Five-Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The City of Cambridge’s FY2011-2015 Consolidated Action Plan covers the time period from July 1, 2010 to June 30, 2015. 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 these Departments work with as needed. These initiatives are consistent with guidelines set-forth by the U.S. Department of Housing and Urban Development (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.

Primary Activities, Objectives and Goals for FY2011-2015

Affordable Housing

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

The primary challenges to achieving this objective are Cambridge’s highly competitive real-estate market, Cambridge’s small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program. Additionally,
the broader economic downturn and increases in unemployment creates an uncertainty about the level of funding the City will be able to utilize for housing, as well as an uncertainty about the ability and willingness of residents to participate in the housing programs.

The Primary Objectives are as follows:

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

The City shifted a portion of their Affordable Housing Development contract obligations from CDBG funding to the City’s Affordable Housing Trust in FY2007 in order to mitigate the reduction in federal funds. This continued in FY 2008 through FY2010 and will continue in FY2011-2015 as a permanent method to allow the City to more effectively manage declining resources while still delivering the services residents require.

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.

**The goals for FY2011-2015** are to create 225 new affordable rental units through Inclusionary Zoning policies (75) and non-profit development projects (150); add 175 affordable home-ownership units to the City’s stock through Inclusionary Zoning (75), non-profit development (40), First-Time Home Buyer (FTHB) down-payment assistance (20) FTHB re-sale (40); preserve the affordability of 790 rental units through non-profit development (500), Expiring Use Preservation (250), CNAHS multi-family rehabilitation (40); and to stabilize 200 units through rehabilitation.

**Community Planning**

Cambridge’s Community Planning Division plays an integral part in shaping the City’s development and how that development is designed and enacted. Policies are formed through public awareness and community interaction. Community Planning also provides high quality technical assistance to City staff and residents and provides information to the public on various planning and zoning initiatives. The Department also staffs and
assists the Planning Board, working with various interested parties, both public and private, in developing, reviewing and implementing development proposals. The Primary Objectives are as follows:

- Preserve and strengthen Cambridge’s residential neighborhoods and their diverse population,
- Enhance the quality of the City’s living environment by working with citizens, other city departments and state agencies to design, develop, maintain, program and preserve the City’s open space resources.
- Strengthen the City’s fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial districts, and review infill development throughout the city.

The goals for FY2011-2015 are to provide technical assistance to 30 staff members, create 300 GIS maps, 250 presentations, produce materials for 10 major projects and 10 planning initiatives, provide 3,500 residents and interested parties with technical assistance on planning and zoning, conduct 225 meetings with residents, neighborhood groups and interested parties, review 50 urban design and master plans, and assist in 120 meetings of the Planning Board, provide technical assistance for 15 parks and playgrounds and 25 projects.

**Economic Development**

The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City’s need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City. An initiative the City began in FY2010 is to provide funding for “Green Jobs” training for the City’s low-income residents. The City will continue to seek opportunities in these emerging fields and industries. Additionally, the City will seek to expand upon the success of its Best Retail Practice Program (BRP) by offering more enhanced and advanced consultation services to past BRP participants and grant recipients.

The Primary Objectives are as follows:

- Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.
- Promote thriving retail and commercial districts.
- Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and “Green” industries.
The goals for FY2011-2015 are to graduate 48 residents from the Just-A-Start Biomedical Degree program, graduate 45 residents in the new Green Jobs Initiative, provide counseling and technical assistance to 200 income-eligible micro-enterprise and potential micro-enterprises, provide Financial Literacy Training to 75 residents of the City’s NRS, and assist 50 income-eligible retailers with grants and 200 past participants with advanced consultation through the Best Retail Practices program.

Public Services

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

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

The City’s Public Service efforts may be greatly impacted by the economic downturn on several fronts. As unemployment continues at a high pace the City may experience higher numbers of homeless and at-risk of being homeless individuals and families. Additionally, trying economic conditions can lead to increases in auxiliary issues such as substance abuse and domestic violence. These issues are only exacerbated by decreases in non-federal funding sources, including reductions in state, local and private and foundation grants. The City will make every effort to respond to these pressures and shortfalls as they become apparent by continually rationalizing where the greatest need for services and the greatest need for funding reside.

The Primary Objectives are as follows:

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

...And the Objectives for the Emergency Shelter Grant (ESG):

• Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.
• Provide quality day drop-in services to homeless youth in Cambridge,
• Provide quality Emergency Shelter services to homeless men in Cambridge

The goals for FY2011-2015 are: provide vital support services to approximately 31,000 low and low-moderate income individuals, provide vital support services to approximately 2,000 elders and individuals with disabilities, provide vital legal and tenant support services to approximately 350 low-moderate income individuals, families and their children, provide vital support services to approximately 1,250 low and low-moderate income youths, provide domestic violence-related services to approximately 450 low-moderate income adults and children, provide essential employment programs to approximately 1,000 youth and young adults – all through a variety of Public Service grants and programs.

For the ESG program the goals for FY2011-2015 are: to provide funding to homeless shelters that will specifically serve approximately 4,900 individuals from the target population of single homeless women and homeless children and families and people with disabilities, provide funding to homeless services provider(s) that will serve over 1,100 homeless youths and to fund homeless shelters that will serve a target of 2,124 homeless men.

Additional Activities

Neighborhood Revitalization Strategy
The City created two Neighborhood Revitalization Strategy (NRS) areas in conjunction with its FY2011-2015 Five-Year Consolidated Plan. Each NRS will be in place for five (5) years, with FY2011 being the first year in that term. The City, using 2000 census data, established two areas that represent the highest concentration of low and moderate-income individuals and families in order to target resources for housing rehabilitation and economic empowerment.

The City has previously attempted to utilize the flexibility afforded by designated NRS areas to provide rehabilitation assistance to residents who earn up to 120% of area median income. Despite outreach efforts by the City and its non-profit partners demand for this program did not materialize. In light of this the City has decided to focus its NRS...
efforts on the Economic Development programs which have demonstrated high-demand and successful results.

The goals for FY2011-2015 are to provide technical assistance to 200 micro-enterprises, provide 75 individuals through financial literacy training, provide 50 matching grants for micro-enterprise businesses and to provide 48 job training and career advancement opportunities in the Bio-Medical industry, and provide job training for 45 individuals in the emerging “Green Jobs” industries.

Economic Stimulus Package Impact and Future Funding

In February of 2009 President Obama signed the America Recovery and Reinvestment Act (ARRA) in an effort to stem a protracted and widespread recession in economic growth. The two key components of the ARRA package is Community Development Block Grant-Recovery (CDBG-R) and Homeless Prevention and Rapid Re-Housing Program (HPRP) grants. Additionally, the Department of Energy (DOE) has established the Energy Efficiency and Conservation Block Grant (EECBG), a new entitlement program, for activities focused on energy efficiency conservation. The EECBG program is modeled on the CDBG program and will be managed by Cambridge’s Community Development Department but does not have low and moderate income resident mandate.

That the ARRA does use existing programs like CDBG to stimulate economic activity in broad sectors of the economy is widely viewed as an endorsement from the administration of these HUD programs. Any suggestions of increased funding for the future, however, should be tempered by the uncertainty of the U.S. economy and how that might affect future federal budgets. The volatility of our own and foreign economies combined with a heightened focus on our mounting national debt in the face of increased domestic spending programs make it impossible to determine federal and HUD budgets year in and year out, and as such greatly hinder the City’s ability to predict available resources. Because the CDBG, HOME and ESG programs are intended to run efficiently there is a great emphasis on spending annual allotments expediently, which decreases the City’s ability to mitigate future shortfalls easily.

Our expected accomplishments for FY2011-2015 are based on current funding levels and a reasonable expectation of continued funding at current levels. The chart below details CDBG funding since 1974. The actual level of funding Cambridge receives from HUD is based upon a formula that all entitlement communities are subject to, in relation to HUD’s overall annual budget, and is determined annually. Because the actual funding level is governed by HUD’s annual budget it is impossible to accurately project future funding levels for FY2012-2015.
As the chart shows, while year-to-year changes are typically not very large, there is always potential for a longer-term trend that has potential to change the City’s longer-term goals.

City Profile

The City of Cambridge is located in southeast Middlesex County across the Charles River from the City of Boston, and occupies a land area of 6.26 square miles. The Towns of Watertown and Belmont border the City on the west, the Town of Arlington and the City of Somerville border Cambridge on the north.

According to the 2000 Census, the City’s population in calendar year 2000 was 101,355, down from a 1950 peak of 120,740, but up from the 1990 population of 95,802.

Cambridge, first settled in 1630 by a group from the Massachusetts Bay Company, was originally incorporated as a town in 1636 and became a city in 1846. Since 1940, the City has had a council-manager form of government with nine City Councilors elected at-large every two years.

- Cambridge is a city of 13 neighborhoods, ranging in population from 673 (Cambridge Highlands) to 13,072 (Mid Cambridge) (Source: 2000 US Bureau of Census). Most neighborhoods have their own community organizations. Residents often participate vocally in City debates.

- Cambridge is diverse ethnically. Sixty-eight percent of all residents are white; 12% are black; 12% are Asian; and 8% are other races, including American Indian, Pacific Islander, or two or more races in combination. Seven percent (7%) of all residents are of Hispanic background (Source: 2000 US Bureau of Census).

- Cambridge is a city of renters. 71.7% of all households are rented; 28.3% are owned. Approximately 8.6% of homes are single family; 14.4% are two family; 11.3% are three families; 8.8% are in 4-8 unit buildings; 30.7% are in buildings of 9 or more units; 21.2% of units are condominiums; 3.2% are mixed use.
residential/commercial; and 1.8% are rooming houses. 14.4% of all units are publicly owned or subsidized.

- Over three-quarters of all local jobs are in services (81%). Service employment is dominated by education, business, including research and development and computer/software, engineering, government and management, and health services. Ten percent (10%) of all jobs are in retail and wholesale trade; 9% are in manufacturing and construction. The largest employers in Cambridge include (1) Harvard University, (2) MIT, (3) City of Cambridge, (4) Cambridge Public Health Commission, (5) Mt. Auburn Hospital, (6) Federal Government, (7) Biogen Idec, (8) Genzyme, (9) Novartis and (10) Millenium Pharmaceuticals.

- The fastest growing sector of the economy is now the life sciences, including biotechnology firms, medical laboratories and instrument makers.

**Strategic Plan**

**Mission:**

The City will use its allocation of HUD funding for FY2011-2015, in accordance with the goals and objectives set forth by the Cambridge City Council and the City’s annual budget process. The Cambridge City Council establishes goals that are intended to represent the ways by which the City can best deliver the services and living environment and experience expected by its residents. The process, conducted by the Government Rules and Operations Committee, to determine the goals is an in-depth bi-annual process that the City Council has followed since 1996. Since 2000 the City has utilized a statistically valid telephone survey, and beginning this year the City has employed a “World Café,” which is an interactive conversational format with facilitated discussions with residents about what the City should seek to improve and develop. The process was considered highly successful by the City and its residents and will be utilized as goals and objectives are determined in the future.

The activities of CDD, DHSP and other City staff in the management of HUD funds support these City Council goals and objectives (in bold):

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

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

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

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

Additionally, in the course of its Five-Year Consolidated Plan for FY2006-2010 the City utilized a total of over $160 million in leveraged resources in the execution of its projects from federal, state and private sources. The City will continue to emphasize and utilize leveraged resources during the period covering FY2011-2015, and will explore relevant grant opportunities to support its efforts.

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

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

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

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

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

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

The City has also taken its very successful Bio-medical career training program to use as a model for Green Jobs training program that would train low-income residents in emerging fields dedicated to environmental and efficiency concerns, empowering individuals to obtain greater employment and providing skilled employees for companies dedicated to the cause of creating and maintain a healthy environment.

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

The City spends typically no less than 60% of its annual CDBG and 100% of its annual HOME entitlements on affordable housing. At the time of this report the City is in the final year of its previous Five-Year Consolidated Plan and has expended $8,971,584 (63% of total entitlement) on housing, creating or stabilizing 645 units. The Cambridge housing market is very challenging to operate in for the purposes of expanding and maintaining an affordable housing stock and the City will continue to leverage and effectively use all possible resources. To this end, the City’s goal for FY2011-2015 is to create, maintain or rehabilitate 1,390 affordable housing units.

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

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

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

The City is proud of its record of accomplishment in meeting and exceeding its objectives in the utilization of CDBG, HOME and ESG funds. The City more than exceeded all of its goals in its previous Five-Year Consolidated Action Plan (FY 2001 to FY 2005):

<table>
<thead>
<tr>
<th>Overview of CDBG Funded Activities</th>
<th>Housing</th>
<th>Economic Development</th>
<th>Community Planning</th>
<th>Public Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accomplishments - FY 2001 - 2005</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anticipated</td>
<td>(Units)</td>
<td>(Clientele)</td>
<td>(People Assisted)</td>
<td>(People Served)</td>
</tr>
<tr>
<td>Actual</td>
<td>1,914</td>
<td>335</td>
<td>6,095</td>
<td>25,613</td>
</tr>
<tr>
<td></td>
<td>2,960</td>
<td>359</td>
<td>9,419</td>
<td>26,569</td>
</tr>
<tr>
<td>% Complete Compared to FY00 Con Plan</td>
<td>155%</td>
<td>107%</td>
<td>155%</td>
<td>104%</td>
</tr>
</tbody>
</table>

| Expenditures - FY 2001 - 2005     |         |                      |                   |                |
| Actual                            | $12,563,321 | $1,028,082 | $3,189,608 | $2,858,046 |
| Five Year Consolidated Plan       | $11,700,000 | $635,000   | $4,000,000 | $3,000,000 |

At the time of this report the City has completed the analysis of its performance for the first four (4) years in its current Five-Year Consolidated Action plan (FY 2006 to FY 2010), once again demonstrating that the City is well on its way to again meet and exceed its objectives:

<table>
<thead>
<tr>
<th>Overview of CDBG Funded Activities</th>
<th>Housing</th>
<th>Economic Development</th>
<th>Community Planning</th>
<th>Public Services</th>
<th>Public Facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accomplishments - FY 2006 - 2010</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anticipated</td>
<td>Units</td>
<td>Clientele</td>
<td>People Assisted &amp; Deliverables</td>
<td>People Served</td>
<td>CDBG Funded Parks</td>
</tr>
<tr>
<td>Actual through Year Four</td>
<td>1,050</td>
<td>627</td>
<td>6,095</td>
<td>21,575</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>645</td>
<td>521</td>
<td>7,381</td>
<td>33,127</td>
<td>10</td>
</tr>
<tr>
<td>% Complete Compared to Five-Year Plan</td>
<td>61%</td>
<td>83%</td>
<td>121%</td>
<td>154%</td>
<td>200%</td>
</tr>
</tbody>
</table>

| Expenditures - FY 2006 - 2010     |         |                      |                   |                |                  |
| Actual for Year Four              | $1,954,381 | $99,966             | $308,436          | $768,691      | $100,359         |
| Total for FY2006-2010             | $8,971,584 | $849,520            | $1,077,168        | $2,512,330    | $777,486         |
General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

Location

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

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

Activities By Geographic Area

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

Obstacles to Meeting Underserved Needs

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

In the five-year period ending June 30, 2015 the City will increase its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.
Managing the Process (91.200 (b))

1. **Lead Agency.** Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

2. **Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.**

3. **Describe the jurisdiction’s consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.**

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**Lead Agency**

The City’s Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2011-2015 Five-Year Consolidated Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners’ Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation and other programs.

**Significant Aspects of Developing the Plan**

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

**Enhance Coordination**

Cambridge will continue working 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 Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the Affordable Housing Development Working Group has been meeting monthly 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.

The Cambridge Affordable Housing Trust is a nine-member independent City board. Their responsibilities range from approving funding requests for housing development projects to assisting the City and the Community Development Department in developing new housing programs and policies. The City Manager who acts as managing trustee appoints its members. The board is made up of community members who are experts in the fields of real estate finance and development, affordable housing policy and design, and banking.

The Homeless Services Planning Committee comprise of social service providers in Cambridge. They meet each month to discuss social service needs in the City, and to facilitate coordination among social service providers. Members of this committee also include housing staff from the Community Development Department.

Cambridge is active in furthering fair housing in the city. The Cambridge Human Rights Commission investigates complaints of discrimination that occur in Cambridge -- in housing, employment, education and public accommodations, and works with HUD to enforce the Federal Fair Housing Act. The Commission also aids the City of Cambridge by educating both businesses and residents, and providing community outreach. As required by HUD, the Community Development Department has a Fair Housing Plan, which includes an Analysis of Impediments. The plan was developed in conjunction with many departments of the city, along with Cambridge Housing Authority. In addition, input was gathered from many of the nonprofit organizations in the city, including Just A Start Corporation, Homeowner’s Rehab, Inc. and Cascap.

The City has also been actively involved for several years in an ongoing Growth Management Process. In 1997, a group of citizens petitioned the City Council to make many substantial changes to the zoning regulations of Cambridge to guide the future
development of the City. The City Council appointed a Citywide Growth Management Advisory Committee composed of community residents and business people to advise the Community Development Department on the process and information needed for the rezoning study.
Citizen Participation Plan

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

Participation

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

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

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

Public Meetings

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

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

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

**Public Meetings for CDBG, HOME & ESG Funding**

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

**Access to Information**

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

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

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

Substantial Amendments

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

City Council’s Goals and Objectives

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

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

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

**Comments Received**

On Wednesday, February 3, 2010 the City held a Public Hearing to receive comments from the public and interested parties in the utilization of CDBG, HOME and ESG funds. The meeting was held in the City’s planning offices and representatives of the CDBG management and Economic Development offices were present. Additionally, a Draft version of the FY2011 One Year Action Plan was made available to the public on March 17, 2010 to review. The Draft version of the Plan was available at the City’s planning offices, the Central Square branch of the Cambridge Public Library and was posted online. A second Public Hearing was held on Wednesday, March 31, 2010 to solicit feedback from the public on the Draft version of the One-Year and Five-Year Plans. The Public was given until April 16, 2010 to comment on the Draft. The Public Hearing and Draft availability were advertised in the Cambridge Chronicle, Cambridge TAB and on the City’s website. No comments were received.
Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

Institutional Structure in Cambridge

The housing delivery structure in Cambridge is complex, involving public, private and non-profit participants at the local, state, and federal levels.

Public Institutions

The public portion of the housing delivery system in Cambridge involves both state and local government. The Massachusetts Department of Housing and Community Development (DHCD) manages a number of housing programs, including the state HOME program, the Housing Stabilization Fund, State Affordable Housing Trust, the Soft Second Loan Program, the Housing Innovations Fund, the Capital Improvement and Preservation Fund, and the Commercial Area Transit Node Housing Program. DHCD is also responsible for the administration of the federal Low-income Tax Credit program. DHCD also manages programs that support the maintenance and operations of public housing.

The Massachusetts Housing Finance Agency (MassHousing) provides both funding to affordable housing owners and developers and loans to first-time homebuyers. The first-time homebuyer loans have been an important resource for low and moderate-income homebuyers in Cambridge. Due to the high cost of real estate in the City, however, participants in these programs have also required additional subsidies to make prices affordable to low and moderate-income buyers.

Two other state-chartered non-profit agencies, the Massachusetts Housing Partnership Fund (MHP) and the Community Economic Development Assistance Corporation (CEDAC), are important to the delivery service of affordable housing in Cambridge. MHP is a public agency that provides technical assistance and financing for the development of affordable housing. MHP manages the Soft Second Loan Program, which is a significant resource for first-time homebuyers. MHP’s rental financing provides long-term, fixed-rate financing for multifamily and single room occupancy rental. Units financed through the program must be rented to income eligible residents at affordable rent levels. CEDAC provides resources and technical assistance to
community-based non-profit housing agencies for the development of affordable housing, and has been an important resource for Cambridge's non-profit housing organizations.

At the local level, the public institutions involved in the housing delivery system are the Cambridge Housing Authority and the City of Cambridge. The Cambridge Housing Authority (CHA) is a stable and efficient public housing authority, with a national reputation for excellence in its management and services for public housing tenants. The CHA operates a full range of federal and state housing programs, including conventional public housing and leased housing programs for low-income families, and elderly and disabled individuals. The CHA is also a developer of affordable housing units through its non-profit subsidiaries.

The City of Cambridge is involved in the housing delivery system through its Community Development Department, its Department of Human Service Programs, and the Cambridge Affordable Housing Trust. More than 60% of the City’s Community Development Block Grant (CDBG) allocation is spent on housing, administered through the Community Development Department (CDD). Along with supplying administrative support and program funds to the local non-profit housing development agencies, CDD also provides significant funding and technical assistance to assist in the creation and preservation of affordable rental and ownership housing, first-time homebuyer education, counseling and financial assistance, rehab funding for multi-family rental buildings, and low-interest and deferred financing for homeowners making repairs and improvements to their homes.

CDD acts as staff to the Cambridge Affordable Housing Trust, which was established in 1988 by the City Council and approved through home rule petition in 1989 to develop and sustain affordable housing. The City Manager is the managing trustee of a nine-member board made up of community members who are experts in the fields of real-estate financing and development, affordable housing policy and design, and planning.

Since 1995, Cambridge has made significant contributions of City funds in combination with matching funds under the Community Preservation Act to the Trust. In FY2010, the City allocated more than $7 million in Community Preservation Act funds to the Trust. The Trust also administers the $6 million Harvard 20/20/2000 Loan Fund which provides low-interest loans for construction and permanent financing for the development of affordable housing.

The Trust uses these funds to support non-profit housing development organizations and the CHA in their efforts to preserve and create affordable housing. The Trust also provides funding for first-time homebuyer financial assistance programs run by the City. Trust funding supports housing production and preservation in several ways, including new development of affordable housing units, acquisition of existing multi-family buildings, preservation of affordable units with expiring use restrictions, and acquisition of condominium units for use as affordable housing.
The City’s Department of Human Service Programs (DHSP) manages a number of programs. These include the Cambridge Multi-service Center for the Homeless, which works with an average of 700 homeless individuals and families annually, helping them to secure housing and gain access to other support services. DHSP helps coordinate shelter providers and groups seeking to develop supportive housing for the homeless, as well as providing financial assistance to shelters for services, operating and capital expenses through the McKinney Funds, Emergency Shelter Grant and CDBG funds.

