ESG & Homelessness

FY 16 ESG Award and Match Amounts				
Agency	Project	Activity Funded	FY 16 Provisional Award	Match
1 AIDS Action Committee	Youth on Fire	Emergency Shelter Operating Costs: Rent	\$18,840.00	DPH/DHA - \$ 135,274 BPHC - \$40,000 DPH/Youth - \$138,277 MHSA - \$60,000 City of Cambridge \$46,006 Equality Fund \$5,000 City of Cambridge Fund - \$5,000 Total = \$479,557
2 Bridge Over Troubled Waters	Street Outreach Program & Medical Van	Street Outreach (Engagement) Transportation	\$9,125.00	Cambridge Community Foundation - \$8,000 The Fuller Foundation - \$4,000 Total = \$10,000
3 CASP/BI	First Step	Street Outreach (Engagement) Transportation	\$10,000.00	Cambridge CoC - \$111,827 Somerville CoC - \$153,606 City of Cambridge Human Services - \$55,000 Cambridge Community Foundation - \$8,000 Total = \$344,593
4 CASP/BI	Shelter	Emergency Shelter Operating Costs: Insurance; Utilities	\$28,840.00	MA Dept of Public Health - \$759,896 City of Cambridge - \$8,000 MHSA - \$54,211 Cambridge/Somerville Human Services \$9,760 MIT (In-kind) \$246,495 Bank of America Trust - \$ 10,000 Cambridge Savings Foundation - \$ 2,000 Total \$1,084,462
5 Catholic Charities	St. Patrick's Shelter for Homeless Women	Emergency Shelter Operating Costs: Maintenance; Equipment; Utilities	\$6,500.00	City of Somerville - \$ 11,300 DHCD - \$432,523 MHSA - \$51,943 Total = \$526,019
6 City of Cambridge	Admin	Administration	\$17,908.00	City of Cambridge - \$17,608 Total = \$17,708
7 City of Cambridge	HRMS	HRMS	\$1,067.00	City of Cambridge - \$1,067 Total = \$1,067
8 City of Cambridge	HRMS: Homelessness Prevention Services	Homelessness Prevention Services	\$28,612.00	City of Cambridge - \$28,612 Total = \$28,612
9 City of Cambridge	MHC: Rapid Rehousing	Rapid Rehousing; Hospital Assistance	\$15,000.00	City of Cambridge \$15,000 Total = \$15,000
10 GoodLife Home	Women's Group (H)	Emergency Shelter Operating Services	\$17,200.00	Private Fundraising - \$ 17,200 Total = \$17,200
11 Rideboard	Family Shelter	Emergency Shelter Operating Services	\$13,120.00	DHCD - \$30,113 Total - \$30,113
12 HomeStart	Prevention Case Management	Homelessness Prevention Case Management; Administration	\$1,875.00	City of Cambridge - \$1,875 Total - \$25,750
13 HomeStart	Rapid Rehousing Case Management	Rapid Rehousing Case Management; Stabilization	\$23,750.00	City of Cambridge - \$25,750 Total - \$25,750
14 Phillips Brooks House	Harvard St. Homeless Shelter	Emergency Shelter Operating Costs: Rent; Supplies	\$4,300.00	MHSA - \$41,405 Individual Donations - \$ 20,150 Corporate Donations - \$ 7,873 Harvard Endowment - \$ 9008 Total - \$74,626
15 Salvation Army	Men's Shelter	Emergency Shelter Operating Costs: Utilities; HRMS	\$5,500.00	Volunteer Labor - \$10,000 Total - \$10,000
16 Trinitarian House	W Emergency Shelter	Emergency Shelter Operating Costs: Maintenance; Security; Insurance; Utilities; Furnishings; Supplies	\$19,120.00	Cambridge Housing Authority - \$40,000 Private Donations - \$ 32,700 Total - \$72,700
17 YWCA	Family Shelter	Emergency Shelter Operating Costs: Maintenance; Rent; Security; Insurance; Utilities; Supplies	\$9,122.00	DHCD - \$13,504 Total - \$13,504