Non-profit Organizations

Local non-profit housing development agencies play a key role in the Cambridge housing delivery system. Cambridge is fortunate to have several stable and experienced agencies, which have been integrally involved in the development and management of affordable housing for many years. Just A Start Corporation (JAS), Homeowner's Rehab, Inc. (HRI), the Cambridge Neighborhood Apartment Housing Services (CNAHS), and CASCAP have extensive experience in all levels of rehabilitation, new construction and also in the management of multi-family properties. CASCAP has additional strengths in the development and management of group homes and single room occupancy dwellings with a social service component. Other non-profits, such as the Cambridge Affordable Housing Corporation (CAHC) and Essex Street Management, Inc., non-profit subsidiaries of the CHA, augment the CHA’s effort to provide affordable housing.

Non-profit agencies also play a major role in the provision of shelter to the homeless population. These include CASPAR, Hildebrand Family Self-Help Center, First Church Shelter, Heading Home, Harvard Square Shelter, the YWCA, the YMCA, the Salvation Army, Cambridge/Somerville Catholic Charities, and Transition House. There are also organizations providing transitional housing for people moving out of shelters, such as the YWCA, the YMCA, Cambridge Family and Children's Service, and Second Home's Cornerstone Community. In addition, the local community action program agency, Cambridge Economic Opportunity Committee (CEOC), provides tenant advocacy services to assist in the prevention of homelessness. Landlord and tenant mediation and counseling is provided by Mediation for Results of Just A Start Corporation.

Cambridge churches are also involved in the provision of shelter and services to homeless persons, such as meals and furniture for new residences.

Private Organizations

The housing delivery system in Cambridge also involves many private entities, including private owners of affordable housing, lenders, developers, and private educational institutions. Local Cambridge banks including East Cambridge Savings Bank, Cambridge Savings Bank, and Cambridge Trust have been critical partners that have financed affordable housing developments throughout Cambridge. In addition, these banks and several other area lenders participate in the "Soft Second" loan program, offering reduced rate first mortgage financing for first-time buyers.
Harvard University has provided valuable assistance in meeting the City’s affordable housing goals. Under the 20/20/2000 Initiative Harvard, committed $6 million to the Affordable Housing Trust which has been used as a revolving fund of low-interest financing for affordable housing developments. In the past five years, Harvard has created 39 affordable rental and homeownership units in the Riverside neighborhood which were made available to low- and moderate-income applicants by the City. These units were developed without public funding as part of a zoning agreement.

Private owners represent a significant component of the affordable housing delivery system in the City. Many of the largest affordable housing developments are owned by private owners. Units at these developments provide critical housing resources for low- and moderate-income residents.

Private developers of market-rate housing are also involved in the affordable housing delivery system through the Inclusionary Zoning Ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. CDD monitors compliance with this ordinance. Staff works with the developers to design and implement the marketing and sale or leasing of units to eligible Cambridge residents. A related program, the Incentive Zoning Ordinance, requires commercial developers to make a contribution to the Affordable Housing Trust to offset the impact of certain commercial developments.

**Assessment of the Strengths and Gaps in the Delivery System**

As can be seen by the above list of public, private and non-profit institutions, Cambridge has many organizations to help deliver affordable housing. The City will continue its efforts in the coming years to further develop the City’s institutional structure to support its ongoing commitment to affordable housing. The most significant gap in the affordable housing delivery system is adequate funding to address the unmet needs of households in search of affordable housing.

With the recent economic recession, demand for affordable housing is at critical levels. Demand for housing is greatest among households earning less than 50% of area median income, with the CHA’s waiting list for rental housing is closed with more than 13,500 applicants. While significant funding has been made available by the City, and more recently through the American Recovery and Reinvestment Act, the gap in Cambridge between available housing resources and outstanding need remains large.

There remains a significant need for additional funding to serve the low-income households in need of housing who will be on waiting lists for years. Likewise there will be a need for funding to preserve the affordability of units with expiring use restrictions which may be at-risk in the coming years. While the City’s remains committed to addressing these gaps, it will not be possible without the commitment and funding from that state and federal government and other stakeholders.
Cambridge will work to reduce the resource gap 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 which impede efficient affordable housing production.

**Assessment of the Strengths and Gaps in the Delivery System for Public Housing.**

The Cambridge Housing Authority (CHA) is a stable and efficient public housing authority, with a national reputation for excellence in its management and services for public housing tenants. The CHA operates a full range of federal and state housing programs, conventional and leased, for low-income elderly and disabled families and individuals. In addition to basic programs such as family and elderly public housing and leased housing programs, the CHA administers a variety of special and innovative housing initiatives. These include several elderly congregate units linked with state service funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children and adults.

The CHA's family, elderly and disabled public housing developments house over 2,500 low-income Cambridge households. In addition, 2,900 households receive rental subsidies through CHA’s housing voucher programs. The preservation and modernization of public housing are key elements of Cambridge’s affordable housing strategy.

Please also see the Cambridge Housing Authorities “Moving To Work” Annual Plan in the Appendix of this document.
Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Housing

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 bills and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, the agencies report on housing activities undertaken with City funds. The homeownership and rental rehab programs submit progress, financial, and case activity reports each quarter. This reporting allows the City to monitor both the agency performance and the rehab or construction activity. It also assists the City in reporting the performance measurements at the end of the year.

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

Economic Development

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.

**Public Services**

The CDBG grants manager conducts a thorough monitoring process of all 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 CDBG grants manager 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 CDBG grants manager/monitor 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 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 CDBG grants manager 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 CDBG grants manager 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, the CDBG grants manager 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.
Emergency Shelter Grant

As part of its on-going monitoring of ESG recipients, the City’s ESG grants manager uses a three-pronged approach including a mix of regular phone contact, monthly financial record review, and as needed, on-site monitoring visits.

Financial monitoring of recipients occurs monthly when bills are submitted. Invoices and billing statements are checked to ensure that spending is only occurring on eligible activities and importantly, funding limits on essential services, operations costs, homeless prevention activities, and administrative costs are all in compliance with HUD mandated rules.

Grant recipients must both submit their most recent audit and be in the process of implementing the HMIS data collection required by HUD for McKinney-Vento funding. Further contact with ESG funded agencies occurs at the monthly Cambridge Continuum of Care Homeless Services Providers meetings held at the City’s Multi-Service Center for the Homeless. Annually, the ESG grants manager attends consumer forums to hear the viewpoint of clients receiving services from ESG funded programs. If any concerns are raised during these forums, the City will follow up with the agency to ensure any issues are resolved.

On a quarterly basis, all ESG funded agencies must submit the number of new clients coming into their programs. If the number of beneficiaries served is well under or over target for the period, agencies are contacted for further information. At the end of the grant year, recipients of awards must complete and sign a two page monitoring form, which is used to assess the performance of the program for that year and then is fed into the CAPERS report.

Fiscal

On an ongoing basis the Fiscal 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 CDBG 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 Fiscal Office and CDBG management division 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 Fiscal 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, OMB Circulars A-87; A-122 and A-133 all of 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, insurance coverage, procurement procedures and equipment and real property management.
Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

Basis for Assigning Priority Needs

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division’s individual narrative, all of which appear later in this document.

Activities that are assigned as a “High” priority are those which are slated to receive HUD funds through the Community Development Department (CDD) and Department of Human Service Providers as stated within the Plan. Activities that are assigned a “Medium” priority are those that CDD may fund if there is available funding from federal entitlement grant funds or other non-federal sources. Activities that are assigned a “Low” priority are activities that CDD does not plan on funding with federal entitlement grant funds. Some of the activities with a “Low” priority may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan’s scope.

The Housing Needs Table has been filled out by collapsing all of the detailed break-outs into the two essential elements that govern Cambridge’s Affordable Housing Objectives. The categories the City focused on were a broad income-eligibility assessment. Individuals and families who were at 30% or below of AMI were not excluded, but were counted with all income-eligible individuals and families. Although CDD does not specifically target individuals who are at 30% or below, CDD does support those households through its housing programs which preserve and create rental units for those households.

For a more detailed analysis please refer to the relevant table in the Tables Appendix of this Plan

Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding sufficient for the City, the Cambridge Housing Authority, non-profit and private partners to meet the housing needs of 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 between cost and available funding. Mirroring this trend is the increasing competition to leverage funds from state and private resources, which are less predictably available. Cambridge is fortunate in regards to its ability to provide significant local funds toward meeting its housing goals, but despite this local
commitment the ability of the City to meet its housing goals will be limited by the availability of funds from federal, state and other private resources.
**Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead-based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and 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.
Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook*

1. **Describe the estimated housing needs projected for the next five year period for the following categories of persons:** extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

2. **To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need.** For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Housing Needs Assessment

The diverse nature of the City of Cambridge with its various and vibrant neighborhoods, highly regarded universities, and historic structures, creates a seemingly endless demand and desire to live in Cambridge. For many decades, the chance to live in Cambridge, especially for extremely low, low and moderate-income households, has been seriously limited by the City's housing market. The affordability gap in the Cambridge housing market has widened greatly in the years since the end of rent control in the mid-1990’s and the resulting dramatic increases in housing prices. However, as will be discussed throughout the plan, sizable numbers of low and moderate-income households do live here.

According to Comprehensive Housing Affordability Strategy (CHAS) data derived from the 2000 U.S. Census, 43% of households in Cambridge are classified as extremely low, low, or moderate-income. This is confirmed by more recent CHAS data from the 2005 to 2007 American Community Survey (ACS) which indicate that more than 45% Cambridge households earn less than 80% of the area median income (AMI). 2000 Census and ACS data were used in developing this needs assessment. The 2000 Census data is the most recent census data and offers the best data for comparison across several decades. 2000 data also provides some detail that ACS data cannot. ACS data is more recent and offers insight into trends taking place through the 2000’s forward. Both data sets confirm a sizable population of low and moderate-income households live in Cambridge notwithstanding high housing costs, displacement due to the end of rent control and, more recently, condo conversion and escalating rents. A primary need and goal of the City is to ensure that low and moderate-income households have the opportunity to remain in Cambridge and to stem further displacement due to housing costs that are not affordable.
The escalating real estate market in the Boston area has had a dramatic impact on the cost of housing in Cambridge. During the 1990’s the median prices for single family, two-family and condominium residences all rose between 80% and 120%. From 2000 to 2005 house prices rose by more than 30%. Since that time prices have stabilized and remained relatively flat. However, with the 2009 median price for a single family home in Cambridge at $685,000, $621,000 for a two–family, and $415,000 a condominium, these prices remain well beyond the means of low and moderate-income households.

In addition, average asking rents for two-bedroom apartments rose 63% from $1,165 in 1996 to $1,900 in 2006, and have continued to increase in the years since. In January 2010 the median asking rent for a two-bedroom unit stood at $2,180. At these prices, a two-worker household, each earning minimum wage, would need to each work more than 100 hours per week in order to afford a two-bedroom apartment in Cambridge. Especially vulnerable are the extremely low-income households and low-income households who comprise 30% of the city's households.

With demand fueled in part by historically low interest rates, condo prices rose dramatically in the early 2000’s and have remained steady even through the recent national decline. During the 2000’s there was thus both a steady supply of new condominium units coming on the market as well as a steady stream of rental buildings converted to condominiums. ACS data show that approximately 61% of Cambridge households are renters, a decrease from 2000 when the approximately 68% of Cambridge households were renters.

Most households in Cambridge, however, continue to be renters. More than half of renters are low or moderate-income households. In addition, 43% of all renter households are cost burdened, paying more than 30% of their income for rent. This problem has been exacerbated by dramatic increases in rents in the last few years, and the lack of available housing vouchers for eligible households. The Cambridge Housing Authority’s waiting list for both the Housing Choice Voucher and Public Housing programs are currently closed with more than 13,000 distinct applicants waiting for housing assistance.

The City’s priorities, described in this plan, reflect the goal of preserving the socioeconomic diversity of the community by both protecting existing affordable stock and creating new affordable housing opportunities. The creation of affordable housing in Cambridge is made more difficult by a variety of market factors, including scarcity of available sites, high cost of land, low vacancy rates, and high real estate prices. Efforts to add to the City’s stock of affordable housing are often impeded by strong competition from the private sector for buildings and land for the development of market-rate housing. In order to narrow the widening affordability for low and moderate-income households, many of whom have been affected by the current recession, the City has continued its ongoing commitment to a variety of programs that create and preserve affordable housing for extremely low, low and moderate-income residents.
**Household Composition**

One of the most significant factors affecting Cambridge has been the change in the composition of the households living here. In 1950, families constituted 87% of all local households; by 2000, this figure had decreased to only 41% of the total. As families have left Cambridge, they have been replaced by a steady stream of non-family individuals who either chose to live here alone or doubled up. These non-family households have increased dramatically from 4,281 in 1950 to 25,020 in 2000. Five decades ago, they constituted only 13% of all households; by 2000 they comprised 59% of the total.

More than 41% of all Cambridge households are comprised of only 1 person, compared to 28% for Massachusetts and 26% for the nation as a whole. In addition to single households, small households dominate in Cambridge. The average household size has decreased almost 20% in the last thirty years, from 2.5 in 1970 to 2.03 in 2000. As a result of this trend toward smaller household sizes, the private market is producing less family-sized housing and more smaller housing units. While, large households of five or more persons comprised only 4.4% of all households, almost half (44%) of these households were low and moderate-income families. The vast majority (88%) of these large low-income households are renters. In an effort to meet the needs of larger, low-income households, the City places a priority on the creation and retention of decent and affordable family-sized housing.

Through its programs, policies, and goals, the City seeks to promote and retain Cambridge’s diverse economic, social, racial and ethnic population. The City’s housing programs are designed to serve households with a range of housing needs, earning a range of incomes. In order to ensure that families can afford to remain in Cambridge, particularly families with children, the City makes particular efforts to create and preserve decent, affordable, family-sized housing.

**Cost Burden**

Given the cost of housing in Cambridge, it is not surprising that a large number of households pay more than 30% of their incomes on housing-related costs; and that a substantial number pay more than 50%. ACS data show that of all households reporting problems, 90% reported cost burden or severe cost burden. Overall, more than 39% of all households are cost burdened. Cost burden is greater among renters than owners, with 43% of renters in paying more than 30% of their income for housing, compared to only 34% of homeowners, and greatest among low and moderate-income households.

While cost burden is less of an issue for owners than renters, ACS data indicate that owners are more likely to be cost burdened now than in 2000, when census data indicated that 24% of owners were cost burdened. Further, problems are seen among owners earning less than 95% AMI, with the most significant impact seen among the lowest income owners. While just 3% of owners earning more than 95% AMI pay more than 50% of their income for housing, severe cost burdens affect 15% of owners earning
between 80% and 95% AMI, 25% of owners between 50% and 80% AMI, 36% of
owners between 30% and 50% AMI, and more than 70% of owners earning less than
30% AMI. There is a clear need to assist low, moderate and middle-income owners in
stabilizing their housing costs and making their homes affordable.

Not unexpectedly, low and moderate-income renters are also cost-burdened in significant
numbers. 43% of all renters are cost burdened; however, the problem most significantly
impacts low and moderate-income renters. 54% of renters earning less than 30% AMI
are cost burdened, as are 68% of renters between 30% and 50% AMI, and 64% of renters
earning between 50 and 80% AMI. Only 13% of households earning more than 80% of
median income faced the same economic challenge.

Severe cost burden is the most significant issue for renters earning between 50 and 80% AMI.
46% of these renters pay more than 50% of income for rent. This compares to 9% of
renters earning less than 30% AMI and 12% of renters earning more than 95% AMI.

ACS data show a similar picture to data derived from the 2000 census data. Cost burden
remains the most significant issue for extremely low, low, and moderate-income renters
in the city. With the recession that has occurred since the ACS data was gathered, one
can imagine that the picture may be worse than data indicates and that the need for
housing that is more affordable for owners and renters may be more critical. The City
will continue its commitment to preserving and creating affordable rental units.
However, this challenge will only be met with continued and significant assistance from
HUD. The City will analyze any new CHAS data to further understand the scope of this
issue.

**Overcrowding / Substandard Conditions / Code Violations**

Generally, overcrowding and housing conditions are not significant problems in
Cambridge. While more than 43% of all households report a housing problem, 90% of
those problems are cost burden or severe cost burden. However, of the remaining 10%
who report other problems, 50% are renters earning less than 30% AMI, and 85% are
renters who earn less than 80% AMI. Therefore, while overcrowding and housing
conditions are not generally problems in the City, these problems are present and have a
disproportionate impact on low and moderate-income renters.

These problems are predominantly seen among renter households, although small number
so the lowest income owners also report problems.

**Elderly Persons**

In Cambridge, according to the 2000 Census, elderly households comprised
approximately 17% of households and approximately 9% of all residents. While current
estimates indicate the number of elderly residents has increased slightly since 2000, in that
time there has been a significant increase in the number of residents over the age of 55.
This increase signals a need to look at elderly housing needs as the city may see an increase in the number of elderly residents as residents in this group become elders. Planning for future needs for housing for elders is underway and will take into consideration available housing choices, affordability, service models, and transportation.

Although more than 1,400 elders live in public housing or publicly-assisted affordable housing, and others have Section 8 certificates for assisted developments, 38% of elder households pay more than 30% of their income for housing, compared to 40% for all Cambridge households. According to census data, more than half of low and moderate-income elder households had some kind of housing problem (cost burden, overcrowding, physical defects) as compared to 75% of all low and moderate income Cambridge households.

**Racial/Ethnic Concentration of Population**

The minority population of the City of Cambridge increased markedly during the last few decades. In 1990, Census data indicates that over 75% of the city’s population was composed of White households; today that figure has decreased to 68%. However, while Cambridge’s overall population increased only 6% between 1990 and 2000, Cambridge’s minority population increased over 37% during this period. The fastest growing minority group in Cambridge are Asian households, whose population grew 50% from 8,081 in 1990 to 12,113 in 2000 and now account for 12% of the Cambridge population. Black/African American households remain one of Cambridge’s largest minority groups; their percentage of the population totaled 11.9% in 2000. The number of individuals of Hispanic or Latino origin increased from 6,093 in 1990 to 7,455 in 2000 and now comprises 7.4% of the population.

The median income of minority households in Cambridge is lower than the median income of non-minority households. Given the high cost of homeownership in Cambridge, it is thus unsurprising that a proportionately larger number of minority households remain renters as compared to non-minority households. According to the 2000 Census, 82% of Cambridge’s non-White households were renter households as compared to 62% of non-minority households. However, it is important to note the number of minority homeowners has increased 50% since 1990 from 1200 households to over 2100 households in 2000.

The table below provides more detailed information from the 2000 Census:

<table>
<thead>
<tr>
<th>2000 CHAS Data</th>
<th>Households</th>
<th>As % All HHs</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone</td>
<td>31,860</td>
<td>75%</td>
<td>63%</td>
<td>37%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>4,377</td>
<td>10%</td>
<td>82%</td>
<td>18%</td>
</tr>
<tr>
<td>Asian</td>
<td>3,827</td>
<td>9%</td>
<td>81%</td>
<td>19%</td>
</tr>
<tr>
<td>American Indian/Alaskan Native</td>
<td>100</td>
<td>0%</td>
<td>85%</td>
<td>15%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>19</td>
<td>0%</td>
<td>79%</td>
<td>21%</td>
</tr>
</tbody>
</table>
As the table below demonstrates, approximately 36% of White households, 68% of Black/African American households, 58% of Hispanic households, and 52% of Asian and Pacific Islander households were eligible for assisted housing in 2000:

<table>
<thead>
<tr>
<th>2000 CHAS Data</th>
<th>(&lt;80% AMI)</th>
<th>(&gt;80% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone</td>
<td>36%</td>
<td>64%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>68%</td>
<td>32%</td>
</tr>
<tr>
<td>Asian</td>
<td>52%</td>
<td>48%</td>
</tr>
<tr>
<td>American Indian/Alaskan Native</td>
<td>65%</td>
<td>35%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>58%</td>
<td>42%</td>
</tr>
</tbody>
</table>

The table below provides more detail of the income breakdown among minority groups in Cambridge, according to HUD’s analysis of the Census 2000 data:

<table>
<thead>
<tr>
<th>2000 CHAS Data</th>
<th>Very Low Income (&lt;30%)</th>
<th>Low Income (30-50%)</th>
<th>Moderate Income (50-80%)</th>
<th>Market Income (&gt;80%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone</td>
<td>14%</td>
<td>9%</td>
<td>13%</td>
<td>64%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>30%</td>
<td>23%</td>
<td>15%</td>
<td>32%</td>
</tr>
<tr>
<td>Asian</td>
<td>24%</td>
<td>17%</td>
<td>12%</td>
<td>48%</td>
</tr>
<tr>
<td>American Indian/Alaskan Native</td>
<td>26%</td>
<td>24%</td>
<td>15%</td>
<td>35%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0%</td>
<td>0%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>28%</td>
<td>16%</td>
<td>14%</td>
<td>42%</td>
</tr>
</tbody>
</table>

During the past several decades there has been a marked influx of recent immigrants into Cambridge, including Haitians, Central Americans, and Portuguese-speaking families. In 2000, 26% of persons in Cambridge described themselves as foreign-born and 31% speak a language other than English in their homes.
Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

Priority Housing Needs

The City of Cambridge has an ongoing commitment to the creation of new homeownership and rental opportunities and the preservation of existing affordable housing. Households with emergency housing needs, including homeless households and those at risk of becoming homeless, and those in need of support services are especially vulnerable. Therefore, assisting these households is a particularly high priority. In addition, very high priority is given to low income families, particularly families with children, who have few options on the open real estate market given the scarcity of decent, affordable, lead-free, family-sized housing. Cambridge’s support of affordable housing is reflected in the commitment of City and entitlement funds to programs in this area, the amount of funding secured from outside sources, and the support of a strong network of public, non-profit, and private providers of housing and housing services.

The City's general priorities for investment over the next five years reflect the goal of meeting the most critical outstanding housing needs of Cambridge's residents. These include the need for affordable housing for extremely low-income families and individuals (those with an annual household income below 30% of median), low-income families and individuals (those with an annual household income of between 30% and 50% of median) and moderate-income families and individuals (those with an annual household income between 50% and 80% of median). The priorities also include addressing the need for a range of housing options for the homeless and persons with special needs.

The City's ability to accomplish this depends on a number of factors: primarily the ability of the City of Cambridge, the Cambridge Housing Authority, and local non-profit housing providers to secure a variety of resources to develop additional affordable units and stabilize existing units. Market and inventory conditions, the availability of sites, the capacity of local housing providers, and support for local programs and initiatives are also important. As always, the City's ability to meet the existing need for housing, as described in the Needs Assessment, is dependent upon continuing outside sources of funding, especially entitlement funding from HUD and Housing Choice Voucher program (Section 8) assistance made available through the Cambridge Housing Authority.
This plan is based on the assumption that federal programs and funding will be maintained at current levels. The City is committed to programs that serve the housing needs of extremely low, low and moderate-income households currently living in Cambridge. If federal funding for these programs is not available, however, or if programs are eliminated or funded at unworkably low levels, no amount of local commitment will be sufficient to meet these goals. The submission of this plan assumes a twofold responsibility in its review and implementation: the federal responsibility to both approve the policy goals of this plan and populations served there under, and to commit resources necessary to operate programs needed to accomplish these goals.

In a built-out city like Cambridge, many of the opportunities to develop affordable housing are in the existing stock. Affordable housing initiatives can take the form of stabilizing existing housing occupied by extremely low, low, and moderate-income households, or converting market-rate buildings to non-profit or public ownership and providing access to affordable units for low-income households upon turnover. They may also involve substantially rehabilitating buildings with vacant units for occupancy after rehab by low and moderate-income households, and new construction of affordable units. Due to the age and condition of Cambridge's housing stock, some level of rehabilitation is a component of almost every project. Consequently, "producing" affordable units often involves stabilizing, rehabilitating or giving access to units in the existing stock, along with the creation of new housing units through adaptive reuse and new construction.

An important component of many of Cambridge's housing initiatives is securing long term affordability, either through limited-equity restrictions, public or non-profit ownership, or long-term contracts and deed restrictions with private owners. Large investments are typically required to secure affordable units; therefore, making these units affordable for the longest term possible is the most efficient way to use scarce housing resources.

The priorities that Cambridge plans to focus on over the next five years, and the analysis and investment plan for each priority, are discussed below. It is important to note that in addition to making new investments to meet outstanding needs, an overarching priority is preserving and maintaining, and in some cases modernizing, the City's existing affordable housing stock. This includes affordable units owned or leased by the Cambridge Housing Authority, as well as other affordable units developed by local non-profit organizations, and privately-owned "expiring use" units, which are currently affordable, but may be at risk in the coming years.

**Priorities By Activity Type**

The City’s has a multi-faceted approach to preserving and expanding housing opportunities in Cambridge. Cambridge’s housing priorities include: acquisition, new construction, preservation, and rehabilitation. The City, working in conjunction with local non-profit developers and the Cambridge Housing Authority, continually seeks to find
opportunities to create new affordable rental and homeownership housing and preserve existing affordable housing. Securing affordable units might involve acquiring distressed units at low prices and investing in substantial rehabilitation, or purchasing units with more modest rehabilitation needs, but at a higher price. While there are few vacant parcels of land in Cambridge, they are occasionally available for new construction, and adaptive reuse of non-residential sites is also an option. Rehabilitation is also an important activity because it is often the most cost effective option to both address the physical condition of the existing stock while also creating or preserving affordable units.

Rental assistance is a critical component of virtually all rental housing production, preservation and access programs operated in Cambridge. Many of the opportunities to secure affordable housing are in buildings occupied by renters with extremely low and very low-incomes who cannot afford the rent increases required to support the cost of stabilizing their buildings. Therefore, rental assistance is critical to avoiding displacement in most of the City's affordable rental projects. The City strongly supports the Cambridge Housing Authority in its efforts to provide rental assistance to assist in housing production and preservation programs. The City also supports the Housing Authority and local non-profits in their efforts to secure McKinney funds to assist in serving the housing needs of homeless individuals and families.

A combination of programs and services comprise the City's first-time homebuyer activity. The City's First-time Homebuyer Financial Assistance program provide the basis to assist low and moderate-income Cambridge residents become homebuyers. In addition to financial assistance, the City provides homebuyer education, counseling and technical assistance to potential first-time homebuyers, as well as on-going assistance to tenants and owners in affordable projects.

**Priorities by Income Group and Household Type**

HUD defines the priority categories on Table 2A - Priority Housing Needs, as follows:

- **High Priority** - Activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
- **Medium Priority** - If funds are available, activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
- **Low Priority** - If funds are available, and high and medium priority needs are being sufficiently addressed so as to allow consideration of lower priority needs, activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
The City intends to prioritize federal funds available through CDBG, HOME, Emergency Shelter Grant, McKinney and any other state and private resources, as well as funds from the Cambridge Affordable Housing Trust Fund, in the following ways.

As shown on Table 2A, the City has given high priority to meeting the housing needs of renter families across all income levels (under 30%, 30-50%, and up to 80% AMI). Ensuring an adequate supply of affordable housing for families with children has been a high priority of the City for many years which will continue to be a primary focus during FY2011 through FY2015. Renter families with children earning less than 80% AMI with housing problems are most at-risk of displacement. The priority for family housing will be seen in activities which may include creation of new affordable rental for families, preservation of existing family-sized affordable units, creation of new homeownership units and provision of downpayment assistance for families who can afford to become homeowners. Within rental housing activities undertaken to meet family housing needs, where appropriate the City will endeavor to give preference to families that have emergency housing needs including those that are homeless, cost-burdened, overcrowded, and/or living in housing that has been cited for code violations.

The City has given high priority to homeowners across all income ranges. The City will continue to work to assist homeowners with housing needs by offering low-interest financing for home repairs to address code violations and technical assistance to help owners stabilize their housing costs. The City will assist owners at risk of foreclosure in accessing resources which may be available.

The City has given medium priority to elderly renters because the demand for elderly restricted rental housing is significantly less than demand for family housing. There are many affordable rental units in the City restricted to elderly renters, many of which have received public support. The Cambridge Housing Authority and other private and non-profit building owners currently offer rental units restricted to elderly and disabled tenants. Elderly renters are also often assisted in other housing developments and programs assisted by the City, even though there is no specific program requirement to serve elders. The City will continue to work with owners and other stakeholders to monitor demand for elderly housing and respond accordingly.

It should be noted that the CHAS data in Table 2A is from the 2000 U.S. Census. The City looks forward to information gathered in the 2010 U.S. Census and may reassess priority needs when that information is available.

**Obstacles to Meeting Underserved Needs**

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of adequate 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 gap between
growing needs and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, such as investors who purchase low-income housing tax credits. Cambridge is fortunate in its ability to commit significant local resources to affordable housing efforts, but despite this local commitment the City’s ability to meet its housing goals will be dependent on overall availability of funds from federal, state and other private sources.
**Housing Market Analysis (91.210)**

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook*

1. **Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.** Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

2. **Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).**

3. **Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.**

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**Characteristics of Housing Market**

The desirability of living in Cambridge has led, over the years, to high property values and therefore high house prices in Cambridge. Although the cost of housing in Cambridge has recently dipped because of the poor economy, the housing prices are still beyond the reach of many of the City's residents or those who would like to live here. The median price of a single family home almost tripled from $240,000 in 1990 to $685,000 in 2010, while the median price of a condominium unit more than doubled from $168,300 to $415,000. It should be noted that these figures reflect all single family and condos sold in Cambridge, including a large number of very small units that would not be appropriate for family-sized households even if they could afford to purchase them.

For extremely low, low and moderate-income Cambridge households purchasing a house or condominium today is very difficult. In 2010, the median price for a single family home in Cambridge was approximately $685,000, requiring a household income more than $155,000 to purchase, while the median price of a condominium was $415,000, requiring an income of more than $100,000 to purchase. According to the 2000 Census, only 9% of the City's households could afford to purchase a median-priced single-family home and 20% could afford to purchase the median-priced condominium in Cambridge.

Rents rose steadily during the most of the past five year period, from $1,900 for a two-bedroom unit in 2006 to $2,470 in 2009 according to Community Development Department estimates but may be leveling off. A 2010 survey of rental listing shows that there are affordable options available to middle-income households. A one-bedroom household at 100% AMI would be able to afford 32 percent of the listed one-bedrooms. But there has been little available in the market for low- and moderate-income households. Market rate units in Cambridge continue to be out of reach to families earning at or below 80% AMI. For a one-bedroom household at 80% AMI, only three percent of the listings, or eleven units, are affordable. At 50% AMI, that number drops to zero. Family-sized units are only slightly better, with 13.5% of two-bedrooms and less...
than six percent of three-bedrooms affordable at 80% AMI. Only one two-bedroom unit and no three-bedrooms are affordable for a family at 50% AMI.

Two bedrooms continue to dominate the listings at 44 percent of available units. One-bedrooms comprise 37 percent of all listings. Units with three or more bedrooms are only 14 percent of advertised units.

Based on a rent survey conducted by the Cambridge Community Development Department, the median rents for apartments in Cambridge and the minimum incomes needed as of January 2010 are:

| 1 Bedroom | $1,725 | Annual income: | $69,000 |
| 2 Bedroom | $2,180 | Annual income: | $87,200 |
| 3 Bedroom | $2,613 | Annual income: | $104,520 |

**Age and Type of Housing**

According to the 2006-2008 ACS, around 60% of the dwelling units recorded in Cambridge were built prior to 1939, with a number remaining from the late eighteenth century and earlier. Between 4% and 8% of the housing stock was constructed in each of the ensuing decades.

In contrast to many communities around the country, more than 90% of the dwelling units in Cambridge are located in multi-unit buildings, those with two or more units. More than 30% of these units are found in buildings with 20 or more units. Single family homes account for only 8% of total housing units. Two family homes include 14% of the residential unit stock and three families another 13%.

A recent analysis of Cambridge Assessing data reveals that the most common types of residential structures are single family and two family buildings. Each category includes around a third of the residential structures in the City. Three family buildings total approximately 19% of the residential building stock. Larger buildings with 25 to 50 units encompass 1% of the building stock, as do the largest structures, those with 50 or more units.

About 16% of the stock is found in affordable developments, many of which, but not all, receive some form of public subsidy. Traditional public housing managed by the Cambridge Housing Authority includes more than 2,700 units in family, elderly, and special needs housing. Around 4,300 additional units of affordable housing include large and small rental developments as well as a growing number of affordable homeownership units. Many privately owned affordable rental units are managed by established and experienced non-profits. There are also a substantial number of rental units owned and managed by for-profit owners.
Condition of Buildings

While the housing stock includes restored or well maintained mansions in the more affluent local neighborhoods of the city, the condition of the great majority of residential buildings fall in to the average to good range. Neighborhoods in the eastern half of the City are dominated by housing in the fair to average range, while western neighborhoods have many structures judged to be in very good condition.

Housing condition is measured in the U.S. Census by the age of residential buildings and the proportion of overcrowding within the units in the building. Although more than half (56%) of the City's housing units were built before 1939 and 70% were built before 1959, age is not necessarily an indication of condition in a city where residences have been preserved for historical or economic purposes. There also is no specific correlation between the age of the buildings and the income level of the people living therein.

Substandard units suitable for rehabilitation are those where it is economically and structurally feasible to bring them into compliance with codes. According to this definition, substandard units have code violations relating to health and safety and fail to meet the State's Sanitary Code. According to the 2000 Census, less than 1% of the City’s housing units lacked one of the following: complete plumbing facilities, complete kitchen facilities, or telephone service.

Although the current condition of the majority of the housing stock in Cambridge is good, some of the affordable housing is in need of rehabilitation to keep it compliance with current health and building code requirements. This will call for substantial funds to preserve and rehabilitate this housing. Failure to rehabilitate these units, in many instances, will hasten further deterioration of these units and may result in their becoming uninhabitable after some period. The City administers programs to help owners rehab their residential properties – including both owner-occupied as well as investor-owned units.

Housing for Persons with Disabilities

The City ensures that its non-profit sponsored developments comply with the American with Disabilities Act to provide handicap accessible units. In addition, the City seeks to ensure that it secures handicapped accessible units as part of the Inclusionary Housing Program. Housing staff work closely with the Commission on Persons with Disabilities to market units to appropriate households. The City has also worked with several non-profit organizations and the CHA to create affordable units for persons with disabilities.

Housing for Persons with HIV/AIDS

Earlier studies commissioned by the City, which has a relatively high rate of AIDS incidence, pointed to the need for a range of housing and supports. As treatment has
improved, people with AIDS are living much longer and are more able to remain in the workforce. At the same time, demographic shifts suggest that more new cases are occurring in population groups with fewer resources.

With City sponsorship, Cambridge Cares About AIDS (CCAA) has received Supportive Housing Program funding for transitional housing programs for men and women (five units each at the YMCA and YWCA). Using Shelter Plus Care funds, the organization also operates an eight-unit scattered site supported housing program for families with a households member who has HIV/AIDS.

All HOPWA funds available to the City of Cambridge and its residents are administered by the City of Lowell, being the largest city in Middlesex County. Cambridge acted as a transitional administrator in FY2005, working as a sub-recipient to the City of Lowell. A representative from the City participates annually in a HOPWA funding round-table discussion at the City of Lowell’s planning office to express Cambridge’s interests and concerns. Final funding levels are determined by the City of Lowell.

**Affordable Units**

Cambridge currently has almost 7,000 affordable housing units. More than 90% of these are rental units, the rest are homeownership units. More than 30% of the rental and homeownership units were created by non-profit developers, such as Just A Start, Homeowner’s Rehab Inc., and Cascap, while, private developers have created another 20%. Almost 40% of affordable units were created by public housing programs and these were all rental units. The city’s Inclusionary Zoning Program, that requires developers of homeownership and rental projects with ten or more units to set aside 15% of the units to be affordable, has resulted in more than 6% of the units. And the City’s current Financial Assistance Program and an older similar city assistance program created more than 1%.

Both the homeownership and the rental units were created with a variety of funding sources. Many projects have multiple sources of funding. The sources included Federal CDBG, HOME funds and other programs, funding from various programs in the Commonwealth of Massachusetts, such as HIF, HSF, and CATNHP, funding from the City of Cambridge, and funding from private lenders.

Units that are restricted to households earning less than 80% AMI include most homeownership units, all inclusionary zoning units, public housing, and many rental units developed with City assistance. There are a small number of units with higher income eligibility limits which were developed without federal support.

There are several rental buildings facing expiring use restrictions in the coming ten years. Working with owners, tenants, other funders, and non-profit organizations to preserve the affordability of these units is a key housing goals of the City as stated in more detail elsewhere in this plan.
How Housing Funds are Used

In a built-out city like Cambridge, there is little vacant land to create new housing units. Therefore many of the opportunities to develop affordable housing are in the existing stock and funding is used to acquire and/or rehab existing buildings rather than new construction. In spite of the lack of vacant land, there have been some projects recently that created new housing units by converting existing non residential property to residential property. This has occurred by both using the existing buildings and converting them to housing units, or by demolishing the existing non residential buildings and constructing new housing units. The City and the non-profit development agencies continue to search for any of these methods of creating affordable housing.

The City also continues to improve the existing housing stock. The Home Improvement Program funded by CDBG assists low and moderate income homeowners with home improvements that would otherwise be unaffordable to them. The owner must be income eligible and must occupy the property. The property can be a single family home or a multi-family houses with up to 4 units. The owner receives either a low interest loan or a no interest loan to make necessary improvement to the property. The HIP program emphasizes improvements that correct building and code violations, remove lead paint hazards and increase energy efficiency of owner and tenant units.

Another program that is funded by CDBG is Cambridge Neighborhood Apartment Housing Services (CNAHS). Owners of private multi-family rental housing have access to low and no interest loans for rehabilitation of rental units. In exchange the owner commits to keep the unit affordable to low and moderate income families for 20 years. Since its inception, the program has supported rehab of 720 rental units.
RESOURCES

The following section describes federal, state, local and private funding and program resources, that the City of Cambridge anticipates utilizing with HUD appropriated funds, in all programs for the fiscal year ending June 30, 2011.

FEDERAL RESOURCES

AmeriCorps

This dynamic program provides workforce development to unemployed youths, ages 17-24 who dropped out of high school. During the program year, participants attend classes and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. In addition to attending courses to attain their high school diploma, participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, they are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling services are provided for at least one year after graduation.

Cambridge Health Alliance

The CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

CHA also conducts employee training and advancement for residents of Cambridge’s Neighborhood Revitalization Strategy area.

The Cambridge Health Alliance is a regional health care system comprised of three hospitals, more than 20 primary care sites, the Cambridge Public Health Department and Network Health, a statewide managed Medicaid health plan.

Cambridge-Somerville Healthy Homes

The existing program managed by the Cambridge Public Health Department, actively serves families of children with asthma or other respiratory difficulties. Receiving referrals primarily from pediatric medical providers, the referred clients are then provided with a thorough home inspection to look for asthma triggers, asthma education, medical case management, and items to reduce exposure to asthma triggers and follow-ups. The
program will work closely with Lead Safe Cambridge and anticipates contracting with local non-profit housing rehabilitation specialists to remediate structural housing concerns. The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

**Community Development Block Grant Program**

The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. A majority of the City's CDBG funds are used for housing development activities and services, such as acquisition, rehabilitation, and new construction of affordable housing units by non-profit housing development agencies in Cambridge. In addition to leveraging funds for housing development, CDBG funds supports a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. The City’s appropriation of CDBG funds among its programs reflects its strong commitment to providing decent and affordable housing, good community services, and a healthy economic base.

**Conventional Public Housing Operating Subsidy**

Federal operating subsidies are used by the Cambridge Housing Authority (“CHA”) to make up the difference between the federally-determined allowable cost of managing and maintaining the agency’s family and elderly public housing stock, and the amount of rent received. Operating subsidies have been significantly less in recent years than what is actually needed to operate the Agency’s federal public housing developments. The CHA will continue working with industry groups and the Cambridge Congressional delegation to seek adequate funding for operating its federally subsidized public housing developments.

**Emergency Shelter Grant - HUD**

The Massachusetts Executive Office of Health and Human Services has transferred responsibility to entitlement cities for Emergency Shelter Grant funds that the Commonwealth receives. The cities will now be able to allocate these funds along with the ESG monies they receive directly from HUD, provided the community has a Continuum of Care in place for homelessness programs.

HUD requires that each local government Grantee must match dollar-for-dollar the ESG funding provided by HUD with funds from other public and/or private sources. A grantee may comply with this requirement by:

- Providing matching funds itself, or
• Through matching funds or voluntary efforts provided by any recipient or project sponsor.

The City may use any of the following in calculating the amount of matching funds provided:
• Cash,
• The value or fair rental value of any donated material or building,
• The value of any lease on a building,
• Any salary paid to staff to carry out the program of the recipient; and
• The value of the time and services contributed by volunteers to carry out the program of the recipient at a current rate of $5 per hour.

**Fair Housing Initiatives**

The local Human Rights Commission receives an annual allocation of Fair Housing Assistance Program (FHAP) funds from HUD in support of their fair housing investigation and enforcement activities. The FHAP grants are allocated to local Fair Housing Agencies, on an as-needed basis, for their education and outreach work through the formula grant proposal system used. The amount of FHAP grant awarded is based on the number of housing complaints resolved in that particular fiscal year.

**Family/Youth Services Bureau**

Federal funding for street outreach to youth and young adults. This grant pays for the street outreach and related services furnished by Boston-based Bridge Over Trouble Water, which maintains a daily health van and street outreach presence in Cambridge's Harvard Square and operates pre-transitional and transitional housing programs serving homeless young adults ready to leave the streets.

**Federal Emergency Management Agency (FEMA) Funds**

The Federal Emergency Management Administration makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to Catholic Charities, enabling the agency to issue payments to landlords to prevent eviction of low-income persons living in a larger region, which also includes Cambridge. Finally, FEMA also awards funding to the City of Cambridge Fuel Assistance Program, enabling the agency to issue payments to utility and oil companies to prevent or address shutoffs which would place a Cambridge or Somerville resident at risk of freezing.
Federal Mental Health and Substance Abuse Block Grant

These block grants are awarded to the State by the federal Department of Health and Human Services and fund a range of services including some of the treatment services utilized by homeless persons.

Federal PACE Grants

The Federal PACE grants provides funding for mental health outreach services for homeless persons. This grants, received by Tri-City Mental Health, a regional provider of mental health services, help fund shelter-based and street-based mental health services.

HOME Entitlement Grant

The City of Cambridge is a participating jurisdiction that receives HOME entitlement funds that assist in carrying out the City’s housing strategies. These housing strategies include providing loans to support the acquisition, new construction, and rehabilitation of affordable rental and homeownership housing units for low- and moderate-income households. These funds have also leveraged other public and private funds to help make new projects feasible.

HOME Match Contribution

Section 220 of the HOME Statute requires each that as a Participating Jurisdiction, the City is required to make match contributions on a Federal fiscal year basis. The match contributions must total not less than 25 percent of the funds drawn from the PJ's HOME Investment Trust Fund Treasury account in that fiscal year, excluding certain expenditures that are not required to be matched. These include administrative/planning costs; CHDO operating expenses; CHDO capacity building; CHDO site control, technical assistance and seed money loans for projects that do not go forward; and amounts provided from sources other than State HOME funds to make up the shortfall between a local PJ's allocation and the threshold amount.

Each Field Office must use IDIS to determine the fiscal year match liability of each of its PJ's. This data is contained in report number CO4PR33, which displays a PJ's total fiscal year disbursements, those disbursements requiring matching funds, and the match liability amount. In turn each PJ must submit a HOME match report (form HUD-40107-A) as part of its Consolidated Annual Performance and Evaluation Report (CAPER). Field Offices must determine compliance with the matching requirements as part of the CAPER review. The City of Cambridge produces a Match Report annually with the CAPERS Report.
**HOPE Programs (HOPE I, HOPE IV, HOPE VI)**

The HOPE VI program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs. The activities funded by HOPE VI Revitalization grants include the capital costs of major rehabilitation, new construction, and other physical improvements; demolition of severely distressed public housing; management improvements; planning and technical assistance; and community and supportive services programs for residents.

**Leadsafe Cambridge Program**

Since 1994, a series of four concurrent HUD grants (“Lead-Based Paint Hazard Control”) totaling $10.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. LSC strives to achieve two major policy goals: increasing access to affordable lead-safe housing for low income families, and preventing the lead poisoning of Cambridge children. To this end, as of March 2004, the program has deleaded over 560 units of affordable housing, and over 150 yards have been made lead safe through the intervention of the Safer Soil program. LSC has been the recipient of several prestigious awards an American Society of Landscape Architects (ASLA) Merit Award in 1999; the “2000 HUD Best Practices Award of Excellence” award; and in 2003, LSC was the proud recipient of the eighth “Innovations in Fair Housing Award” from the Cambridge Human Rights Commission.

**Low-income Housing Tax Credits**

The Low-income Housing Tax Credit Program (LIHTC) provides financial support for the acquisition and rehabilitation or development of eligible rental projects for low and moderate-income households. As the types of projects funded with Low-income Housing Tax Credits are consistent with Cambridge housing goals, the City intends to support housing developers in their applications for credits in the coming year.