AP-90 – Written Standards for the Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance

ESG sub-recipients are responsible for maintaining written standards for providing ESG assistance. Sub-recipients must submit their written standards for review as part of the Request for Proposal (RFP) and/or renewal process conducted by the ESG review panel. Where policies are deemed

inadequate or incomplete the subrecipient is informed of the requirements of 24 CFR 576.400(e)(3) and advised to write and implement policies as soon as practical. Additionally, subcontracts require that sub-recipients write, maintain, and abide by standards which meet the requirements of 24 CFR 576.400(e)(3).

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

The Cambridge CoC is in the active planning phase towards a system of coordinated entry that centers on the client experience and positions providers to improve and streamline the programs they offer. The City of Cambridge's Department of Human Service Programs (DHSP), as the lead agency for the CoC, employs a half-time Project Manager whose time is fully dedicated to planning and implementing the Coordinated Entry system, in collaboration with other DHSP staff.

Planning taking place at the time of writing includes designing a service system of care through visual mapping. A group of engaged and knowledgeable individuals representing the full diversity of stakeholders and competencies throughout the Continuum will establish a conceptual/operational map of the current homeless services system, and build on that to create a comprehensive vision of a coordinated system that is equitable, accessible, and eliminates barriers to services. The outcomes of this will form the basis of the CoC's service strategy and delivery, including an established screening/assessment tool, written standards, the involvement of all homeless service organizations, and a wide-reaching means of publicizing to consumers and other community members how to access the coordinated entry services.

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

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

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

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

regarding facilities and services funded under ESG.

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

5. Describe performance standards for evaluating ESG.

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

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

PR-10 Consultation

Coordination with CoC

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

Consultation with CoC

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

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

SP-60 Homelessness Strategy – 91.215(d)

1. *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) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

- a) Street outreach targeting unsheltered persons is provided primarily by CASPAR’s First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot’s First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its “homeless unit,” in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.
- b) Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).
- c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women’s Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR’s Emergency Services Center (ESC) and the Salvation Army’s Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge’s Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.
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Homeless persons are served in Cambridge by ten transitional housing programs. CoC Program funds support five of these transitional programs: AIDS Action Committee's two transitional programs for five men and five women; the North Charles Bridge program (5 men); CASPAR's GROW House (7 women); and Transition House's nine unit transitional program for victims of domestic violence.

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Strategies to help homeless persons make the transition to permanent housing and independent living include:

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The HUD-VASH program has expanded significantly over the past 2-3 years. Currently there are 140 VASH vouchers assigned to the Cambridge Housing Authority.

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3.3 Case Management and Other Supportive Services: In addition to the housing resources mentioned above, case management and supportive services are crucial components of the City's strategy to help persons experiencing homelessness find housing and maintain stability in that housing. The Cambridge Continuum includes a variety of McKinney-Vento-funded supportive services programs to assist homeless persons address their income, employment, money-management, legal, housing, and other related needs, so that they can obtain and retain housing. In each case, CoC funding is matched on a 1:4 basis (at least one dollar of match for every four dollars of federal funding) by locally fundraised money. Specifically, the Continuum includes:

- \$200,000/year in CoC funds for two HomeStart housing search/case management programs serving approximately 100 persons; a combination of Federal, State and privately-fundraised pools of money (ESG Rapid Rehousing funds, Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, etc.) help homeless individuals pay the up-front cost of obtaining rental housing;
- \$15,000/year in CoC funds for CASCAP's fiduciary (money management / representative payee) program;
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3.4 Rapid Re-Housing: The CoC utilizes a portion of the City's ESG award for rapid re-housing (RRH) services, which are a critical component to the CoC's strategy to helping people experiencing homelessness transition to stable housing. The RRH funds are dedicated to rental assistance for persons moving from shelter to housing, and for stabilization case management services, which are based out of the Multi-Service Center.