**McKinney–Vento Supported Housing Program (SHP)**

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of $1 million per year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.
**McKinney–Vento Shelter Plus Care (S+C)**

The S+C program, also funded out of the Mc-Kinney Vento Process, provides housing subsidies for disabled persons who have transitioned out of homelessness, and whose tenancies depend upon the ongoing receipt of supportive services. Services offered to S+C tenants are not funded through the S+C grants, which only pay for the housing subsidies.

**Moderate Rehabilitation Single Room Occupancy Program**

Through the McKinney and Shelter Plus Care programs, Mod Rehab SROs provide housing subsidies to support the moderate rehab of existing single room occupancy (SROs) buildings. In the past, the Cambridge Housing Authority has used this program to support a variety of projects.

**Non-Public Housing Development**

Through the flexibility provided under the Moving to Work Deregulation Demonstration Program (MTW), the CHA and its non-profit affiliates, will continue developing new affordable housing units for low-income households whenever development and acquisition opportunities arise. Through acquisition and planned rehabilitation, the CHA has added over three hundred units of affordable housing to the City’s housing stock. CHA’s non-profits develop high quality buildings and scattered site condominiums serving some of the community’s most vulnerable elders, individuals with disabilities and low-income families.

**Public Housing Capital Funds**

Federal capital funds provide a predictable flow of funds to the CHA for capital improvements at the Agency’s public housing developments. Federal funding of public housing capital projects has been significantly reduced in recent years, requiring the CHA to delay, in some cases indefinitely, capital projects throughout the Agency’s federal public housing portfolio. CHA will vigorously pursue any additional opportunities for funding for public housing development over the next five years to make up for diminished federal capital funds.

**Public Housing Capital Grant**

The program provides a predictable flow of funds to the Cambridge Housing Authority for capital and management improvements and for associated administrative costs.
**Public Housing Development**

CHA will vigorously pursue any opportunities for funding for public housing development over the next five years, although none have been funded by Congress.

**Safe Havens for Homeless Individuals**

This program provides financial assistance to local governments to support the acquisition, rehabilitation, and operating costs of low-cost, semi-private lodging for homeless persons with severe mental illness. Counseling to encourage residents' participation in treatment programs is a component of this program. The organization, On the Rise, operates a “Safe Haven Day Drop-In” for homeless women, as well as street outreach, but there is no resident component at this time.

**Section 108 Loan Grantee Program Funds**

Section 108 loan guarantees are used for activities that meet national CDBG objectives, which include (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, etc. to preserve and create affordable housing for special populations.

**Housing Choice Voucher Program (Local Leased Housing Program)**

The HCVP (“Section 8”) Program was developed to offer low-income households a chance to obtain units in privately owned buildings. Theoretically, the program’s mobility promotes poverty deconcentration in urban neighborhoods and provides a desirable alternative to public housing developments. The program, under the aegis of the CHA, provides participants subsidies to rent private units throughout the City. The success of the program in Cambridge is in large part due to the regulatory flexibility granted CHA through its participation in the MTW program. MTW allows CHA to quickly adjust subsidy levels in response to fluctuations in the City’s rental market in order to maximize the number of households accessing housing subsidies through the voucher program. Currently, CHA’s MTW participation allows it to exceed HUD’s regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and/or allowed residents to contribute a higher percentage of their income than program rules would regularly allow. In aggressive pursuit of Project-Based units, the
CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that should or can be project-based. At the end of the Demonstration, currently set at March 31, 2009, the CHA will need regulatory changes to continue this important work.

**Shelter Plus Care Program**

The Shelter Plus Care Program provides subsidies for housing that provides service programs for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS, and other related diseases. The Cambridge Housing Authority (CHA) continues to subsidize 18 scattered site units in this program.

**Supportive Housing for Persons with Disabilities (Section 811)**

This program supports nonprofits in developing supportive housing with appropriate services for persons with disabilities. To the extent that appropriate sites are available, Cambridge will support applications under this program that are consistent with the Consolidated Plan.

**Supportive Housing Program**

This program provides grants to defray the cost of acquiring or rehabilitating buildings to house homeless persons. Operating subsidies and service funding are also eligible. The Department of Human Service Programs (DHSP) currently administers Supportive Housing Program subcontracts with 20 service providers, totaling approximately $3.6 million annually. Annually, DHSP will pursue funding through the HUD SuperNOFA for renewal of the Housing Resource Team, Housing Search and Post Placement Stabilization Program administered by HomeStart. They will also apply for funding for new programs to support stabilization for homeless families that have been placed into permanent housing; the ‘Youth on Fire’ clinical and case management services for homeless youth; and a homeless management information system that will be administered by UMASS. DHSP is in the process of assembling its application for HUD's SuperNOFA.

**Program Income**

Program income, defined as loan repayments, or net cash reserves produced by any project funded in whole or part by Community Development Block Grant (CDBG), Housing for Persons With Aids (HOPWA), Emergency Shelter Grant (ESG), or the HOME Investment Partnership (HOME) will be expended on projects/programs before new funds are drawn down from the U.S. Treasury.
**Workforce Investment Act**

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. They spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals.

**YouthBuild**

YouthBuild is a HUD training program and funding source that enables youths who have dropped out of high school to pursue a GED, while gaining technical skills in the workforce. Administered by Just A Start Corporation (JAS), participants who ages range from 17-24, attend classes to earn a GED certificate, and also spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. Participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, participants are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling service is provided for at least one year after graduation.

**Interest Reduction Payment (IRP)**

Projects originally assisted under Section 236 of the National Housing Act, received a monthly Interest Reduction Payment (IRP) subsidy to reduce the effective mortgage interest rate. When these projects receive new financing the IRP payments can be severed from the original Section 236 mortgage and applied to the new financing. This can be done when preserving expiring use projects.

**Condo Acquisition Program**

The Cambridge Housing Authority (CHA) operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants.
STATE RESOURCES

Cambridge Housing Assistance Program

The City of Cambridge and the State of Massachusetts fund the Cambridge Housing Assistance Program (HAP). This program prevents homelessness through tenant and landlord counseling and mediation. It also provides housing search and stabilization services. The Department of Human Service Programs receives funds as a subcontractor of CAPIC in Chelsea who receives and regionally distributes the HUD funds.

Capital Improvement and Preservation Fund (CIPF)

DHCD administers this state-funded program that provides funds for the preservation of expiring use properties or for properties with expiring project-based rental assistance contracts. CIPF is a potential source of funds to preserve the affordability of the expiring use properties in Cambridge.

Commercial Area Transit Node Housing Program (CATNHP)

CATNHP is a state-funded bond program available to municipalities, non-profit and for-profit sponsors to support acquisition, rehabilitation and/or new construction of affordable first-time homebuyer and rental housing occurring within neighborhood commercial areas and in proximity to public transit nodes. Given the numerous public transit stations and bus stops in Cambridge, this is a potential source of funds for the development of affordable housing in the City.

Community Based Housing (CBH)

DHCD administers this program which provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization. CBH is a potential source of funding for new affordable units serving these populations in Cambridge.

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local referendum. Monies collected for this fund are raised from a surcharge of up to 3% on
local property taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and is now eligible for state matching funds. The City’s Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately $7.2 million annually. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

**Housing Innovation Fund (HIF)**

Administered by the Department of Housing and Community Development, the HIF is a state funded program for non-profit developers to create and preserve affordable rental housing for special needs populations. HIF is a potential source of funds for the affordable units created in Cambridge for special needs populations.

**Housing Stabilization Funds**

The Housing Stabilization Fund (HSF) supports comprehensive neighborhood redevelopment efforts, and assists developers and municipalities acquire, preserve and rehabilitate affordable housing. With the HSF, the Massachusetts Legislature placed a special emphasis on using the HSF on redeveloping foreclosed and distressed properties and on creating affordable homeownership opportunities. HSF also includes a set aside for a SoftSecond Loan program, which creates homeownership opportunities for first-time homebuyers by subsidizing mortgages, or providing down payment or closing cost assistance. HSF is a potential source of funds for the City’s affordable housing developments.

**Massachusetts Affordable Housing Trust Fund (AHTF)**

The Massachusetts Affordable Housing Trust Fund (AHTF) is designed to provide resources to create or preserve affordable housing throughout the state for households with incomes not more than 110% of the area median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF is sited within the state’s Department of Housing and Community Development and is managed by the Massachusetts Housing Finance Agency (MassHousing) with guidance and assistance from a 15-member Advisory Committee comprised of local officials, housing advocates, lenders and developers. The AHTF is a potential source of funds for the City’s affordable housing developments.
Mass Housing Get the Lead Out Program

Through a partnership with the Departments of Public Health and Housing and Community Development, MassHousing provides an affordable way for income-eligible households to remove hazardous lead paint from their home.

Menotomy Weatherization Program

Funded through the State and a local utility company, this program replaces heating systems for low-income families.

Soft Second Loan Program

The Soft Second Loan Program is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge will request a commitment from the Department of Housing and Community Development (DHCD) to fund interest rate subsidy and loan loss reserve components of this program. These funds will be used in conjunction with reduced rate first mortgage funds provided by area lenders for low-income buyers. The City anticipates that 10 low to moderate-income families will purchase units with Soft Second loans totaling approximately $1,500,000.

State-Assisted Public Housing

The Commonwealth of Massachusetts assists 637 units of conventional public housing in Cambridge, with a total operating subsidy in fiscal year 2007 of $1,446,755. Cambridge Housing Authority received approximately $500,000 in funds for capital work at the Agency’s state public housing developments. Unfortunately, neither the operating nor capital funds provided by the state were sufficient to cover the Agency’s actual costs, forcing the Agency to use scarce federal subsidies to maintain its state public housing program.

The Cambridge Housing Authority also administers the Commonwealth’s two rental voucher programs, providing subsidy for 175 households through the Alternative Housing Vouchers program (for disabled individuals) and the Massachusetts Rental Voucher Program. The Commonwealth provided the Cambridge Housing Authority with $1,239,261 for its voucher programs. As in the public housing program, state support for its voucher programs did cover actual costs and the Cambridge Housing Authority was forced to bolster the value of some state vouchers with federal subsidy.

While the recent past has seen a significant disinvestment by the state in its affordable housing programs, the Patrick administration’s budget proposal for FY 2008 provides significant increases in funding for some of the state’s housing programs. The CHA is
City of Cambridge

encouraged that state appear committed to increasing their commitment to the Commonwealth’s long-neglected affordable housing programs.

**State’s Department of Public Health**

The State’s Department of Public Health provides Emergency Assistance payments for shelter services. As part of it role in administering the TANF (Temporary Assistance for Needy Families) program, the State’s Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. The DTA also contracts with shelters on a per-person per-day basis to provide reimbursement for shelter services furnished to individuals.

**State Emergency Assistance**

State Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. DTA also provides reimbursement for shelter services furnished to individuals.

**State HOME Allocations**

The Massachusetts Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. The City of Cambridge will support applications for State HOME funds submitted by Cambridge nonprofits in the coming year. State HOME funds will leverage federal, other state, city and private sources to make the projects feasible.

**State Taxes**

Tax revenues to fund substance abuse treatment services, including detoxification, halfway housing and outpatient services. The DPH also uses State resources to fund CASPAR Emergency Shelter Center.

**TOD Infrastructure and Housing Support Program (TOD Bond Program)**

This program is intended to help create more compact, mixed-use, walkable development close to transit stations. To help accomplish this, this program will provide financing for housing projects, bicycle facilities, pedestrian improvements and parking facilities within a quarter mile of a commuter rail station, subway station, bus station, or ferry terminal. The TOD Bond Program is a new fund and, given the numerous public transit stations in Cambridge, is a potential source of funds for housing in Cambridge.
LOCAL RESOURCES

Affordable Rental and Homeownership Services

The City’s Community Development Department (CDD) maintains a database of low and moderate-income households interested in affordable housing opportunities, and provides referrals regarding available housing units. In addition to marketing affordable units created through the City’s First-time Homebuyers Program, CDD also assists nonprofit and for-profit developers with locating low-income buyers and renters for their affordable units. Free homebuyer classes and counseling are also offered to Cambridge residents.

Cambridge Affordable Housing Trust

The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2007, the Trust received $10 million through the Community Preservation Act. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a $6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing. Commercial developers are also required to contribute to the Trust through the Incentive Zoning Ordinance. Passed by the City Council in 1988, the ordinance requires large commercial developers seeking a Special Permit to make a contribution of to the Cambridge Affordable Housing Trust Fund in the amount of $4.25 per square foot.

Cambridge Fund for Housing the Homeless

This fund, comprised of private donations, is administered through the Cambridge Department of Human Service. It is used to prevent homelessness by funding security deposits, first or last month's rent, realtor’s fees, and other placement-related expenses.

Cambridge Historic Commission

The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers
various federal, state, and local programs. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. It may also be applied toward structural repairs that are essential to the integrity of original features.

**Cambridge Housing Assistance Program**

The City of Cambridge partially funds the Cambridge Housing Assistance Program, a program that prevents homelessness through tenant and landlord counseling and mediation, and housing search services.

**Cambridge Multi-Service Center**

The Department of Human Service Programs operates the Multi-Service Center, which provides services to prevent homelessness and to serving residents who have become homeless. The state-funded Housing Assistance Program at the Multi-Service Center receives referrals from the Massachusetts Department of Transitional Assistance of families at high risk of losing their housing for a variety of reasons. Staff provide case management, negotiate with landlords, refer tenants to City-funded legal services as appropriate, provide emergency funds for rental arrearages and other tenancy-threatenning emergencies and counsel clients about their rights, responsibilities and options.

**Cambridge Neighborhood Apartment Housing Services (CNAHS)**

CNAHS, an affiliate of Homeowner’s Rehab, Inc., is a private non-profit corporation that is a partnership of property owners, tenants, lending institutions, and city officials. Its goal is to improve the condition of multi-family rental housing in Cambridge, without causing the displacement of existing tenants. In order to meet this goal, CNAHS provides technical and financial assistance to owners who wish to renovate their multi-family property and keep their units affordable.

**Expanding Use ~ Low-Income Housing Preservation Program**

One of the Community Development Department’s (CDD) housing strategies is to preserve units with expiring use restrictions. To this end, CDD provides technical assistance to owners and non-profit organizations; and works with tenants and other concerned parties to address the long-term concerns of housing developments at risk of loosing their affordability. It also provides funds to a local non-profit, the Cambridge Economic Opportunity Committee (CEOC), who hires a Tenant Organizer to work directly with households living in buildings whose affordability restrictions are coming to
For the five-year period ending 2010, the City will continue to work with tenants and owners of two expiring use properties and will continue to identify buildings at risk of being converted to market units, and work to preserve their long-term affordability.

**Harvard Loan 20/20/2000 Initiative**

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard provided $10 million to the City for affordable housing development. Of these funds, $6 million have been disbursed to the Affordable Housing Trust and $4 million will be channeled through two non-profit groups to fund affordable housing projects in Cambridge. Currently, the Trust is using the funds to provide low-interest loans for construction and permanent financing for the development of affordable housing units.

**Incentive Zoning Program**

The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to $4.25 per square-foot in 2006.

**Inclusionary Zoning Program**

The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 400 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

**Property Tax Revenues**

Local real estate taxes levied on residential and business help to cover the costs of all the programs in the Plan either through project delivery costs or actual "bricks and mortar" costs. It also provides matching funds for the City’s Community Preservation Act (CPA) award from the State.
**State Low Income Housing Tax Credits**

The Massachusetts Legislature created the state Low Income Housing Tax Credit program in 1999 to supplement the federal program, since the demand for federal credits far exceeds the amount allocated to the state. State credits are limited to developments receiving federal low income housing tax credits and placed in service on or after January 1, 2001 and must remain affordable for at least 45 years. Developers apply for state credit allocations when they apply for federal tax credits and state credits are allocated using the same criteria as for federal.

**Massachusetts Rental Voucher Program (MRVP)**

MRVP is a state-funded rental assistance program that provides funds to low income households to help them bridge the gap between market rents for non-luxury apartments and what they can afford at 30-40% of their income. Because MRVP makes existing private units affordable, there is broad consensus among housing advocates that it is the best tool available to help homeless families and individuals to move from shelters to stable housing.

**Massachusetts Historic Rehabilitation Tax Credit**

Under the Massachusetts Historic Rehabilitation Tax Credit a certified rehabilitation project on an income-producing property is eligible to receive up to 20% of the cost of certified rehabilitation expenditures in state tax credits. There is an annual cap, so there are selection criteria that ensure the funds are distributed to the projects that provide the most public benefit. The Massachusetts Historical Commission certifies the projects and allocates available credits.

**Community Economic Development Assistance Corporation (CEDAC)**

CEDAC is a public-private, community development finance institution created by the Commonwealth of Massachusetts. CEDAC provides technical assistance, pre-development lending, and consulting services to non-profit organizations involved in housing development, workforce development, neighborhood economic development, and capital improvements to child care facilities. These organizations may include community or neighborhood development corporations, non-profit developers, and tenants' associations.
PRIVATE RESOURCES

Bank of America Foundation (B of A)

B of A is a private charitable foundation managed by the Bank of America. It accepts applications for funding from organizations to support activities consistent with its mission and interests.

Second Chance Program

Administered through Just-A-Start, this program offers low interest rates for refinancing of existing mortgages and rehab for income-eligible households that have credit history problems and own a one- to four-unit owner-occupied residential property in Cambridge.

Families to Families Funds (FFF)

The FFF is a charitable fund, awarded by a small foundation to the City's Multi-Service Center for the Homeless, which uses the Fund to help pay family arrearages to prevent eviction or to help cover up-front moving costs to prevent/end individual or family homelessness.

Federal Home Loan Bank Programs

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. Cambridge nonprofits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds in annually.

Harvard Emergency Loan Program

The Harvard Emergency Loan Program is a revolving loan that provides funds to rehabilitate distressed multifamily properties, and has provided funds for the rehabilitation and acquisition of units developed by local non-profits. As part of the pilot negotiations with the City, Harvard is considering extending and recapitalizing this program.

Non-Profit & Owner Equity

The City’s non-profit affordable housing developers include Just A Start, Homeowner’s Rehab, Inc., Cambridge Housing Authority, CNAHS, and CASCAP Reality Inc.
Private Lenders

Cambridge local private lenders, provide acquisition, rehabilitation, and construction loans to Cambridge affordable housing projects.
Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Objective #1:

Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Analysis

The City of Cambridge supports the creation of new affordable rental units throughout the city. New affordable rental housing 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.

According to 2000 Census data, small and large families comprise 25% of extremely low-income rental households in Cambridge. Of these, 70% are paying more than thirty percent of their incomes for rent and over half (55%) are paying more than fifty percent of their incomes. Of low-income renters, small and large families make up 38% of rental households. For this group, 59% are paying more than thirty percent for housing and 21% are paying more than fifty percent. 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 $2,470 in 2009 according to Community Development Department estimates), 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.

Number of Households to be Served

Over the next five years the City of Cambridge will work to create 225 new affordable rental units. New units will be created through new non-profit development of 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, and continuing uncertainty in the equity yields through the Low-Income Housing Tax Credit program, the most important funding mechanism for the production of new affordable rental housing, it is extremely difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households without this assistance.

**Expected Resources:**

**Federal Funds**
- Community Development Block Grant Program
- HOME Program
- Low Income Housing Tax Credits
- Section 108 Loan Guarantee
- Housing Choice (Section 8) Vouchers

**State Funds**
- Mass. Department of Housing and Community Development (State-Funded Affordable Housing Production Programs)
- MassHousing (previously Massachusetts Housing Finance Agency)

**Local Funds**
- Cambridge Affordable Housing Trust
- Incentive Zoning Ordinance
- Cambridge Historical Commission
- Private Lenders

**Resources and Strategies:**

**Community Development Block Grant Program:** The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local non-profit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored programs: Affordable Housing Development Delivery/Sub-recipients

**HOME Program:** The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other non-profit housing groups. The funds are used primarily in properties that are owned and managed by non-profit sponsors. Sponsored programs: Affordable Housing Development and Community Housing Development Organizations.
**Inclusionary Housing:** The City of Cambridge has an Inclusionary Zoning Ordinance that requires any new or converted residential development with ten or more units to set aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. The staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 459 units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

**Low Income Housing Tax Credits:** The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), awards federal tax credits to investors in low-income housing raising equity for projects. The LIHTC program has been a critical resource to assist in meeting the City’s affordable rental housing goals.

**Section 108 Loan Guarantee Program:** The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

**Housing Choice Voucher (Section 8) Rental Assistance:** Project-Based Housing Choice Vouchers are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's non-profit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based units that are affordable to extremely low and low-income households. The availability of funds for new rental assistance is essential to meet the goals of this Consolidated Plan. Without it, the goals would be very difficult, if not impossible, to attain.

**State Affordable Housing Production Programs:** Administered through the Massachusetts Department of Housing and Community Development (DHCD), the Housing Innovations Fund (HIF), the Housing Stabilization Fund Program (HSF), and the Commercial Area Transit Node Housing Program (CATNHP) support acquisition, construction and/or rehabilitation of affordable housing development. HIF is a state funded program for non-profit developers to create and preserve affordable rental housing for special needs populations. The HSF program has been used successfully to support rental housing production in the City. CATNHP is a state-funded bond program available to municipalities, non-profit and for-profit sponsors to support first-time homebuyer housing, rental housing production, or rehabilitation occurring within neighborhood commercial areas in proximity to public transit nodes. DHCD also administers State HOME funds, which the City’s non-profit housing providers use for the acquisition, rehabilitation, and new construction of affordable rental units. The Transit

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**FY2011-2015 Consolidated Plan**
Oriented Development Infrastructure and Housing Support program, another potential source of funds, supports housing development in transit nodes.

**MassHousing**: The state's affordable housing bank, MassHousing lends money at rates below the conventional market to support affordable rental and home ownership opportunities for low- and moderate-income residents of Massachusetts. MassHousing relies on private non-profit and for-profit developers and management companies to build and operate the rental housing that they finance.

**Cambridge Affordable Housing Trust**: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. In FY2010, the Trust was allocated more than $7 million in Community Preservation Act (CPA) funds. The CPA funds are a result of Cambridge property tax surcharge that is matched by state funds. The Trust lends these funds to local non-profit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including non-profit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard University 20/20/2000 Loan Fund, a $6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

**The Incentive Zoning Ordinance**: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to $4.38 per square-foot in 2008.

**Non-Profit Affordable Housing Acquisition and Development**: With financial support from the Trust, the City’s non-profit housing organizations and the Cambridge Housing Authority create new affordable rental housing that is protected through long term deed restrictions. This housing is created through a variety of mechanisms, including acquisition of existing multi-family buildings, such as formerly rent-controlled properties; new construction; acquisition of individual condominium units and the conversion of non-residential structures to housing.

**Condo Acquisition Program**: The Cambridge Housing Authority (CHA) operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants.

**City-owned Land and Adaptive Reuse**: The City of Cambridge supports both the use of City-owned land and the adaptive re-use of non-residential buildings for new affordable housing units. These opportunities are limited by several factors. Cambridge is a densely built-up city with few vacant sites and the available vacant buildable sites are very expensive. The City owns very little unused land and there are not many obsolete institutional or commercial buildings. However, as development opportunities become
available, Cambridge is committed to providing financial support and/or technical assistance to facilitate their conversion to affordable rental and ownership units.

**Cambridge Historical Commission:** The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. The commission also makes grants for rehab of affordable housing in historic buildings.
Objective #2:

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

Analysis

While the real estate market has stabilized in recent years after dramatic increases in the early 2000’s, condominium unit prices remain out of the reach of low- and moderate-income first-time homebuyers in Cambridge. Condominiums present the lowest-priced ownership opportunities in the city, however are out of reach for many. Currently, a household annual income of $101,212 is needed to support the $415,000 median price of a condominium in the City. Prices have not dropped significantly in Cambridge as they have in other communities due to the continuing high demand to live in Cambridge among market buyers.

Although there are few, if any, options in the market for low and moderate-income homebuyers in Cambridge, the City has had success assisting more than 260 low, moderate, and middle-income buyers purchase City-assisted affordable homes in the last five years. Historically low mortgage rates have helped many long-term renters become homeowners, fixing their housing costs and allowing them to achieve modest returns on equity in deed restricted units. All buyers are required to participate in the City’s first-time homebuyer education and counseling program, and work with City staff as they obtain mortgage commitments and purchase their homes. Many buyers move into homeownership from affordable rental units which are then available to serve new households from rental waiting lists.

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 Soft Second Loan Program). The City also allocates substantial resources to the non-profit development of limited equity condominium units for first time buyers, and assists owners of deed restricted homeownership units sell to eligible new buyers.

The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong. Many applicants are now facing another challenge with banks using stricter lending standards in response to the credit crisis and recession. While housing prices have decreased and the City has offered an unprecedented number of homeownership units to first-time homebuyers in recent years, 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.
Number of Households to be Served

Over the next five years, the City of Cambridge will work to assist 175 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 City’s 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. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.

Expected Resources:

Federal Funds
Community Development Block Grant
HOME Program

State Funds
Mass. Department of Housing and Community Development (State-Funded Affordable Housing Production Programs)
MassHousing (previously Massachusetts Housing Finance Agency)
Massachusetts Housing Partnership Fund (Soft Second Loan Program)

Local Funds
Cambridge Affordable Housing Trust
Private Lenders

Strategies and Resources:

Community Development Block Grant Program: CDBG funds can be used for the acquisition and rehab of homeownership units. Sponsored programs: Affordable Housing Development Delivery/Sub-recipients

HOME: The HOME Program has been used successfully to reduce the acquisition cost of Cambridge properties to ensure their affordability to low and moderate income first time homebuyers. HOME funds may also be used to write down the price of ownership units to make them affordable for low-income households.

State Affordable Housing Production Programs: Administered by the Massachusetts Department of Housing and Community Development (DHCD), the Housing Stabilization Fund Program (HSF) and the Commercial Area Transit Node Housing Program (CATNH) support acquisition, construction and/or rehabilitation of affordable housing development. The HSF program has been used successfully to support housing
production in the City. CATNHP is a state funded bond program available to municipalities, non-profit and for-profit sponsors to support first-time homebuyer housing rental housing production or rehabilitation occurring within neighborhood commercial areas and in proximity to public transit nodes. DHCD also administers federal HOME funds, which the City’s non-profit housing providers use for the acquisition, rehabilitation, and new construction of affordable units. The Transit Oriented Development Infrastructure and Housing Support program, another potential source of funds, supports housing development in transit nodes.

**Soft Second Program**: The Soft Second Program, administered by Massachusetts Housing Partnership (MHP), offers a second mortgage to low- and moderate-income first-time homebuyers, to reduce their first mortgage amounts and to lower their initial monthly costs. The borrower pays the entire principal and interest on the first mortgage. The principal payments on the second mortgage are deferred for 10 years and a portion of the interest costs for eligible borrowers is paid by public funds.

**Non-Profit Affordable Housing Development**: With financial support from the Trust, the City’s non-profit housing organizations create new affordable homeownership housing that is protected through long-term deed restrictions. This housing is created through a variety of mechanisms, including acquisition of existing multi-family buildings; new construction; acquisition of individual condominium units and the conversion of non-residential structures to housing.

**Cambridge Affordable Housing Trust**: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. In FY2010, the Trust received more than $7 million through the Community Preservation Act. The CPA funds are a result of Cambridge property tax surcharge that is matched by state funds. The Trust lends these funds to local non-profit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, through which direct financial assistance of up to $130,000 is provided to eligible homebuyers. The Trust also administers Harvard University’s 20/20/2000 Loan Fund, a $6 million low-interest loan fund to provide low-interest loans for the development of affordable housing.

**Homebuyer Classes and Counseling**: The City offers free homebuyer classes ten times a year. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Class graduates are eligible for individual counseling to help them tailor a plan for achieving homeownership. Mortgage products for first-time homebuyer and City affordable housing programs require individuals to complete the first-time homebuyer course in order to receive assistance.

**Inclusionary Housing**: The City of Cambridge has an Inclusionary Zoning Ordinance that requires any new or converted residential development with ten or more units to set aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. The
staff works with private developers to design and implement the marketing and sale of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 459 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

**Financial Assistance Program for First-time Homebuyers:** The City provides financing of up to $130,000 to eligible first-time homebuyers who purchase homes in Cambridge. This assistance is available to residents earning up to 100% of the area median income who have graduated from the City’s First-time Homebuyer class, and is combined with individual homebuyer counseling from City staff to help families become homeowners. Units remain affordable under the terms of a permanent deed restriction held by the City.

**Downpayment and Closing Cost Assistance:** The City offers downpayment and closing cost assistance to income-eligible first-time homebuyers purchasing a home in Cambridge. Qualified buyers are eligible for assistance in an amount of up to 6% of the purchase price, or $10,000, whichever is greater. This assistance is in the form of a forgivable loan, with 20 percent of the grant forgiven each year over a five-year period provided the buyer uses the home as their primary residence.

**Limited Equity Unit Resales:** When existing limited equity units become available for resale by the existing owner, the Community Development Department and local non-profit agencies make these units available to eligible new homebuyers. The resale of affordable owner-occupied units is controlled through deed restrictions that limit the price and target the availability of these units to income-eligible buyers. On average, ten to twelve units get resold each year.

**Local Banks:** Many small local banks have excellent programs for first-time homebuyers. The City and non-profit housing agencies have successfully partnered with these lending institutions for many years to help low and moderate-income residents become homebuyers.
Objective #3: 

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

Analysis

Cambridge is a dense, built-up city with relatively little vacant land and limited redevelopment opportunities. As a consequence, many of the most cost-effective opportunities for promoting affordable housing are in the existing stock. Supporting the rehabilitation of public, privately owned and non-profit owned units, is a large part of Cambridge's effort to preserve existing affordable units.

Cambridge has an older housing stock and consists of a high percentage of rental units. Even though the 2000 Census shows that only a small percentage of housing units in the city are unsuitable for rehabilitation, a need to improve the condition of the rental housing and preserve its affordability still exists. Of the rental units, 52% have extremely low, low and moderate-income households. According to the 2000 Census, 63% of all extremely low, low and moderate-income renters in Cambridge are paying more than 30% of their household income for rent, while 35% are paying more than 50%.

A combination of continuous demand and a relatively fixed supply of affordably-priced housing units have led, over the years, to significantly increased rental costs in Cambridge. Although condominium conversions have slowed recently after a long period of high number of conversions that began with the end of rent control, they are continuing and add to the loss of rental units in the city. As a result the housing costs in Cambridge remain beyond the reach of many of the City's residents, especially low income residents and those who have been displaced as a result of condo conversion in recent years.

Maintaining the stock of affordable rental housing in the city is a key goal of the City. Existing affordable units may be at risk due to expiring affordability restrictions, changes in available subsidies for operating support, or need for capital reinvestment to ensure continued viability of buildings. The City will work closely with the Cambridge Housing Authority, non-profit and private owners to ensure affordable housing units remain viable and available. The City will also work closely and support the CHA as endeavors to preserve the viability of its underfunded state-funded public housing through a variety of innovative strategies.

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

**Number of Households to be Served:**

Over the next five years, the City of Cambridge will work to preserve the affordability and viability of 790 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 small 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. These units are often lost as rental housing when converted to condominiums.

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.

The availability of rental assistance will be essential in working in achieving this goal. With the current barriers to affordable housing production and preservation, including continued high acquisition and rehab costs, and continued uncertainty in the equity yields through the Low-Income Housing Tax Credit program, it is extremely difficult to preserve housing in this market and ensure that it be affordable to low and moderate-income households without this rental assistance.

**Expected Resources:**

*Federal Funds*
- Community Development Block Grant Program
- HOME Program
- Low Income Housing Tax Credits
- Section 108 Loan Guarantee Program
- Housing Choice Voucher (Section 8) assistance

*State Funds*
- Mass. Department of Housing and Community Development (State-Funded Affordable Housing Production Programs)
- MassHousing (previously Massachusetts Housing Finance Agency)
- CEDAC

*Local Funds*
- Cambridge Affordable Housing Trust
- Cambridge Neighborhood Apartment Housing Services (CNAHS)
Private Lenders

**Strategies and Resources:**

**Community Development Block Grant Program:** The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local non-profit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored program: Cambridge Neighborhood Apartment Services

**HOME Program:** The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other non-profit housing groups. The funds are used primarily in properties that are owned and managed by non-profit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

**Low Income Housing Tax Credits:** The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City’s affordable rental housing goals.

**Section 108 Loan Guarantee Program:** The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

**Housing Choice Voucher (Section 8) Rental Assistance:** Section 8 Project-Based Certificates are intended to provide a subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of a rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's non-profit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

**Multi-Family Rehab Program:** Cambridge Neighborhood Apartment Housing Services (CNAHS), an affiliate of Homeowner’s Rehab administers the Multi-family Rehab Program. CNAHS, an affiliate of Homeowner’s Rehab, Inc., is a private non-profit corporation that is a partnership of property owners, tenants, lending institutions, and city officials. The Multi-family Rehab Program supports moderate levels of rehabilitation for
owners of properties with 5 to 12 units who wish to renovate their property and keep their units affordable. The program gives owners technical assistance and loans from a reduced interest rate loan pool that has been capitalized by the City with CDBG and Affordable Housing Trust funds, and a consortium of local banks. The loans are forgiven over a 20 year period as long as the units are kept affordable and leased to tenants at or below 80% of AMI.

**State Affordable Housing Programs:** The Capital Improvement and Preservation Fund (CIPF) program, administered through the Massachusetts Department of Housing and Community Development (DHCD), supports rehab and long term preservation of units with expiring use restrictions. The Housing Innovations Fund (HIF) and Housing Stabilization Fund Program (HSF) support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's non-profit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing provides resources to create or preserve affordable rental housing throughout the state.

**MassHousing:** MassHousing holds regulatory restrictions on many large privately owned affordable rental developments in the City and offers a variety of programs for owners who commit to continuing affordability.

**CEDAC:** CEDAC is a quasi-public agency which works closely with other state agencies to promote preservation policies and offer financial and technical assistance to ensure continued affordability of unit facing expiring use restrictions.

**Cambridge Affordable Housing Trust:** The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2010, the Trust received more than $7 million through the Community Preservation Act. The Trust lends these funds to local non-profit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a $6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing. Commercial developers are also required to contribute to the Trust through the Incentive Zoning Ordinance. Passed by the City Council in 1988, the ordinance requires large commercial developers seeking a Special Permit to make a contribution of to the Cambridge Affordable Housing Trust Fund in the amount of $4.38 per square foot.

**Preservation Activities:** The Community Development Department (CDD) actively works with tenants, owners and other concerned parties to address the long-term needs of these housing developments. CDD provides technical assistance to help tenant groups to
organize, to preserve affordability, and, in certain cases, to work with a local non-profit organization to acquire their buildings. The City funds a tenant organizer to work with tenants at these housing developments to participate in the preservation of this housing.

**Non-profit Acquisition of Rental Buildings:** The City will continue to provide financial support and technical assistance for the acquisition of existing rental buildings by non-profit organizations. These organizations will operate buildings as affordable housing under long-term deed restrictions.
Objective #4:

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

Analysis

Cambridge strives to stabilize one- to four-family buildings owned by extremely low, low- and moderate-income households, encourage investment in the existing housing stock, and preserve the many traditionally affordable rental units in two-, three-, and four-unit buildings. 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 offers affordable loans and technical assistance to existing owners of one- to four-unit properties, which encourages stability and reinvestment at a relatively low cost. Home Improvement Program staff also provide a resource to homeowners who may be at risk of foreclosure and can assist owners with analyzing refinancing options and available resources to assist in stabilizing the costs of homeownership.

Almost half of the City's 44,725 housing units are in one- to four-family buildings. Of the owner-occupants in Cambridge, 24% are cost burdened, paying more than 30% of their income for housing. Among low and moderate-income homeowners, 60% are cost burdened, paying more than 30% of their income for housing, and 40% are paying more than 50% of their income. With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard having health and safety code violations to address after years of deferred maintenance. Of these, most are suitable for rehabilitation. This group has also seen a great increase in its housing costs over the past five years. As property values have increased, so have taxes, insurance and other costs.

Number of Households to be Served

Over the next five years, the City of Cambridge will work to preserve and stabilize occupancy for 200 units through the rehabilitation of one to four family owner-occupied buildings. The majority of the households assisted will have annual incomes between 50-80% of area median income.

Expected Resources:

Federal Funds
Community Development Block Grant
AmeriCorps and Youthbuild

_STATE FUNDS_
MassHousing Get the Lead Out Program

_LOCAL FUNDS_
Cambridge Historical Commission
Associate Grantmakers
Bank of America Foundation
Cambridge Housing Authority
Menotomy Weatherization Program
Second Chance Program
Private Lenders

/Resources and Strategies:/

**Community Development Block Grant Program:** The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing properties by the network of local non-profit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income. Programs funded with CDBG include the Home Improvement Program and the Rehabilitation Assistance Program.

**AmeriCorps and Youthbuild:** AmeriCorps provides funding for the Just-A-Start YouthBuild Program, a dynamic program providing workforce development to unemployed youths, ages 17-24, while also helping them work towards a high school degree. During the program year, participants attend classes to attain their high school diploma and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households.

**Rehab Assistance Program:** The Rehab Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth working on housing rehab projects. This program provides some labor for the Home Improvement Program participants.

**Employment Resources, Inc. (ERI):** ERI is a private non-profit organization established by the city of Cambridge. It operates two local One Stop Career Centers. As the Title 1 administrative entity for the Metro North Region, ERI administers and distributes, through an RFP process, US Department of Labor Workforce Investment Act (WIA) Title 1 funds for training programs for at risk youth.

**Mass Housing Get the Lead Out Program:** Through a partnership with the Departments of Public Health and Housing and Community Development, MassHousing
City of Cambridge

provides an affordable way for income-eligible households to remove hazardous lead paint from their home.

**Home Improvement Program:** Cambridge's Home Improvement Program (HIP) provides technical assistance and reduced interest rate loans to low- and moderate income owners of one to four family buildings. Funded primarily through the CDBG program and revolving loan pools, the program is operated by two local agencies, Just A Start Corporation and Homeowner's Rehab Inc., under contract with the Community Development Department.

**Cambridge Historical Commission:** The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs.

**Bank of America Foundation (B of A):** B of A is a private charitable foundation managed by the Bank of America. It accepts applications for funding from organizations to support activities consistent with its mission and interests.

**Cambridge Housing Authority:** The mission of the Cambridge Housing Authority is to develop and manage safe, good quality, affordable housing for low-income individuals and families in a manner which promotes citizenship, community and self-reliance.

**Menotomy Weatherization Program** – Funded through the State and a local utility company, this program replaces heating systems for low-income families.

**Second Chance Program:** Administered through Just-A-Start, this program offers low interest rates for refinancing of existing mortgages and rehab for income-eligible households that have credit history problems and own a one- to four-unit owner-occupied residential property in Cambridge.

**Private Loans:** Just-A-Start and Homeowner’s Rehab assist income-eligible owner occupants of one- to four-unit residential properties obtain favorable private mortgage financing through a variety of lenders, including local banks, to assist in needed repairs and rehab.
Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

The Cambridge Housing Authority operates a full range of federal and state housing programs, conventional and leased, for low-income family, elderly and disabled households. In addition to basic programs such as family and elderly public housing and the Housing Choice (Section 8) Voucher program, the CHA administers a variety of special and innovative housing programs. These include congregate units linked with state services funding; special needs residences owned by the CHA and managed by local service providers; a single room occupancy program; a sponsor based voucher program with local nonprofit service providers; programs for veterans; programs for individuals with disabilities; a ten year self-sufficiency program for formerly homeless families operated in cooperation with a local service provider, the state’s Community College system and other nonprofit partners; and an award winning, nationally recognized resident services program to name a few.

The CHA’s family, elderly and disabled public housing developments house over 2,500 low-income Cambridge households. In addition, almost 2,900 households receive rental subsidies through CHA’s housing voucher programs. In total, CHA assists over 10,000 Cambridge residents, or almost 10% of the City’s total population. CHA’s properties range in size from single unit condominiums to a 301-unit development and are scattered throughout the city’s neighborhoods. CHA’s property profiles run the gambit from 1950s style brick developments to historically significant turn of the century residences.

While there has been modest growth in CHA’s federal voucher programs over the past years, including a number of population-specific “boutique” programs created with the flexibility provided CHA by its participation in the U.S. Department of Housing and Urban Development’s (HUD) Moving to Work Program (MTW), adding new “hard” units to the public housing stock continues to be extraordinarily difficult. Federal funds for public housing capital work have decreased steadily over the past eight years, making significant expansion of the public housing inventory nearly impossible.

Despite the discouraging funding trends, CHA has been able to use the flexibility provided by its participation in the Moving to Work program to acquire and redevelop over 325 affordable, scattered site units since entering the MTW program in 2000. This increase in affordable housing opportunities is a significant accomplishment given the funding challenges Housing Authorities face. However the paucity of federal funds for new development continues to manifest in the ever-lengthening wait list for affordable
housing and consistent numbers of homeless in Cambridge. As the Agency enters its
eleventh year under the MTW program, the waiting list for its affordable housing
programs is now over 13,500 applicants, with the waiting lists for the voucher and family
public housing programs projected to remain closed well into the foreseeable future.

Creating additional housing, especially for very-low income households, as well as the
preservation and modernization of existing affordable housing in Cambridge remains an
essential component of the City's affordable housing strategy. As part of its commitment
to increasing and improving the quantity and quality of the City’s affordable housing
stock, CHA initiated the Cambridge Public Housing Preservation Program (CPHPP) in
2007. CPHPP is a ten-year capital plan to redevelop and modernize the Agency’s entire
public housing portfolio at an estimated cost of $228 million (in 2006 dollars).

Thanks to the award of three competitive and one formula grant through the American
Recovery and Reinvestment Act (ARRA), CHA is able to move ahead with significant
redevelopment and modernization of its stock in the coming years. In September 2009,
CHA was awarded almost $30 million in ARRA funding. This amount exceeds seven
times the federal capital program funding CHA receives in a typical year. Additionally,
ARRA permitted CHA to apply to HUD for the federalization of most of the Agency’s
state supported public housing developments. The so-called “federalization” of CHA’s
state portfolio will provide CHA significantly higher operating subsidy (federal operating
support is nearly double that provided by the state on a per unit, per month basis) and
capital funding for the properties transitioning from the state to the federal program.
Additionally, once in the federal portfolio, the federalized properties will be eligible for
federal energy improvement and other grants that state properties cannot receive.

In 2010 and beyond, CHA will be moving forward with the comprehensive
modernization of Jackson Gardens apartments in Mid-Cambridge and the demolition and
reconstruction of Lincoln Way apartments in West Cambridge. Once completed, the new
Lincoln Way will include up to ten more units than are currently included in the
development’s portfolio. In addition, CHA will begin energy-related modernization
efforts at LBJ and Truman Apartments. All of these efforts will result in a higher quality
of life for CHA residents and reduced operating costs in the form of energy savings for
CHA.

In 2010, CHA will continue to creatively leverage ARRA and MTW Block Grant funds
to generate the investment necessary to move aggressively ahead with its long-term goal
to rehabilitate or redevelop the entire public housing stock by 2017.

Management and Operation

At the core of CHA’s mission lies the Agency’s responsibility to maintain and manage its
public housing developments. The day-to-day operation of the properties is among the
Agency’s highest priorities. A high-performing housing authority for over a decade, CHA
was one of the nation’s first to be admitted into HUD’s MTW program. In addition to
using MTW fungibility to acquire additional affordable units, CHA leverages MTW regulatory flexibility to design innovative programmatic reforms, particularly in the areas of rent determination, program eligibility and continued occupancy.

MTW allows CHA to customize almost every aspect of its business in order to meet the community’s specific affordable housing needs. Under MTW CHA is able to focus its administrative and design energies on program reform and simplification rather than ensuring compliance with HUD’s prescriptive program and regulatory requirements. To that end, CHA will continue to reform and revise its management practices and procedures with the dual goals of streamlining administrative functions and making the relationship between staff and residents one of minimal intrusiveness and mutual respect.

Living Environment

The Cambridge Housing Authority continues to seek opportunities for improving residents’ living environment. CHA takes a holistic approach to this assessment, emphasizing elements of the built environment but also exploring opportunities for improving residents’ lives through improved security, resident capacity building, self-sufficiency and a nationally acclaimed array of vocational and educational programs for residents of all ages. Whether a resident is a school aged child, a disabled adult, or a frail elder, CHA offers a host of services, often through creative partnerships with other organizations, designed to address each resident’s physical, intellectual and economic goals.

As part of the CPHPP discussed earlier, CHA’s renovation plans take into account the benefit to residents of well designed community space, sustainable and accessible open space and the use of non-invasive, native plants to enliven properties’, often limited, green spaces.