3.5 Assistance for chronically homeless individuals and families: The Cambridge CoC's primary strategy to work toward ending chronic homelessness continues to be development

of new PSH projects dedicated to chronically homeless individuals and families. Cambridge plans to continue to develop at least 5 units of PSH targeted to chronically homeless individuals and families each year, as funding allows.

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The state has the lead role in funding family shelter, and determines where families will be sheltered. Subsequently, the number of families counted in Cambridge is primarily determined by state shelter placement decisions. As fast as Cambridge providers move sheltered families into housing, the State places other metro Boston families into those available shelter units. Until family homelessness is eliminated in metro Boston, the State will continue to rely on Emergency Shelter and other emergency housing programs in communities like Cambridge. The City and its CoC partners will maintain our long-term commitment to doing our part to help families experiencing homelessness.

It is the policy of the Cambridge CoC that when a family enters a Cambridge shelter or transitional housing program, CoC staff must ascertain whether the child is in school, and if so, where they are attending school. If there are barriers to attending school, CoC program staff must work with relevant parties in the appropriate school district to ensure that the child can (continue to) attend school in the location preferred by the family.

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participation in mainstream benefits and housing assistance programs is an integral part of the City's approach to identifying and serving veterans.

The Cambridge CoC's efforts to combat homelessness among veterans include collaboration with the Boston VA Healthcare System, which administers the 140 HUD-VASH vouchers assigned to the Cambridge Housing Authority; collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Volunteers of America, NECHV, Veteran's Northeast Outreach Center); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services (DVS), which administers MA Chapter 115 assistance for rent or mortgage payments/arrears and helps vets upgrade discharges.

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3.9 Strategies for shortening the period of time that individuals and families experience homelessness: Utilizing ESG Rapid Rehousing funds is the CoC's primary strategy related to reducing the length of time individuals and families remain homeless. CoC street outreach and shelter staff are trained to refer eligible households to the Multi-Service Center to access rapid rehousing rental assistance and case management. Often finding an affordable unit (and/or a unit that meets the FMR and rent reasonableness standards) is the biggest obstacle to rapidly rehousing eligible households. Given the high rents in Cambridge, relationship building with local landlords is another key aspect of the CoC's strategy to reduce the length of time households remain homeless. Current demand far exceeds supply, and the CoC continues to prioritize adding to the housing inventory available to households experiencing homelessness.

3.10 Facilitating access for homeless individuals and families to affordable housing units: In addition to the CoC-funded housing units referenced above, the City works to

facilitate access to affordable housing units through partnerships with the Cambridge Housing Authority and through work with the City's Inclusionary Housing Program.

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

4. Helping low income individuals and families avoid becoming homeless.

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

A significant portion of the \$100,000-plus in privately raised funds (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, Bridge Loan Fund, etc.) is annually used to cover emergency payments to landlords to prevent homelessness.

The City uses a significant portion of its ESG award to provide financial assistance and stabilization to preserve the tenancies of households who are imminently at risk of homelessness.

In 2013 and 2014, the City applied for and was awarded \$112,800 in ESG prevention dollars from the State. These funds are used to supplement and enhance the City's prevention efforts by providing resources for additional legal services, case management and clinical services for a tenancy preservation program that provides homelessness prevention assistance to households facing eviction through presence at District Court eviction proceedings and through targeted outreach to landlords in the City. This is a multi-partner effort that includes two legal service providers, case managers based out of the City's Multi-Service Center, and a mental health clinician who works with clients whose disabilities are impacting tenancy.

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

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

State agencies with discharge planning responsibilities are all members of the Massachusetts Interagency Council on Housing and homelessness (MA ICHH), which implements the Massachusetts 5 year plan to end homelessness. Discharge planning initiatives are monitored by the ICHH Executive Director, with participation of the Massachusetts Departments of Public health, Mental Health, Veterans Services and the Balance of State CoC lead agency, Massachusetts Department of Housing and Community Development.