Public Housing Resident Initiatives

The ability to explore new policy and development ideas requires CHA to actively engage residents around proposed policy, procedural and administrative initiatives. This is achieved through public meetings, focus groups and a strong culture of community outreach.

Each year resident involvement in public housing management and policy issues is taking on greater significance. Beginning in the 1960s most CHA developments had Resident Councils serving as residents’ representatives to CHA management. The five-person Housing Authority Board of Commissioners includes a CHA resident.

In recent years CHA has helped residents reinvigorate the Resident Councils with an eye on an expanded and more formal role for tenant leaders in the years ahead. In 2008 CHA entered into a contract with the Massachusetts Union of Public Housing Tenants to
provide intensive training and support to resident leadership and Resident Council members. The Alliance of Cambridge Tenants (ACT) was born of these efforts. ACT’s Board, which operates independently from the Resident Councils, is made-up by equal numbers of public housing residents and voucher holders. With its mix of voucher holders and public housing residents, ACT is the first tenant organization of its type in the nation. In 2010 CHA will formalize its relationship with ACT with the execution of a Memorandum of Understanding.

CHA expects that as the Resident Councils continue growing and with the formalization of ACT’s role in Agency matters, households served by CHA will play an important role in CHA’s administrative and programmatic choices.

**Homeownership**

Unfortunately, the high cost of ownership in Cambridge continues to make a Section 8 Homeownership program infeasible in Cambridge. The cost of acquiring and servicing debt on residential units well exceeds CHA’s voucher subsidies, and barring significant, long-term financing, a homeownership program remains out of reach. CHA encourages, wherever possible, home ownership opportunities for its residents. Unfortunately the Agency cannot provide participants assistance in this area.

**Housing Choice (Section 8) Voucher Program**

The Housing Choice Voucher Program, with its mobility and flexibility is widely recognized as one of the nation’s most successful affordable housing programs. CHA’s MTW participation allows the Agency to quickly increase or decrease payments standards as needed to keep pace with the City’s rental market. Unfortunately attrition rates are very low in the program, so demand for vouchers continues to significantly outpace supply. Following is the breakdown of Housing Choice Vouchers in use:

<table>
<thead>
<tr>
<th>VOUCHERS IN USE BY PROGRAM</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MTW Tenant Based</td>
<td>1481</td>
</tr>
<tr>
<td>MTW Project Based</td>
<td>524</td>
</tr>
<tr>
<td>MTW Sponsor Based</td>
<td>56</td>
</tr>
<tr>
<td>MRVP (state program)</td>
<td>135</td>
</tr>
<tr>
<td>AHVP (state program)</td>
<td>54</td>
</tr>
<tr>
<td>Other state assisted</td>
<td>135</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>2,899</strong></td>
</tr>
</tbody>
</table>

**Family and Elderly/Disabled Public Housing**

Despite years of insufficient operating and capital funding, CHA maintains its bricks and mortar legacy to the highest possible standards. As described earlier, most of CHA’s state
City of Cambridge

public housing portfolio will be transferred to the federal program, which will guarantee increased operating and capital funds for these long underfunded properties.

In conjunction with local non-profits and service coordinators the CHA offers needs assessment, provide case management and make medical and social service referrals for nearly six hundred elderly and/or disabled resident’s in four of CHA’s federal developments.

<table>
<thead>
<tr>
<th>OCCUPIED PUBLIC HOUSING UNITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development Type</td>
</tr>
<tr>
<td>Federal</td>
</tr>
<tr>
<td>State</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
</tr>
</tbody>
</table>

**Demand for Affordable Housing in Cambridge**

As evidenced by the waitlist data below, demand for affordable housing in Cambridge remains strong and constant.

<table>
<thead>
<tr>
<th>Distinct Applicants</th>
<th># of Applications by Program</th>
<th># of Applications by Site</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Family</td>
<td>6,782</td>
<td></td>
</tr>
<tr>
<td>Federal Elderly</td>
<td>1,149</td>
<td></td>
</tr>
<tr>
<td>State Family</td>
<td>4,607</td>
<td></td>
</tr>
<tr>
<td>State Elderly</td>
<td>993</td>
<td></td>
</tr>
<tr>
<td>HCV</td>
<td>5,572</td>
<td></td>
</tr>
<tr>
<td><strong>Total by Program</strong></td>
<td><strong>24,215</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total by Site</strong></td>
<td><strong>23,734</strong></td>
<td></td>
</tr>
</tbody>
</table>
Public Housing Strategy (91.210)

1. Describe the public housing agency’s strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency’s strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency’s strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and 91.215 (k))

3. If the public housing agency is designated as “troubled” by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

See Cambridge Housing Authority’s “Moving to Work” FY2011 Annual Plan in Appendix B.
Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

Maintaining diversity by preserving and creating affordable housing opportunities is a central policy objective of the City of Cambridge. As a result, public policies tend to facilitate, rather than obstruct, the creation and preservation of affordable housing. However, even within the framework of a regulatory structure that supports affordable housing, some provisions and procedures can exist that create barriers to affordable housing, and external considerations greatly impact the success of the City’s housing objectives. In order to further its ongoing commitment to the provision of affordable housing, the City of Cambridge will continue efforts to remove barriers and encourage support for public policies and funding designed to house its extremely low, low and moderate-income residents.

Barrier 1: High Costs of Housing, Land and other Real Estate

The City of Cambridge continues to assess its housing policies in light of housing costs that continue to be unaffordable for low and moderate-income households. In the years after the end of rent control housing costs escalated dramatically to levels well out of reach for low and moderate-income households. While the real estate market has stabilized in recent years, housing costs have still remained out of reach for many Cambridge residents.

With Cambridge’s close proximity to Boston, the mix of work and leisure opportunities, the access to public transportation, and the strong presence of several large universities and research firms, Cambridge is a very desirable place to live. The City faces strong competition from the private market as it attempts to buy land and buildings with local non-profit housing providers. A combination of steady demand for housing, a limited supply of developable land, and the conversion of many existing rental buildings to condominiums has led, over the years, to dramatically increased housing costs in Cambridge. The cost of what little land is available for development and for existing buildings is extremely high. Notwithstanding changes in the national housing market in the last year, these prices have been sustained in Cambridge due to the desirability of the City and strong local economy.
The cost of rental housing in Cambridge has soared to a point beyond the reach of low and moderate-income households. Although the rents have dropped in the last year from their peak highs, they are still far above the reach. In 1995, the median rent for a one-bedroom apartment was $927 a month and in 2010 the median rent was $1,725. One factor is the number of rental units that are converted to condominiums. Although the rate of condominium conversion has slowed considerably from its peak a few years ago, new conversions continue to remove rental units from the housing market.

Homeownership opportunities are even further out of the reach for low- and moderate income first-time homebuyers. With the current median price for a single-family home in Cambridge at $685,000, an annual income of more than $156,549 is required to purchase a home. The condominium market also remains unaffordable for most, with the median price of a condo is $415,000 requiring an annual income of more than $101,212.

**Strategy**

The City created the Cambridge Affordable Housing Trust in 1988 in response to escalating housing prices and a shortage of affordable housing for many extremely low, low- and moderate-income households. Since 1995, this commitment has resulted in the preservation or creation of more than 2,900 affordable units. The City’s goal remains preventing further displacement of low- and moderate income households, and working to preserve the socio-economic diversity of the city.

Cambridge is one of the few localities nationwide that spends significant local funds on affordable housing. With local funds generated through the Community Preservation Act, the Incentive Zoning Ordinance and low-interest loan funds from Harvard University, the Cambridge Affordable Housing Trust works to overcome this barrier by providing funding to create new affordable housing, preserve the affordability of existing housing, rehabilitate multi-family housing, and provide direct financial assistance to low and moderate-income homebuyers. The Trust works closely with non-profit housing organizations and the Cambridge Housing Authority to preserve and create affordable housing, and units created with the support of the Trust are protected by long-term deed restrictions which preserve their affordability. The City also considers the use of City owned land, whenever possible, for development as affordable housing. The Trust and the City will continue to work in this manner to offer options for those who cannot afford the high cost of housing in Cambridge.

In recent years, the City has responded to the high property prices by expanding its first time homebuyer programs, increasing the amount of financial assistance it makes available to eligible homebuyers through its First-time Homebuyer Financial Assistance Program, securing funds for low cost mortgages (for example, the Soft Second Loan Program), and exploring new programs to help expand homeownership opportunities. The City will continue to promote and improve these programs.
Barrier 2: Availability of Funding

The effectiveness of any strategy to meet critical housing needs in an expensive real estate market depends in large part on the availability and targeting of federal resources. With continued high housing prices in Cambridge, the gap remains between available resources and outstanding need. There is an increased need for federal, state, and private funds for the success of housing activities of all types including affordable rental, homeownership, and housing for special needs populations. The City will continue to assess all housing activities in the context of available funding.

Recent funding for the Section 8 program and public housing has not been sufficient to maintain the existing stock of public housing and address the continued need for rental housing. Due to the lack of new rental assistance, more than 6,700 low-income households are currently on the Cambridge Housing Authority’s Housing Choice Voucher program waiting list for leased housing which is now closed to new applicants.

Funds raised through the Low-Income Housing Tax Credit program have been significantly affected by the economic crisis and are not the stable resource they have been for many years. The LIHTC program is the most important funding mechanism for the production of affordable rental housing. Challenges facing tax credit developments include declining yields on credits which reduce equity investments and a shrinking pool of investors which further impacts the value of the credits. Ensuring that tax credits remain the critical resource they have been is essential to achieve the City’s goals in the production and preservation of rental housing.

State resources are also a critical component to achieving the City’s housing goals. While housing has become a higher priority for the state, the state’s is facing significant budget shortfalls and program cuts. The state’s full commitment to housing will be critical in achieving any of the housing goals stated in this plan.

The commitment of other funders will also impact the success of the City’s objectives. Private lenders will be playing a significant role in the success of the first-time homebuyer program as their credit standards will determine who is able to obtain a mortgage. Likewise the availability of funds from other grant and subsidy providers will have a significant impact on the City’s housing objectives.

Strategy

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production and preservation. The City will also look to identify new sources of funding for housing efforts.
In the coming years, the City of Cambridge will continue to assess all of its housing activities to take advantage of opportunities for preserving and expanding the affordable housing stock in a changing market, while working to minimize the impact on its most vulnerable residents.

The Cambridge City Council and the Cambridge voters adopted the Community Preservation Act (CPA) in 2001. The CPA is a financing tool for Massachusetts communities to expand the supply of affordable housing, protect historic preservation, and preserve open space. Under the CPA, local funds that are dedicated to these uses are eligible for matching funds from the state. The CPA fund has been a critical local resource which has enabled the City to continue the preservation and development of affordable housing during times when acquisition and construction costs continue to rise and state and federal resources are less available. State matching funds for the CPA have been reduced significantly in FY2010 and will be further reduced in FY 2011. Continued availability of CPA funds will be essential in the success of the City’s housing efforts and reductions in matching funds will make achieving the City’s housing goals more difficult.

**Barrier 3: Zoning**

Many types of zoning ordinances and subdivision controls, which present significant barriers to affordable housing in many localities, are not significant problems in Cambridge because Cambridge is a very built-up city with very little vacant land available for development. Notwithstanding this, new development in Cambridge is difficult and challenging. Much is required of developers of new residential units in the City, making new housing developments in Cambridge very costly.

**Strategy**

The Cambridge Community Development Department (CDD) has worked for many years to support zoning policies that would promote incentives to encourage developers to provide affordable housing. In 1998, the Cambridge City Council passed an Inclusionary Zoning Ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD staff monitors compliance with this ordinance and works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents. The Inclusionary Zoning Ordinance has resulted in the creation of more than 459 units to date.

Cambridge also has an Incentive Zoning Ordinance for commercial development over 30,000 square feet requiring special permits. This ordinance provides for payments to the Affordable Housing Trust to be used to create and preserve affordable housing.

In addition, a city-wide rezoning effort in 2001 made housing a by-right use in all zoning districts, streamlined the process of converting industrial buildings to residential...
buildings and reduced the commercial floor area ratios (FARs) to encourage and promote the development of new housing around the City.

**Barrier 4: Competing Concerns of Neighborhood Residents**

The scarcity of developable land has led to a competition for available vacant land among worthy uses such as open space and affordable housing. There is often pressure to convert vacant land to open space or, if it is developed, for it to be developed at a low density, often well below what might be permitted under the Zoning Ordinance, to mitigate potential traffic and parking concerns.

**Strategy**

The strategies to address this barrier include public education, using prior successful affordable housing developments as examples, integrating other uses such as open space into housing developments, and working with neighborhood residents in planning for new housing proposals. Speaking with residents and abutters early in the development process has proven successful in building support for affordable housing development. It is important to recognize that in a very dense city, there will always be the difficult issue of competing uses for any remaining undeveloped land or sites that are slated for redevelopment.

**Barrier 5: Impacts from Changes to the Economy**

The credit crisis that began more than a year ago has resulted in significant changes in the mortgage industry that continue to affect housing in Cambridge. The crisis resulted in both an increase in foreclosures and a tightening of underwriting standards for new loans impacting both current owners and potential homebuyers. While the increase in the number of foreclosures has been less dramatic in Cambridge compared to other communities, it is a significant issue for those facing or at-risk of foreclosure. Many homeowners facing or at-risk of foreclosure are low and moderate-income, and may be eligible for assistance or counseling.

The changes in loan qualifying standards have continued to impact homebuyers in the City, including those looking for a standard 30-year fixed-rate mortgage and those looking to refinance to stabilize their housing costs. Changing standards may have an adverse impact on low and moderate-income buyers who may no longer be able to meet tightened lending standards for responsible loans. Purchasing a home may be more difficult even for sound and ready buyers.

**Strategy**

The City will continue to monitor the changes in the mortgage industry. Efforts will be made to ensure that homeowners facing or at-risk of foreclosure are connected with
available resources, counseling and assistance. Staff from the City’s homebuyer programs and non-profit organizations will be available to work with eligible homeowners to provide assistance in understanding and accessing available assistance.

The City, through its homebuyer education programs, will also continue to educate homebuyers and homeowners about the dangers of predatory lending and risks of subprime and adjustable rate mortgage products. City staff will also offer workshops on credit to help residents understand and improve their credit to become better candidates for housing. The City will also continue to provide individual counseling to homebuyers assessing mortgage options to assist in their accessing financing with reasonable underwriting standards, rates, and terms.
HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs—The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Nature and Extent of Homelessness

In its January 27-28, 2010 overnight program and street census, the Cambridge Continuum of Care counted 263 individual homeless persons and 65 homeless families, consisting of 64 women, 8 men, and 95 children within the City of Cambridge. Included in the count were 38 homeless families from Metro Boston who were being temporarily sheltered in the Cambridge Gateway Inn, in the absence of available beds in family shelter programs. The count of individuals included 167 men and 26 women in Cambridge shelters and 33 men, 7 women, and 21 persons of undetermined gender on the street or in other unsheltered situations. Also counted as part of the census were an additional 6 homeless men and 3 homeless women in inpatient beds in Cambridge Health Alliance facilities, who were presumed to be part of the unsheltered population. Table 1A provides more detailed information about the populations and sub-populations. Table 1-A also contains the Housing Inventory Chart (HIC) that provides basic information about the shelters whose occupants were counted in this census. (The HIC also describes the Continuum's inventory of transitional and permanent supported housing.) The following summary, from the most recently submitted AHAR (10/1/2008-9/30/2009) describes the sheltered and transitonally housed population by gender, race, and ethnicity.

<table>
<thead>
<tr>
<th></th>
<th>Emergency Shelter for Individuals</th>
<th>Transitional Housing for Individuals</th>
<th>Emergency Shelter for Families (not including DV shelters or motels)</th>
<th>Transitional Housing for Families (THF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female Adults</td>
<td>254 (15.5%)</td>
<td>168 (51%)</td>
<td>74 (85%)</td>
<td>19 (56%)</td>
</tr>
<tr>
<td>Male Adults</td>
<td>1381 (84.5%)</td>
<td>161 (49%)</td>
<td>13 (15%)</td>
<td>15 (44%)</td>
</tr>
<tr>
<td>Female Children</td>
<td></td>
<td></td>
<td>59 (54.6%)</td>
<td>18 (82%)</td>
</tr>
<tr>
<td>Male Children</td>
<td></td>
<td></td>
<td>49 (45.4%)</td>
<td>4 (18%)</td>
</tr>
<tr>
<td>Ethnicity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
City of Cambridge

<table>
<thead>
<tr>
<th>Race</th>
<th>Non-Hispanic/non-Latino</th>
<th>Hispanic/Latino</th>
<th>Missing this information</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>1486 (90%)</td>
<td>148 (10%)</td>
<td>1</td>
</tr>
<tr>
<td>Black or African-American</td>
<td>294 (89%)</td>
<td>35 (11%)</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>130 (67%)</td>
<td>65 (33%)</td>
<td>0</td>
</tr>
<tr>
<td>Missing this information</td>
<td>48 (86%)</td>
<td>8 (14%)</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Under 1</th>
<th>1 to 5</th>
<th>6 to 12</th>
<th>13 to 17</th>
<th>18 to 30</th>
<th>31 to 50</th>
<th>51 to 61</th>
<th>62 or older</th>
<th>Missing this information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 1</td>
<td>25 (13%)</td>
<td>38 (20%)</td>
<td>24 (13%)</td>
<td>18 (9%)</td>
<td>243 (16%)</td>
<td>872 (57%)</td>
<td>306 (20%)</td>
<td>117 (8%)</td>
<td>97 (6% error rate)</td>
</tr>
<tr>
<td>1 to 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>77 (24%)</td>
<td>203 (62%)</td>
<td>40 (12%)</td>
<td>7 (2%)</td>
<td>2</td>
</tr>
<tr>
<td>6 to 12</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>47 (24%)</td>
<td>37 (19%)</td>
<td>3 (2%)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>13 to 17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>15 (27%)</td>
<td>7 (13%)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18 to 30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31 to 50</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>51 to 61</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>62 or older</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Trends

Cambridge is part of the Metro Boston region, and homelessness in Cambridge is part of the larger problem of homelessness in Metro Boston. Homeless individuals routinely cross municipal boundaries to visit friends or family or to access services. Individuals and families from one community may receive services in multiple other communities and may obtain placement housing in still another community. Shelters, transitional housing, and permanent housing thus act as regional resources; when a vacancy arises, the person or family that fills that vacancy may have "come from" anywhere in that region. As long as individuals and families continue to become homeless somewhere in the region -- or manage to find their way to metro Boston after they become homeless -- shelter utilization will remain consistently high, and as one person/family gains housing, another homeless person/family will fill their shelter slot.

Ordinarily, in a bad economy, the numbers of individuals and families losing their housing will increase. We are fortunate that the impact of this current recession has been mitigated by federal Stimulus funding, and in particular, implementation of a new category of HUD assistance known as HPRP (Homelessness Prevention and Rapid Re-Housing). In the first 7+ months of operation, the City of Cambridge HPRP program has helped nearly 200 eligible individual and family households hold on to their at-risk housing.

Aside from "loss of housing," discharge from a system of care -- prison, substance abuse or mental health treatment, foster care, etc. -- is known to be one of the most important contributing factors to individual homelessness. The Massachusetts Five-Year Plan to End Homelessness, released in January 2008, suggested that statewide, at any point in time, 40% (9,600 of 24,000) of homeless individuals were ex-offenders or persons who have exited from stays in substance abuse or mental health treatment or foster care. Presumably, given the annual release of some 20,000 inmates and the exits of thousands
of patients from residential treatment, the cumulative (vs. point-in-time) prevalence of such persons within the homeless population is even higher.

[A 2009 analysis of intake assessments in the Cambridge HMIS (homeless management information system) found that over 26% of individual homeless persons had spent at least 90 days in a government-funded system of care during the prior two years, primarily a prison/jail or substance abuse treatment. (Approximately half of these individuals reported coming directly from incarceration/treatment to their homeless situation.) More often than not, the path to homelessness is indirect, perhaps involving one or more stays on the couches of friends or family members. And even when it is more direct, shelter staff and other Continuum providers are not always informed by their clients about such stays. So the migration from systems of care into homelessness is likely to be under-counted in the HMIS.]

Shelters have been described as the default "housing program" for these systems of care, providing food and a place to sleep for ex-offenders who can't support themselves after release from prison, or who can't find housing because of their prison record; for addicts and alcoholics who complete halfway house treatment, but can't afford to support themselves in mainstream housing (and can't get a lease because of their track record of eviction); for substance abuse treatment drop-outs, and for the people who complete detox but can't find a residential treatment program; for mental health patients who can't access community housing because there aren't enough slots; and for young adults who simply aren't ready to support themselves when they age out of foster care.

HUD has long known about the importance of "closing the front door" to shelters, and has appropriately required state and local jurisdictions to certify that they will not discharge inmates/patients/clients into homelessness. While the administrators of these systems of care presumably follow the letter of their commitment, they are under-resourced to provide the step-down housing their exiting clients need. So when patients/inmates talk about moving in with a friend, or drop out of treatment, or "wrap" their sentence and escape the oversight of the corrections system, there are no community-based housing alternatives to offer them. And in hard economic times, when the friends or family members they might have relied upon are having their own troubles holding on to housing, the trajectory from incarceration/treatment to homelessness is probably that much shorter.

Given the regional nature of homelessness and the still-open "front door", it is not surprising that, as described in the following chart, Cambridge Point in Time counts of homeless individuals from 2006 through 2010 show a relatively stable level of shelter utilization (with the exception of 2009) and a slow, steady increase in the numbers of unsheltered individuals (again, with the exception of 2009). While horrendous weather conditions can explain the drop in unsheltered persons counted in 2009, there is no obvious explanation for the drop in the shelter population in 2009. If homelessness in Cambridge were a closed system, rather than part of the larger problem described above, then as increasing numbers of homeless persons transitioned to permanent supported housing (PSH), one would expect the counts of homeless, and especially chronically...
homeless persons in shelter and on the street to decrease. In fact, as shown in the following chart, the capacity and utilization of PSH has increased rather substantially over the 2006 - 2010 time frame, but that increase has not been reflected in any decrease in the count of homeless individuals suggesting that, indeed, the problem of homelessness/chronic homelessness is regional in nature, and not directly responsive to the efforts of our single jurisdiction.

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>Street Homelessness</td>
<td>36 +8 inpatients in CHAlliance facilities</td>
<td>54 + 2 inpatients in CHAlliance facilities</td>
<td>60 +2 inpatients in CHAlliance facilities</td>
<td>40 + 3 inpatients in CHAlliance facilities</td>
<td>61 + 9 inpatients in CHAlliance facilities</td>
</tr>
<tr>
<td>Shelter Homelessness (See Note #1)</td>
<td>200 individuals (104+ &quot;chronically homeless&quot;)</td>
<td>191 individuals (144 &quot;chronically homeless&quot;)</td>
<td>193 individuals (120 &quot;chronically homeless&quot;)</td>
<td>179 individuals (112 &quot;chronically homeless&quot;)</td>
<td>193 individuals (124 &quot;chronically homeless&quot;)</td>
</tr>
<tr>
<td>Total HUD Census of &quot;Homeless&quot;</td>
<td>244 individuals (148+ &quot;chronically homeless&quot;)</td>
<td>247 individuals (200 &quot;chronically homeless&quot;)</td>
<td>255 individuals (182 &quot;chronically homeless&quot;)</td>
<td>222 individuals (155 &quot;chronically homeless&quot;)</td>
<td>263 individuals (194 &quot;chronically homeless&quot;)</td>
</tr>
<tr>
<td>Transitional Housing (See Note #1)</td>
<td>115 individuals (40 &quot;chronically homeless&quot;)</td>
<td>99 individuals (37 &quot;chronically homeless&quot;)</td>
<td>104 individuals (24 &quot;chronically homeless&quot;)</td>
<td>81 individuals (24 &quot;chronically homeless&quot;)</td>
<td>77 individuals (33 &quot;chronically homeless&quot;)</td>
</tr>
<tr>
<td>PSH Capacity</td>
<td>133 individuals</td>
<td>140 individuals</td>
<td>147 individuals</td>
<td>177 individuals</td>
<td>182 individuals</td>
</tr>
<tr>
<td>PSH Utilization</td>
<td>134 individuals (65 &quot;chronically homeless&quot;)</td>
<td>147 individuals (73 &quot;chronically homeless&quot;)</td>
<td>170 individuals (102 &quot;chronically homeless&quot;)</td>
<td>200 individuals (119 &quot;chronically homeless&quot;)</td>
<td>202 individuals (126 &quot;chronically homeless&quot;)</td>
</tr>
</tbody>
</table>

Note#1: As of 2007 the capacity of Cambridge shelters for individuals decreased by virtue of the State's no longer funding overflow capacity at the Salvation Army and First Church. The capacity of Cambridge transitional housing programs for individuals has decreased from 118 beds to 85 beds for a variety of reasons over the past five years, including re-purposing as permanent supported housing.

The meaning of yearly changes in the count of chronically homeless persons is likewise hard to decipher. On the one hand, decreases in 2008 and 2009 in the count of chronically homeless persons in shelter and on the street could be tied to increases in placements in permanent supported housing ... if the Cambridge CoC were a closed system. However, the count of sheltered and unsheltered chronically homeless persons increased in 2010 even though utilization rates of PSH by chronically homeless persons continued its steady increase. In fact, the fluctuation in the numbers of chronically homeless persons is probably also impacted by two additional factors: (1) the ongoing movement of homeless (and chronically homeless) persons across municipal boundaries within the metro Boston region, and (2) year-to-year and site-to-site inconsistencies in the way that chronic homelessness is assessed by shelter providers, as described elsewhere in this document.

The regional nature of family homelessness is even more graphically illustrated by a review of the Cambridge Point in Time counts of homeless families from 2006 through 2010. From year to year, the Cambridge CoC’s capacity to shelter families has fluctuated by 1-3 families as our local DV shelter has shifted its use of program beds to serve fewer individuals and more families (or vice versa), or as happened in 2007, when a large family at the Hildebrand occupied rooms that might have been used to shelter two smaller families. In FY 2010, the Hildebrand's capacity decreased by 5 families due to a State
funding decision. In the meantime, however, as the State ran out of capacity in its family shelter system, it began sheltering homeless families in motel rooms. At the time of the 2008 P.I.T. count, there were five (5) such families in Cambridge-based motel units. At the time of the 2009 count, there were 73 such families in Cambridge-based motel units. And, at the time of the most recent (2010) count, in the aftermath of HPRP-assisted efforts to rapidly transition motel-based families to housing, there were "only" 38 such families in Cambridge-based motel units. Few if any of the families sheltered in Cambridge are originally from Cambridge; our shelters and motel rooms are a regional resource utilized to address a regional problem. [Note that the supply and utilization of permanent supported housing for families has been more stable over the period 2006-2010.]

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter</td>
<td>31 sheltered</td>
<td>28 sheltered</td>
<td>31 sheltered</td>
<td>32 sheltered</td>
<td>27 sheltered</td>
</tr>
<tr>
<td>Homelessness (See Note #2)</td>
<td>0 families in motels</td>
<td>0 families in motels</td>
<td>5 families in motels</td>
<td>73 families in motels</td>
<td>38 families in motels</td>
</tr>
<tr>
<td>Total HUD Census of &quot;Homeless&quot;</td>
<td>31 families</td>
<td>28 families</td>
<td>36 families</td>
<td>105 families</td>
<td>65 families</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>7 families</td>
<td>5 families</td>
<td>15 families</td>
<td>24 families</td>
<td>18 families</td>
</tr>
<tr>
<td>PSH Capacity</td>
<td>11 families</td>
<td>12 families</td>
<td>12 families</td>
<td>12 families</td>
<td>12 families</td>
</tr>
<tr>
<td>PSH Utilization</td>
<td>12 families</td>
<td>13 families</td>
<td>13 families</td>
<td>12 families</td>
<td>13 families</td>
</tr>
</tbody>
</table>

**Needs of the Homeless - Narrative**

These basic statistics and estimates only begin to describe the needs of the homeless population. Individuals and families may become homeless for one or more of a multitude of reasons, including, but not limited to: (a) loss of income or other inability to maintain payments for existing housing and inability to find alternate affordable housing; (b) eviction (for cause or because a landlord has other designs on the unit); (c) relationship failure (e.g., domestic violence, divorce, separation, family disagreement, termination of support for a sibling, etc.); (d) loss or departure of a bread-winner; (e) substance abuse; (f) mental illness; (g) gambling problems; (h) inability to find or sustain housing following discharge from prison/jail, foster care, or participation in a residential treatment program; (i) inability to find or sustain housing following discharge from military service; and/or (j) inability to find or sustain housing upon arrival from another community, state, or country.

A homeless person’s inability to regain housing could be exacerbated by a poor housing history, a criminal record, poor credit or significant unpaid debt (especially debt owed to utility companies or a prior landlord), and, most often, lack of adequate income in the absence of a mobile housing subsidy or available subsidized apartment.

The needs of homeless persons, in addition to the obvious need for affordable housing, therefore include some combination of (a) food, clothing, and shelter; (b) income from benefits or employment; (c) treatment for substance abuse, mental illness, health- or
disability-related problems; (d) housing search assistance; (e) assistance accessing work or the prerequisites for gainful employment; (f) money management, credit or debt repair, and/or assistance addressing legal issues; (g) support for strengthening independent living skills; (h) assistance overcoming a criminal history or poor housing history; and (i) assistance connecting with mainstream services that can support retention of housing once it is obtained. In the Cambridge Continuum, some of these needs are addressed by case managers; other needs are addressed by more specialized supportive services staff.

In a very real sense, the service delivery paradigm has defined the way all Continuums of Care, including the Cambridge CoC, have viewed the needs of homeless individuals and families.

- In the traditional model used by Cambridge and other Continuums in the 1990s, providers first seek to “stabilize” the homeless person/family in shelter or transitional housing; then, based on a needs assessment completed by a case manager, implement a service plan that addresses the causes of homelessness (e.g., mental illness, substance abuse, lack of benefits or employment income, etc.) and the obstacles to successfully competing for housing (e.g., bad credit, problematic housing history, unresolved legal issues, etc.), help the person/family find and secure housing (e.g., housing search, help with move-in costs, etc.), and offer follow-up stabilization services to support housing retention.

This model worked well for some homeless individuals and families, particularly those who benefited from the discipline of a highly structured residential program. This model did not work for other homeless individuals/families -- including many chronically homeless persons -- who resist the strictures of program rules or whose behaviors or housing/credit/criminal histories were "too severe" to be repaired or mitigated within a time frame that would sustain the client's hope for gaining housing. This model worked decreasingly well for chronically homeless persons (and other homeless individuals/families with multiple housing barriers) as competition for subsidized housing and mainstream subsidies intensified (i.e., as increases in demand outpaced the expansion of supply nationally) and as more and more landlords gained electronic access to data -- about past evictions, past arrests and incarcerations, and past credit problems -- that could be used to screen out "risky" or "undesirable" tenants.

- Over the last 10 years, recognition of the limitations of this incremental approach to ending homelessness -- and a belief that many of the concomitant needs and challenges facing homeless individuals and families (e.g., addiction, mental illness, trauma recovery, education or employment deficits, parenting challenges, children's education and socialization, etc.) can be better addressed in the context of stable housing than in the stressful context of homelessness -- prompted the development of a "housing first" model.

Not surprisingly, the promise of relatively fast placement in permanent housing has proven a more attractive incentive for chronically homeless persons to engage with
the Continuum, than has the more traditional, lengthy process of outreach, shelter, transitional housing, self-improvement and "profile repair", and "help" finding housing.

Appreciation for the housing first model has only increased as studies across the country -- including studies of the Mass. Housing and Shelter Alliance's Home and Healthy for Good program -- have shown that on average, it is cheaper to place and maintain long-time chronically homeless individuals in permanent supported housing than to pay the costs associated with their higher utilization of emergency resources -- hospital and psych emergency rooms, detox, police and ambulance departments, jails, courts, etc. -- while they remain on the street or in shelter. And, of course, for the many families whose homelessness is largely economic, it is clear that the cost of a housing subsidy is far cheaper than the cost of shelter, not to mention the added cost of "digging out" of homelessness.

For these and other reasons, the "housing first" or "rapid re-housing" approach to addressing homelessness has become the dominant paradigm. As described in the previous charts, over the past five years, the Cambridge Continuum has increased its "funded capacity" to provide permanent supported housing (PSH) for homeless individuals by 37%, has increased the number of occupied units of PSH funded with McKinney funds by 50%, and has almost doubled the number of chronically homeless individuals in such housing.

In framing a gaps analysis, the underlying assumptions about whether a homeless individual or family is best served by shelter, transitional housing, permanent housing without supports, or permanent supported housing determine the mix of housing resources needed to address that homelessness. In the following analysis:

- shelter is viewed as the least desirable housing choice, providing an emergency place to stay for individuals who are not committed to ending their homelessness, and a short-term place to stay for families who haven't yet transitioned back to permanent housing;
- permanent housing -- with or without supports, depending upon the needs of the individual or family -- is seen as the most desirable housing resource;
- transitional housing is understood as a niche resource, best serving homeless persons who need more structure and discipline than a permanent housing-based program can provide.

Theoretically, with the right mix of supportive services, accelerated placement into PSH could work for any homeless individual or family with housing barriers. Experience has shown, however, that the type and setting of the housing and the mix and intensity of services are important determinants of the success of a placement: some clients are able to do well in integrated housing with very limited supportive services, and some clients -- for example, persons who have not yet stabilized their mental illness or substance abuse problems, and whose behaviors may, from time to time, pose a risk to themselves, their neighbors, and or the property in which they are housed -- require more intensive services, and are better suited to placement in a somewhat segregated apartment building.
possibly owned or managed by a non-profit or faith-based provider that is more tolerant of disruptive or destructive behaviors.

Unfortunately, in Cambridge, which has some of the highest housing prices in the nation, there are few, if any, available properties that can be affordably purchased and converted into the kind of congregate PSH that might house “unruly” homeless persons. Converting smaller properties is very expensive, costing $200,000 to $250,000 per unit, and such projects are very difficult to site (and typically require commitments to the neighbors that tenant selection protocols will exclude persons with potentially problematic behaviors).

As described in the Housing Inventory Chart, the Cambridge Continuum has used a variety of models to provide permanent supported housing; however, the gaps analysis treats permanent supported housing as an undifferentiated housing resource. That is, in asking shelter and transitional housing providers to designate the most appropriate housing resource for their guests, we directed them to base their decision about suitability for PSH on the assumption that the type of housing and the mix and intensity of services would fit the needs of the client.

**Needs of the Homeless - 2010 Gaps Analysis Chart**

Starting with P.I.T. Count data on sheltered and unsheltered homeless individuals and families, the Cambridge CoC uses a modified version of TAC's methodology to compare point-in-time need for shelter, transitional housing (TH), permanent supported housing (PSH), and permanent housing without supports (PH) to the available supply of such housing (and housing under development) in our Continuum. The methodology assesses need for the most appropriate source of housing as opposed to the actual source of emergency housing being utilized by the persons counted. That is, although shelter beds may be fully occupied on the night of the count, if most of the occupants of those shelter beds would be better served in TH or PSH or PH, then the methodology indicates a low need for shelter and a higher need for these other kinds of housing. Note that in calculating the "Need Totals", the methodology assumes that if a person in shelter (or TH) would be best served by placement in unsupported permanent housing (PH), that person "needs" their current shelter (or TH) bed, while they work to obtain such housing.
Chart Using TAC’s Methodology for Assessing Need for Various Levels of Emergency Housing

<table>
<thead>
<tr>
<th></th>
<th>Point-in-Time Survey Count</th>
<th>Best Served by Shelter</th>
<th>Best Served by TH</th>
<th>Best Served by PSH</th>
<th>Ready for PH*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently Sheltered Individuals</td>
<td>193</td>
<td>88</td>
<td>40</td>
<td>48</td>
<td></td>
</tr>
<tr>
<td>Individuals Currently in TH</td>
<td>77</td>
<td>88</td>
<td>29</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Currently Unsheltered Individuals</td>
<td>61+9</td>
<td>55</td>
<td>1</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td><strong>Need Totals (Individuals)</strong></td>
<td><strong>88 + 55 + 17 = 160</strong></td>
<td><strong>40 + 30 + 29 = 93</strong></td>
<td><strong>48 + 25 + 14 = 87</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Available Capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+ Capacity Under Dev’t</td>
<td></td>
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</tr>
<tr>
<td>Shelter: 202</td>
<td>TH: 85</td>
<td>PSH: 7 + 6 = 13*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently Sheltered Families***</td>
<td>27 + 38 in motels</td>
<td>24</td>
<td>17</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Families Currently in TH</td>
<td>18</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently Unsheltered Families</td>
<td>Unknown</td>
<td>Unknown</td>
<td>Unknown</td>
<td>Unknown</td>
<td></td>
</tr>
<tr>
<td><strong>Need Totals (Known Families)</strong></td>
<td><strong>24 + 19 + 38 = 33</strong></td>
<td><strong>19 + 8</strong></td>
<td><strong>6</strong></td>
<td><strong>14</strong></td>
<td></td>
</tr>
<tr>
<td>Current Available Capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+ Capacity Under Dev’t</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shelter: 27 + motels</td>
<td>TH: 21</td>
<td>PSH: 0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Available capacity for PSH for individuals comes from 4 under-enrolled programs, with a combined 7 available beds + capacity-under-development (Heading Home’s Solid Ground project (6 beds)). For families, there are no available PSH beds and there is no capacity under development.

As explained in the foregoing chart and as summarized in Table 1-A, relative to individuals, the Modified TAC Gaps Analysis finds:

- An over-supply of shelter beds (160 needed vs. 202 available),
- A shortage of 74 units of PSH (87 needed vs. 13 available), and
- A misleading shortage of 8 units of TH (93 needed vs. 85 available). The calculated "need" for TH reflects the fact that although they are ready to relocate to unsupported PH, 23 current TH clients "need" their program beds until they can find such PH. Rather than expanding the supply of TH, a better approach to addressing this "shortage" of TH would be to create the affordable permanent housing these 23 TH participants really need.

In fact, as is discussed elsewhere in this document, as long as Cambridge shelters and streets serve as a regional resource, and as long as thousands of men and women continue to transition from incarceration/treatment to homelessness every year, and as long as a percentage of those persons remain homeless for a year or more and become "chronically homeless", the need for (transitional and) permanent supported housing will continue to exceed available units, even as new units are brought on line. As stated earlier, these realities are at odds with the notion that a local jurisdiction like Cambridge can, by implementing a Plan to End (Chronic) Homelessness, empty shelter beds and put an end to street homelessness within its municipal boundaries. By the same token, creating 74 units of PSH will only satisfy the need for permanent supported housing among the clients currently sheltered or transitionally housed as of January 2010; as those clients move on -- and as some gain housing -- they will be replaced in shelter or TH beds by other homeless persons who need permanent supported housing.

With respect to families, this analysis finds:
- A more or less match between the units of shelter needed (nominally 38) and the supply (27 plus a flexible number of motel units). (With the exception of DV shelter units) the State periodically determines the number of units of family shelter needed, and then designates homeless families to fill those units. The statewide explosion of family homelessness peaked last Autumn (2009), filling 100% of the State's supply of family shelter beds and another 1,100 units in motels. With the help of HPRP Rapid Re-Housing resources, the count of families sheltered in motels is down to approximately 850 (as of mid-March 2010), although family shelters remain full.

- A shortage of 6-12 units of TH (33 needed vs. 21 available). The calculated "need" for TH reflects the fact that although they are ready to transition to unsupported PH, 6 current transitionally housed families "need" their program beds until they can find such PH. Rather than using resources to meet the full 12 units of "need" for TH, it would be better to create 6 units of TH and another 6 units of affordable permanent housing for the six transitionally housed families that are ready for it.

- A shortage of 14 units of PSH (14 needed vs. 0 available)

In the same way that the Cambridge CoC's shelters and TH for individuals serve as a regional resource to a homeless population that is continually "refreshed", so, its shelters and TH for families serve as a regional resource to a constantly evolving population of homeless families. And, as was the case for homeless individuals, filling the identified "gaps" in TH, PH, and PSH will only satisfy the housing needs of the families currently sheltered or transitionally housed in Cambridge as of January 2010; as those clients move on -- and as some gain housing -- they will be replaced in shelter or TH beds by other homeless families who have similar needs, thereby maintaining a comparable gap between housing need and supply in the CoC.

The City of Cambridge will continue to devote considerable resources to the development of affordable housing, and through its Continuum of Care, to preventing and addressing homelessness. Any sustained reduction in the numbers of homeless individuals and families in our shelters and transitional housing or in the number of unsheltered (chronically) homeless persons will hinge upon the success of collaborative regional and State-supported efforts to close the "front" door and to sharply limit the number of new instances of homelessness.

**Characteristics and Needs of Low-Income Individuals and Children, (Especially Extremely Low-Income) Who Are Currently Housed But at Imminent Risk of Homelessness.**

The underlying needs of precariously housed and at-risk individuals and families with children are not dramatically different from the needs of their counterparts who have become homeless. (See, for example, Bassuk, et. al., “The characteristics and needs of sheltered homeless and low-income housed mothers” in the Journal of American Medical Association (1996) 276, 640-646): affordable housing, stable income, and assistance in
addressing any additional circumstances that render them at risk: substance abuse, mental illness, HIV/AIDS, lack of education or skills to obtain and hold gainful employment, criminal histories or histories of credit problems that stand in the way of both housing and employment, domestic violence or other sources of trauma, poor money management skills, etc.

Many households are only a few paychecks away from a crisis. Households living on the economic margins are typically closer to that edge, because they have fewer reserves to cope with, for example, an increase in rent, the loss of a partner sharing in housing costs, loss of work due to an injury or illness or the need to provide caregiving (especially if the employee has no sick time benefit), reduction in work hours or wages, extraordinary health care or utility bills, or simply because their limited incomes cannot keep pace with the cost of living. The availability of informal supports (e.g., a family member who can offer financial assistance or a place to stay) is often the difference between becoming homeless and avoiding homelessness.

An analysis of HMIS prevention data from the first six month of implementation of the City of Cambridge's Homelessness Prevention and Rapid Re-Housing Program (HPRP) yielded the following information about the individual and family households at risk of losing their housing. (Note that statistics describe the characteristics of Heads of Households and Single Adults, and do not include information about children or other adults in family households.)
Factors Contributing to Risk of Homelessness (where reported)*

<table>
<thead>
<tr>
<th>Factor</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Loss / Wage Drop</td>
<td>60.0%</td>
</tr>
<tr>
<td>Increased Housing Costs</td>
<td>16.8%</td>
</tr>
<tr>
<td>Increase in Non-Housing Costs</td>
<td>10.5%</td>
</tr>
<tr>
<td>Spending on Other Priorities</td>
<td>21.1%</td>
</tr>
<tr>
<td>Departure of Person(s) Sharing Cost</td>
<td>7.4%</td>
</tr>
<tr>
<td>Divorce</td>
<td>4.2%</td>
</tr>
<tr>
<td>Relocation from Another State</td>
<td>2.1%</td>
</tr>
<tr>
<td>Immigration from Another Country</td>
<td>2.1%</td>
</tr>
<tr>
<td>Eviction for reason unrelated to rent</td>
<td>2.1%</td>
</tr>
</tbody>
</table>

*According to HMIS data for prevention cases, 12.3% of female heads of household and 21.5% of individual female clients reported recent histories of domestic violence. In 73% of the cases, the DV occurred at least one year prior to program intake. In 23.1% of the cases, the DV occurred 6-12 months prior to intake. In one case, the DV occurred within the prior three months.