4.4 **Prevention strategies for low-income individuals and families receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs: The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment.** MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following:

- The Cambridge School Department's Family Resource Center
- The Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction);

- The Council on Aging refers at risk elders and the City’s Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

Disabled persons living in public housing are afforded services and protections against becoming homeless: each building is assigned a social service coordinator (funded by a Cambridge Housing Authority contract with CASCAP) who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

AP-65 Homeless and Other Special Needs Activities

1. 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) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

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

In 2013 and 2014, the City applied for and was awarded \$112,800 in ESG prevention dollars from the State. These funds are used to supplement and enhance the City's prevention efforts by providing resources for additional legal services, case management and clinical services for a tenancy preservation program that provides homelessness prevention assistance to households facing eviction through presence at District Court eviction proceedings and through targeted outreach to landlords in the City. This is a multi-partner effort that includes two legal service providers, case managers based out of the City's Multi-Service Center, and a mental health clinician who works with clients whose disabilities are impacting tenancy.

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

4.3 **Prevention strategies for low-income individuals and families who are being discharged from publicly funded institutions and systems of care:** The State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Developmental Services, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Children and Families, and Medical Assistance (nursing homes and rehab hospitals). Cambridge CoC members attend

regular meetings convened by the Balance of State CoC where information is shared about discharge planning activities, including updates from the aforementioned state agencies.

State agencies with discharge planning responsibilities are all members of the Massachusetts Interagency Council on Housing and homelessness (MA ICHH), which implements the Massachusetts 5 year plan to end homelessness. Discharge planning initiatives are monitored by the ICHH Executive Director, with participation of the Massachusetts Departments of Public health, Mental Health, Veterans Services and the Balance of State CoC lead agency, Massachusetts Department of Housing and Community Development.

4.4 Prevention strategies for low-income individuals and families receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs: The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following:

- The Cambridge School Department's Family Resource Center
- The Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction);
- The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

Disabled persons living in public housing are afforded services and protections against becoming homeless: each building is assigned a social service coordinator (funded by a Cambridge Housing Authority contract with CASCAP) who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

5. Description of specific activities the jurisdiction plans to undertake to address the housing and supportive service needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or other substance abuse problems).

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 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 (Note that the DVS can contribute State funds to help prevent eviction);
- The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

In addition to prevention services, the Cambridge Multi-Service Center (MSC) offers short term case management for homeless and at-risk individuals. MSC clients are easily referred by case managers to a range of co-located specialized services, including mental health counseling, substance abuse counseling, money management assistance, legal assistance, help accessing mainstream benefits, and free telephone access. Although ongoing clients are encouraged to schedule appointments with their case manager, staff are available to assist walk-in homeless clients and persons referred by any and all sources.

A designated staff person at the Cambridge Multi-Service Center for the Homeless (who also maintains office hours at the City's Senior Center) provides housing search assistance (and related case management support) to homeless (and at-risk) elders and persons with disabilities.

The state-funded Cambridge Department of Veterans' Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's Agent collaborates with the MSC to obtain matching funds required by State law. Veterans who first seek services from other Continuum providers are routinely also referred to the DVS for specialized assistance.

The City's Fuel Assistance Program uses LIHEAP, state fuel assistance funds, and Emergency Food and Shelter Program (EFSP) funds to help low income households pay utility arrearages and rent arrearages (if heat is included in rent).

In addition to these services, Cambridge hosts several organizations working to address the housing and supportive service needs of at-risk persons who are not homeless. The summary below provides a brief overview of these services. Please see the Cambridge Somerville Resource Guide, www.cambridgesomervilleresourceguide.org, for a full listing of services available for special needs populations in the jurisdiction.

Mental Health Treatment

Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management funded by the Mass. Department of Mental Health. Depending on their housing status, clients receive assistance from a DMH case manager, a DMH-funded residential case manager, the Assertive Community Treatment (ACT) team in resolving a housing crisis, or in obtaining supported housing, if needed.

Alcohol and Drug Abuse Treatment

In addition to numerous AA, NA, Alanon, and other peer-run meetings supporting abstinence that are open to all persons in recovery, Cambridge houses a mix of treatment services for homeless and non-homeless persons alike, sponsored by North Charles Institute for the Addictions (NCIA) (outpatient services), the Cambridge Health Alliance (CHA) (detox and outpatient services), and the Mt Auburn Prevention and Recovery Center (outpatient services). Depending on the nature of the service, the provider's authorization to participate in public insurance programs, and the level of State funding in a given year, the cost of treatment to indigent persons may be covered by Medicaid or the State's Public Health Department.

A Community Treatment Team and an Assertive Community Treatment (ACT) Team, funded by the Mass. Department of Mental Health, and activated by referrals from the aforementioned clinicians, serve homeless (and non-homeless) persons who are resistant to traditional outpatient services:

- The Outpatient Unit of the Psychiatry Department of the Cambridge and Somerville Hospitals serves homeless and non-homeless persons with psych emergencies and more ongoing needs.
- DMH case managers serve active clients of the Mass. Department of Mental Health
- Eligible veterans can receive free mental health services in neighboring Boston at the VA-funded mental health center (in Jamaica Plain) or at the New England Shelter for Homeless Veterans
- The Community Legal Services and Counseling Center offers free mental health services to homeless and non-homeless persons

HIV/AIDS Services

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by AIDS Action Committee, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS; coordinates supportive services for separate rental assistance programs

for men with HIV/AIDS and for families with HIV/AIDS; operates a “drop-in spot” where homeless and non-homeless men and women with HIV/AIDS can socialize and seek services; sponsors a low threshold transitional housing program under a HOPWA SPNS (Special Project of National Significance) grant; and provides clinical services (mental health and substance abuse counseling) for homeless and non-homeless persons with HIV/AIDS.

AIDS Action Committee is closely affiliated with and leverages services from a number of Boston-based AIDS focused providers, including the Victory Programs Technical Assistance Program (which provides TA related to permanent supported housing), Justice Resource Institute (which manages several PSH programs), Fenway Health Center (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), and Community Servings (which delivers prepared meals to participants in many Cambridge and Boston-based residential programs). Many Cambridge residents with HIV/AIDS (homeless and non-homeless) receive health related services (and specialized food pantry services) from the Zinberg Clinic of the Cambridge Health Alliance.

Education and Employment Assistance

Several programs offer (homeless and non-homeless persons) assistance accessing scholarships and information:

- The Cambridge Employment Program, the WIA-funded Career Source, and the Boston-based Higher Education Information Center provide free help in identifying scholarship resources for higher education.
- The Cambridge Department of Veterans Services can help eligible veterans access federal Veterans Administration funding for higher education and job training.
- The Massachusetts Rehabilitation Commission (MRC) can help eligible disabled persons access federal (Section 508) funding for education and training.

Career Source, a WIA-funded One Stop, offers a range of services for the more independent job seeker, including workshops, self-paced computer tutorials, computers and phones for job search, and job fairs. Under specialized State contracts, Career Source provides more extensive individualized services to special populations: dislocated workers, recipients of Unemployment Insurance, heads of households transitioning from TAFDC to employment and seeking help with next-step career development or job retention, etc.

The City-operated Cambridge Employment Program (CEP) provides career counseling and job search assistance to work-ready Cambridge residents.

The Massachusetts Rehabilitation Commission (MRC) offers federally funded (Section 508) vocational rehabilitation services to homeless and non-homeless persons with disability-related barriers to employment. Subject to the availability of funding (sometimes entailing a wait of 6-10 months), MRC counselors can assist clients in developing and implementing a vocational

rehabilitation plan, including education, training, supported employment, reasonable accommodation in the workplace, etc.

The Cambridge Department of Veterans' Services helps eligible wartime veterans (homeless and non-homeless) access government funded job training and vocational rehabilitation benefits.

Legal Assistance

Mainstream Legal Services targeting specific assistance (e.g., assistance appealing benefits denials, assistance challenging evictions or denial of housing, assistance obtaining restraining orders, etc.) to very low income persons, persons with disabilities, domestic violence victims, and other categorically eligible populations are offered by Cambridge & Somerville Legal Services (CASLS), Cambridge Legal Services and Counseling Center (CLSCC), and the student-run Harvard Legal Aid Bureau. City funding enables CASLS to serve persons whose incomes are above the poverty level. Specialized assistance addressing housing or other forms of discrimination is available from the Cambridge Human Rights Commission.

Cambridge Somerville Legal Services (with City funding) and the Community Legal Services & Counseling Center (with CDBG funding) provide legal representation (at mediation, negotiation, or court) for tenants at risk of losing housing in landlord disputes.

Community Dispute Settlement Center and Just a Start's Mediation for Results (both privately funded) offer free or low cost landlord/tenant mediation to help prevent evictions. Mediation for Results also offers casework support to prevent troubled tenancies from becoming eviction cases.

Grantee SF-424's and Certification(s)



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted:		B-15-MC-25-0005		Type of Submission	
Date Received by state	State Identifier	Application	<input type="checkbox"/>	Pre-application	<input type="checkbox"/>
Date Received by HUD	Federal Identifier	Construction	<input type="checkbox"/>	Construction	<input type="checkbox"/>
				Non Construction	<input type="checkbox"/>
Applicant Information					
City of Cambridge, Massachusetts		MA250396 Cambridge			
Community Development Department		78584341: 076584341 DUNS			
344 Broadway		City of Cambridge, Massachusetts			
Cambridge	Massachusetts	Community Development Department			
02138	Country U.S.A.	CDBG/HOME Management			
Employer Identification Number (EIN):		Middlesex			
46-0001383		07-01-09			
Applicant Type:		Specify Other Type if necessary:			
Local Government: City		Specify Other Type			
Program Funding		U.S. Department of Housing and Urban Development			
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding					
Community Development Block Grant		14.218 Entitlement Grant			
CDBG Project Titles: Admin/Planning; Affordable Housing; Economic Development; Public Services; Pub. Facilities		Description of Areas Affected by CDBG Project(s): Admin/Planning, Housing, Public Services and Pub. Facilities are low/mod areas or NRS			
\$CDBG Grant Amount:	\$2,511,259	\$Additional HUD Grant(s) Leveraged:	\$-0-		
\$Additional Federal Funds Leveraged:	\$653,034	\$Additional State Funds Leveraged:	\$96,831,600		
\$Locally Leveraged Funds:	\$52,000	\$Grantee Funds Leveraged:	\$4,638,000		
\$Anticipated Program Income:	\$298,525	Other (Describe): \$29,429,357 nonprofit/owner equity, \$367,500 private foundations, \$306,000 lending institutions			
Total Funds Leveraged for CDBG-based Project(s):		\$127,277,491			
Home Investment Partnerships Program					
HOME Project Titles: Administration, CHDO Reserves and Individual CHDO Project Construction:		14.239 HOME			
Description of Areas Affected by HOME Project(s):		Citywide			
\$HOME Grant Amount:	\$562,798	\$Additional HUD Grant(s) Leveraged:	\$-0-		
\$Additional Federal Funds Leveraged:	\$-0-	\$Additional State Funds Leveraged:	-\$0-		
\$Locally Leveraged Funds:	\$-0-	\$Grantee Funds Leveraged:	-\$0-		

\$Anticipated Program Income	\$ -0-	Other (Describe): \$5028,898 nonprofit/owner equity, \$12,292,570 lending institutions
Total Funds Leveraged for HOME-based Project(s):		\$25,692,466

Housing Opportunities for People with AIDS		14.241 HOPWA
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program		14.231 ESG
ESG Project Titles: Operating Costs of Shelters		Description of Areas Affected by ESG Project(s): Citywide
\$ESG Grant Amount: \$234,779	\$Additional HUD Grant(s) Leveraged \$ 3,762,901	Describe SHP
\$Additional Federal Funds Leveraged: \$-0-		\$Additional State Funds Leveraged: \$1,807,426
\$Locally Leveraged Funds \$ 325,593		\$Grantee Funds Leveraged \$212,918
\$Anticipated Program Income \$-0-		Other (Describe): \$381,286 donations, foundation & private, volunteer work
Total Funds Leveraged for ESG-based Project(s)		\$6,490,124

Congressional Districts of: Applicant Districts: 8 th Project Districts: 8 th		Is application subject to review by state Executive Order 12372 Process?
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes This application was made available to the state EO 12372 process for review on DATE:
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input checked="" type="checkbox"/> Program is not covered by EO 12372
		<input type="checkbox"/> N/A Program has not been selected by the state for review

Person to be contacted regarding this application		
Betty Lyons	or	Robert Keller
Federal Grants Manager	617-349-4600	Associate Planner
elyons@cambridgema.gov	www.cambridgema.gov/~odd	rkeller@cambridgema.gov
Signature of Authorized Representative: Richard G. Rossi, City Manager		Date Signed
<i>Richard Rossi</i>		



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

This certification does not apply
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

Jurisdiction

- 6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so involved -
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Richard C. Rossi
Signature/Authorized Official

May 15, 2015
Date

Richard C. Rossi
Name

City Manager
Title

795 Massachusetts Avenue
Address

Cambridge, MA 02139
City/State/Zip

617 / 349 4300
Telephone Number

Jurisdiction

- This certification does not apply.
 This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2016, 2017, 2018, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

Richard C Rossi

May 15, 2015

Signature/Authorized Official

Date

Richard C. Rossi

Name

City Manager

Title

795 Massachusetts Avenue

Address

Cambridge, MA 02139

City/State/Zip

617/349 4300

Telephone Number

Jurisdiction _____

This certification does not apply.
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Richard C. Rossi

May 15, 2015

Signature/Authorized Official

Date

Richard C. Rossi

Name

City Manager

Title

795 Massachusetts Avenue

Address

Cambridge, MA 02139

City/State/Zip

617/349-4300

Telephone Number

Jurisdiction _____

- This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Richard C. Rossi

May 15, 2015

Signature/Authorized Official

Date

Richard C. Rossi

Name

City Manager

Title

795 Massachusetts Avenue

Address

Cambridge, MA 02139

City/State/Zip

617/349 4300

Telephone Number

Jurisdiction

- This certification does not apply.
 This certification is applicable.

ESG Certifications

I, Richard Rossi, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

Jurisdiction

authorities as specified in 24 CFR Part 58.

11. The requirements of 24 CFR 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Richard C. Rossi

May 15, 2015

Signature/Authorized Official

Date

Richard C. Rossi

Name

City Manager

Title

795 Massachusetts Avenue

Address

Cambridge, MA 02139

City/State/Zip

617/349 4300

Telephone Number

Jurisdiction

This certification does not apply.
 This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local fire employment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code). Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City Hall Annex	344 Broadway	Cambridge	Middlesex	MA	02139
City Hall	795 Massachusetts Avenue	Cambridge	Middlesex	MA	02139
Coffon Building	51 Inman Street	Cambridge	Middlesex	MA	02139

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

Jurisdiction

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan

Richard C. Rossi

May 15, 2015

Signature/Authorized Official

Date

Richard C. Rossi

Name

City Manager

Title

795 Massachusetts Avenue

Address

Cambridge, MA 02139

City/State/Zip

617/349 4300

Telephone Number

Appendix - Alternate/Local Data Sources

1	Data Source Name Housing Division Estimates
	List the name of the organization or individual who originated the data set. The Cambridge Community Development Department's Housing Division
	Provide a brief summary of the data set. The data reflects estimates compiled by internal staff.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?