Sources of Household Income
(some households have multiple sources of income)

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>51.4%</td>
</tr>
<tr>
<td>Unemployment</td>
<td>11.8%</td>
</tr>
<tr>
<td>Disability Income (SSI, SSDI, EAEDC, Private Disability Pension)</td>
<td>27.4%</td>
</tr>
<tr>
<td>TAFDC</td>
<td>8.2%</td>
</tr>
<tr>
<td>Other</td>
<td>6.6%</td>
</tr>
</tbody>
</table>

Highest Level of Education

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post-Secondary</td>
<td>34.1%</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>38.5%</td>
</tr>
<tr>
<td>GED</td>
<td>7.8%</td>
</tr>
<tr>
<td>Less than High School Diploma / GED</td>
<td>19.6%</td>
</tr>
</tbody>
</table>
Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction’s choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

See Homeless Needs Section above.
# Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

## Table 1A
### Homeless and Special Needs Populations

### Continuum of Care: Housing Gap Analysis Chart

<table>
<thead>
<tr>
<th>Example</th>
<th>Current Inventory</th>
<th>Under Development</th>
<th>Unmet Need/Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individuals</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Shelter</td>
<td>202</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>85</td>
<td>0</td>
<td>~0</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
<td>182</td>
<td>6</td>
<td>74</td>
</tr>
<tr>
<td>Total</td>
<td>469</td>
<td>6</td>
<td>74</td>
</tr>
<tr>
<td><strong>Persons in Families With Children</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Shelter</td>
<td>27 + motels</td>
<td>0</td>
<td>~0</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>21</td>
<td>0</td>
<td>6-12</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
<td>12</td>
<td>0</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>60 + motels</td>
<td>0</td>
<td>20-26</td>
</tr>
</tbody>
</table>

### Continuum of Care: Homeless Population and Subpopulations Chart

**Part 1: Homeless Population**

<table>
<thead>
<tr>
<th>Number of Families with Children (Family Households):</th>
<th>Sheltered</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Emergency</td>
<td>Transitional</td>
<td></td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>18</td>
<td>83</td>
</tr>
<tr>
<td>1. Number of Persons in Families with Children</td>
<td>167</td>
<td>52</td>
<td>219</td>
</tr>
<tr>
<td>2. Number of Single Individuals and Persons in Households without children</td>
<td>193</td>
<td>77</td>
<td>70</td>
</tr>
</tbody>
</table>

**Part 2: Homeless Subpopulations**

| Chronically Homeless                      | 124       | 70          | 194   |
| Seriously Mentally Ill                   | 73        |             |       |
| Chronic Substance Abuse                  | 124       |             |       |
| Veterans                                | 20        |             |       |
| Persons with HIV/AIDS                    | ??        |             |       |
| Victims of Domestic Violence             | 21        |             |       |
| Unaccompanied Youth (Under 18)           | 0         |             |       |
Optional Continuum of Care Homeless Housing Activity Chart (as of 1/28/2010)

### EMERGENCY SHELTER

<table>
<thead>
<tr>
<th>Provider Name</th>
<th>Facility Name</th>
<th>HMIS Code</th>
<th>Geo Code</th>
<th>Target Population</th>
<th>2010 Year-Round Units/Beds</th>
<th>2010 All Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A B</td>
<td>Family Units</td>
<td>Family Beds</td>
<td>Individual Beds</td>
<td>Year-Round</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Inventory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CASPAR</td>
<td>Emergency Service Center</td>
<td>C</td>
<td>250396</td>
<td>BMF</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>First Church</td>
<td>First Church Shelter</td>
<td>C</td>
<td>250396</td>
<td>SM</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Heading Home (formerly Shelter Inc.)</td>
<td>Cambridge Shelter</td>
<td>C</td>
<td>250396</td>
<td>BMF</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hildebrand Family Self Help Center</td>
<td>STA Shelter</td>
<td>C</td>
<td>250396</td>
<td>PC</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hildebrand Family Self Help Center</td>
<td>Non-DTA Shelter</td>
<td>C</td>
<td>250396</td>
<td>PC</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mass. Department of Transitional Assistance</td>
<td>Total (Overflow Shelter)</td>
<td>N/A</td>
<td>250396</td>
<td>PC</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Phillips Brooks House Assoc.</td>
<td>Harvard Eq Homeless Shelter</td>
<td>C</td>
<td>250396</td>
<td>BMF</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Salvation Army</td>
<td>Shelter</td>
<td>C</td>
<td>250396</td>
<td>BMF</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Transition House</td>
<td>F-House Shelter</td>
<td>C</td>
<td>250396</td>
<td>PC</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>YWCA</td>
<td>STA Shelter</td>
<td>C</td>
<td>250396</td>
<td>PC</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subtotal</th>
<th>27</th>
<th>54</th>
<th>178</th>
<th>232</th>
<th>24</th>
<th>97</th>
</tr>
</thead>
</table>

### UNDER DEVELOPMENT

<table>
<thead>
<tr>
<th>Provider Name</th>
<th>Facility Name</th>
<th>HMIS Code</th>
<th>Geo Code</th>
<th>Target Population</th>
<th>2010 Year-Round Units/Beds</th>
<th>2010 All Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A B</td>
<td>Family Units</td>
<td>Family Beds</td>
<td>Individual Beds</td>
<td>Year-Round</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Subtotal |  |  |  |  |  |  |

### TRANSITIONAL HOUSING

<table>
<thead>
<tr>
<th>Provider Name</th>
<th>Facility Name</th>
<th>HMIS Code</th>
<th>Geo Code</th>
<th>Target Population</th>
<th>2010 Year-Round Units/Beds</th>
<th>2010 All Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A B</td>
<td>Family Units</td>
<td>Family Beds</td>
<td>Individual Beds</td>
<td>Year-Round</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Inventory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cambridge Cares About AIDS</td>
<td>Emergency Transitional Program for Men</td>
<td>C</td>
<td>250396</td>
<td>SM</td>
<td>HV</td>
<td>0</td>
</tr>
<tr>
<td>Cambridge Cares About AIDS</td>
<td>Emergency Transitional Program for Women</td>
<td>C</td>
<td>250396</td>
<td>SF</td>
<td>HV</td>
<td>0</td>
</tr>
<tr>
<td>Cambridge Department of Human Service Programs</td>
<td>CARE Program</td>
<td>C</td>
<td>250396</td>
<td>SM</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CASPAR</td>
<td>Grow House</td>
<td>C</td>
<td>250396</td>
<td>SF</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CASPAR</td>
<td>WomanPlace</td>
<td>C</td>
<td>250396</td>
<td>SF</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Heading Home (formerly Shelter Inc.)</td>
<td>YWCA Transitional Housing Program</td>
<td>C</td>
<td>250396</td>
<td>SF</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Heading Home (formerly Shelter Inc.)</td>
<td>CHA/United Way Scattered Sites Family Transitional Housing Program</td>
<td>C</td>
<td>250396</td>
<td>HC</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>North Charles Inc</td>
<td>Bridge Program</td>
<td>C</td>
<td>250396</td>
<td>SM</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Salvation Army</td>
<td>Umoja House</td>
<td>C</td>
<td>250396</td>
<td>SM</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
## Optional Continuum of Care Homeless Service Activity Chart:

<table>
<thead>
<tr>
<th>Homelessness Prevention</th>
<th>Case Mgmt.</th>
<th>Rental Assist.</th>
<th>Mediation &amp; Legal Aid</th>
</tr>
</thead>
</table>
| **Cambridge Multi-Service Center (MSC):** 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. The MSC is also the lead agency in implementation of the Homelessness Prevention and Rapid Re-Housing Program (HPRP). In addition to helping clients access HPRP-resources, 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; | ✓ | ✓ | by referral |
<p>| <strong>Cambridge Somerville Legal Services</strong> (with City funding) and the <strong>Community Legal Services &amp; Counseling Center</strong> (with CDBG funding) provide legal representation (at mediation, negotiation, or court) for tenants at risk of losing housing in landlord disputes. | | ✓ | |
| <strong>Community Dispute Settlement Center</strong> and <strong>Just a Start's Mediation for Results</strong> (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. | | ✓ | |
| The State-funded <strong>Cambridge Department of Veterans Services</strong> 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 <strong>Salvation Army</strong> offers small grants to individuals and families to help pay rental arrearages or cover the up-front relocation costs. | | ✓ | |
| <strong>Catholic Charities</strong> is an intake point for federal FEMA grants and grants from other sources to individuals or families at risk of eviction due to rent arrearages. | | ✓ | |
| The City's <strong>Fuel Assistance Program</strong> uses LIHEAP, State Fuel Assistance funds, and FEMA funds to help low income households pay utility arrearages and rent arrearages (if heat is included in rent). | | ✓ | |</p>
<table>
<thead>
<tr>
<th>Homelessness Prevention</th>
<th>Case Mgmt.</th>
<th>Rental Assist.</th>
<th>Mediation &amp; Legal Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HomeStart</strong> primarily uses private foundation funding to operate a Boston-based homelessness prevention program serving the metro Boston area, which includes Cambridge. Advocacy, mediation support, and a flexible (but limited) rental assistance fund help preserve high-risk tenancies of eligible clients who have been referred or self-referred.</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>(CDBG funded) CEOC staff provide advocacy/tenant organizing support for households facing evictions. (Note that Community Services Block Grant funding, which has expanded CEOC’s capacity to deliver prevention services, will expire as of September 2010, and is not counted in this analysis of capacity for the period FY 2011-2015.</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>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 Aggressive Community Treatment (ACT) team in resolving a housing crisis, or in obtaining supported housing, if needed.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Victims of domestic violence who call a local battered women's hotline (staffed by Transition House in Cambridge, and Respond in neighboring Somerville; the two organizations are negotiating a merger) are assisted in leaving the batterer and finding temporary shelter in another community. “Prevention” in this case doesn’t mean assistance in maintaining housing where they are at risk of abuse, or being encouraged to temporarily stay in an abusive situation while they search for alternate permanent housing. Instead, it either means finding a way to remove the abuser or to help the victim leave, even if that renders her temporarily homeless. Once a woman decides to leave her home to escape abuse, the hotline staff connect her into a statewide network of providers that locates an available bed at a domestic violence shelter in a community far enough away from the batterer so that she will be safe from discovery.</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Persons with HIV/AIDS can access prevention services through Cambridge Cares About AIDS (CCAA) or AIDS Action in Boston. As of July 2010, CCAA and AIDS Action will be merged.</td>
<td>✓</td>
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<tr>
<td>Homeless and runaway youth receive assistance from street outreach workers from Bridge Over Troubled Waters (BOTW) and from Starlight Ministries, as well as from staff at Cambridge Cares About AIDS’s Youth on Fire drop-in program. BOTW staff can help under-age youth explore options for re-connecting with family (if re-connection would not endanger the youth), or gaining placement in a residential program, either through the State’s Department of Social Services, if they are under 18, or through BOTW’s transitional housing program, if they are over 18. Youth on Fire, which tends to serve young adults who are resistant to more structured programming offers supportive services while working to encourage and assist its clients in accessing any and all other residential options and services.</td>
<td></td>
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<td>✓</td>
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</tbody>
</table>
Disabled persons living in public housing are afforded additional 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.

(2) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in Cambridge-based housing operated in conjunction with State-supported “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, Mental Retardation, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Social Services (foster care and domestic violence shelters), and Medical Assistance (nursing homes and rehab hospitals). That commitment is reiterated in the State’s 10 Year Plan to End Chronic Homelessness.

However, as has been discussed at meetings of State officials with staff from local Continua, there is still “slippage” between intention and implementation. Persons leaving prisons and substance abuse treatment programs are still ending up in shelters and on the streets. The State has shown a commitment to address the problem, for example, recently reorganizing the entire State prisons system of discharge planning. (Of course, despite the State’s best efforts, some inmates will simply lie about where they intend to go when they leave prison, and many will “wrap” their sentences to avoid being subject to post-release supervision.) The Cambridge CoC has been routinely represented in statewide meetings about discharge, reflecting our Continuum’s commitment to work with the State to ensure that appropriate, available local resources are responsive to support discharge planning efforts.

(3) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in housing operated as part of the Continuum of Care (the only “system of care” funded / operated by the City)

As a HUD grantee, the City of Cambridge has certified its commitment to prevent homelessness-causing discharges from its systems of care. The only system of care funded by or through the City is the network of permanent supported housing (PSH) projects, including S+C projects operated as part of the Continuum. The City does not operate or administer any inpatient programs, any correctional facilities, or any child protective services programs. The City’s ability to prevent homelessness-causing discharges, then, stems from our leverage as the grantee for McKinney PSH programs. Under a longstanding written CoC policy, program sponsors make every effort to avoid discharging troubled clients, and, if such discharge is unavoidable, commit to assist in finding the discharged person an alternative placement. The CoC is in the third year of implementation of a contractually mandated form providing clients of PSH and S+C programs (as well as shelter and transitional housing) written information about the reasons they may have received warnings, or as a last resort, termination from their program, and their options for appealing a termination.
Promptly & effectively addressing the needs of disabled Cambridge residents who have become homeless

To address the needs of disabled persons who have become homeless, the Cambridge CoC includes a diverse mix of residential and supportive services programs offering interim support for meeting their basic needs (a safe place to sleep, food, clothing, health and mental health care, addiction services), and remedial support to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing.

As described in the Housing Activity Charts elsewhere in this document, and in the following charts describing our supportive services, the Cambridge Continuum offers a flexible and effective mix of emergency, residential, and supportive services that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, our Continuum has multiple portals of entry and utilizes a range of proven service models.

Our Continuum includes both programs that can expedite the progress of disabled persons who are ready and motivated to overcome the obstacles to housing (e.g., housing placement assistance, fiduciary services, legal services, etc.), as well as services designed to reach out to, encourage, and support disabled persons who are reluctant or unable to seek out the services they need: (a) street outreach targeting unsheltered disabled homeless, (b) field-based case managers and clinicians targeting sheltered persons who lack the wherewithal, initiative, self-confidence, or hope to escape the “shelter shuffle” and (c) drop-in centers that reach out to and engage chronically homeless men, women, and young adults, in order to link them to more substantial housing and service resources.

Outreach to the Unsheltered Homeless

Overview:
- **Street outreach** is primarily conducted by staff from CASPAR’s First Step Street Outreach program, Eliot Community Human Services’ First Step Street Outreach Mental Health Expansion program (adding a mental health clinician to the street outreach team), Bridge Over Troubled Waters, a Boston-based program that spends considerable time reaching out to youth and young adults in Cambridge, and three faith-based outreach initiatives: Outdoor Church (targeting chronically homeless persons in Porter, Harvard, and Central Squares on Sundays), Streetlight Ministries (targeting chronically homeless persons in Porter and Davis Squares (Somerville) on Wednesday nights), and Starlight Ministries, targeting chronically homeless adults in Cambridge one day per week, and youth and young adults four days/week.
- **Place-based outreach** to the unsheltered homeless, and nurturing linkages with community and Continuum-based resources are the primary roles of Eliot Community Human Services’ Bread & Jams, On the Rise, and Cambridge Cares About AIDS’ Youth on Fire, each of which operates a low threshold drop-in targeting different segments of the unsheltered population (men, women, young adults, respectively), and each of which has effectively used word of mouth on the street to draw homeless persons to their programs.
- **Traveling Outreach: HomeStart’s Field-Based Case Managers** reach out to unsheltered and episodically unsheltered homeless persons at drop-in programs, at the shelters serving the most transient populations, and on the street, where they routinely encounter and assist the clients they first met in those other venues. Although Eliot Community Health Service’s “Shelter Specialists” and the medical staff at clinics operated by Health Care for the Homeless have a clinical focus, their services at local drop-ins attract unsheltered persons with whom the staff work to nurture the kind of trusting relationship that will
Outreach to the Unsheltered Homeless

facilitate bridge-building between the client and other providers.

The First Step Street Outreach program and First Step Street Outreach Expansion program, funded in part by two SHP grants, operates van- and foot-based outreach weekdays from 8AM until midnight. The team includes CASPAR staff trained to work with persons actively involved in substance abuse (funded by the original grant), and a Eliot Community Human Services clinician (funded by the “expansion” grant) who targets outreach to unsheltered persons with serious mental illness. Staff cover all known locations frequented by unsheltered homeless persons, including, parks, train stations, ATMs, bridges, subway tunnels, 24 hour convenience stores, etc., as well as meal programs, and daytime drop-in programs.

The teams are in radio contact with the Police and routinely respond to calls for help. Depending on the time of day and the needs of the client, outreach staff offer transportation off the street to CASPAR’s wet shelter or to a daytime program in that same building that is staffed to address the needs of intoxicated and medically at-risk homeless persons; to other metro-area shelters with available capacity; to drop-ins; or to the local emergency room, if appropriate. Depending on the needs and willingness of clients to accept help, outreach staff can facilitate access to substance abuse or mental health treatment, and can assist persons with medical needs in getting to the next Health Care for the Homeless clinic.

The target population of the First Step Street Outreach program includes both persons who are chronically unsheltered, as well as unsheltered persons who intermittently access shelter services, typically during winter or inclement weather. Unsheltered homeless persons targeted by First Step staff tend to be resistant to staying in shelter or otherwise subjecting themselves to the rules and regulations attendant to program participation. Even after they come to trust the First Step staff, many of these clients remain reluctant to disclose basic information about themselves, even including their legal name. The large majority of First Step’s clientele are the chronic homeless targeted by HUD. Although many of the First Step clients are well-known to the local shelters, emergency rooms, and treatment programs they have episodically accessed over the years, documentation of chronicity is complicated by the transience of these clients (crossing the boundaries of multiple Continua), and the inability to unambiguously verify prior homelessness; sadly, verification of the qualifying time sometimes has to wait until First Step staff have seen a client on the street for a full year.

Bridge Over Troubled Water conducts street outreach in Harvard and Central Squares, and staffs a medical van in Harvard Square every night, reaching out to homeless youth and young adults. Bridge can offer young adults 1-2 nights of emergency respite from the street in host homes, operates longer-term transitional housing leading to more independent housing, and maintains a drop-in facility in downtown Boston where young adults can access food, showers, laundry facilities, dental care, clinical services (substance abuse treatment, HIV/AIDS prevention, counseling to address domestic violence, sexual abuse, or other issues), help in reconnecting with family, access to State protective services, help completing their educations, and/or help obtaining employment.

Outdoor Church targets chronically homeless persons in Porter, Harvard, and Central Squares on Sundays. Streetlight Ministries targets chronically homeless persons in Porter Square (Cambridge) and Davis Square (Somerville) on Wednesday nights. Starlight Ministries conducts van outreach on Thursday evenings in Harvard Square, during which time teams of 5-10 volunteers and staff offer their primarily chronically homeless clientele food, clothing, first aid, counseling, and referral to services. Starlight Ministries’ RYSE (Reaching Youth on the Streets) program brings street outreach staff to Cambridge four afternoons/evening every week, including Saturdays.
### Outreach to the Unsheltered Homeless

**Cambridge Cares About AIDS’ Youth on Fire**, is a low threshold drop-in program offering homeless youth and young adults a safe space off the street and access to McKinney-funded case management and clinical services, as well the leveraged services of numerous providers. Many of the youth targeted and served by the programs have long histories of homelessness, have serious mental illness, chronic substance abuse, and deep scars from childhood sexual or other trauma. Because HUD’s defines chronic homelessness only for persons age 18 older, some of the clients who would otherwise qualify fall outside that designation. Word of mouth has proven to be Youth on Fire’s most effective means of reaching out to homeless and runaway street youth. YOF’s minimal participation requirements is attractive to young adults who, in many cases, are not willing to conform to the rules imposed by other more structured programs. Although simply affording these youth a safe place off the street for a few hours has intrinsic value, drop-in participation allows program staff and volunteers a chance to reach out and develop a connection that will hopefully lead to more substantial engagement later on.

**On the Rise (OTR)** targets its outreach efforts to chronically homeless women who are disengaged with other systems of care, and who often reject shelter. OTR consults with other programs doing street outreach, like CASPAR’s First Step, to ensure that limited outreach resources are targeted where needed, and not duplicated. In addition to more formal outreach, OTR relies on word of mouth on the street to reach its targeted clientele. As indicated by the overwhelming demand for program services, that kind of informal outreach is effective. OTR’s Women’s Center is known for its warmth and acceptance: women know they can come there for a nap or a shower or a meal, without having to answer any questions or disclose personal information. (OTR does not accept SHP funds, and so is not obligated to collect data for HMIS, which staff believe could create a barrier to reaching a disengaged and often mistrustful clientele.) Although staff are ready to provide more substantial aid – accessing mainstream benefits, finding housing, supporting clients at court dates, replacing lost IDs – they typically let the women’s readiness to take the next step determine when and how much assistance to provide.

**Eliot Community Human Services' Bread & Jams’ Self-Advocacy Center**, funded in part by an SHP grant, depends primarily on word of mouth on the street to attract its daily clientele: unsheltered and temporarily sheltered-but-disengaged men (and a small number of women) who come for food, clothing, help finding day employment, or just to get off the street. The Center serves as a low-threshold gateway to Continuum services for homeless adults who tend to avoid more mainstream services, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. Staff and a visiting HomeStart field-based case manager and/or visiting staff from the First Step Street Outreach/Expansion team work to engage and build relationships with Center guests, in hopes of facilitating more substantial linkages with mainstream and Continuum services.

**HomeStart’s Field-Based Case Management (FBCM)** program, partially funded by an SHP grant, targets unsheltered and marginally sheltered persons in daily visits to the daytime drop-in programs and overnight shelters that serve the most transient populations. FBCM staff offer both information and referral (I&R) assistance and case management, depending on the needs and receptivity of the client. No-strings-attached I&R assistance provides good faith evidence of the commitment and intentions of FBCM staff, and builds trust with unsheltered clients and otherwise disengaged clients who are typically reluctant to disclose personal information or commit to case management services that might require follow-up. To the extent that a homeless person is interested in applying for and obtaining mainstream benefits, accessing mainstream or Continuum-based services, conducting a housing search, or addressing barriers to housing and stability, FBCM staff can offer the necessary case management support. With the inception of the Key I and Key II permanent supported housing (PSH) programs, the Field-Based Case Management program has become an important link between the street and low threshold permanent scattered site housing.
City of Cambridge

Outreach to the Unsheltered Homeless

Health Care for the Homeless operates 12 clinics each week at drop-in programs run by the Salvation Army, Heading Home, and CASPAR, and at the St. Patrick's Shelter in Somerville one evening a week. (Health Care for the Homeless also contributes a nurse to the First Step Street Outreach team for one morning shift each week.) The daytime clinics typically serve a mix of sheltered and unsheltered persons who are attending the drop-in to get off the street. The staff, who also see some of the very same clients at CASPAR’s wet shelter, the local detox, the Cambridge Hospital, and the psych Emergency Room, develop a trusting relationship that, over time, can form the basis of a successful referral and a more substantial client connection with the Continuum. Although their clinics are hardly characterized as outreach, their role in building bridges between the unsheltered homeless and other Continuum providers does, in fact, effectively serve the purpose of outreach.

In addition to reaching out to the sheltered homeless, Shelter Specialists employed by Eliot Community Human Services (funded by the federal Mental Health Block Grant and PATH program) also reach out to the unsheltered, via deployment at two drop-in programs (at the Salvation Army and Heading Home's Cambridge Shelter) that attract unsheltered and marginally sheltered men and women, and at the Multi-Service Center, where one clinician is available on a walk-in basis. Staff work to build trusting and supportive relationships with participants who have the kind of serious mental illness that often precludes ongoing and successful relationships with mainstream providers, shelter staff, or even other homeless persons. Many of these individuals have had negative experiences with the mental health care system, and are reluctant to acknowledge their disability – even though it might open doors to housing and services – out of fear of having to re-experience the kind of institutional care and loss of personal freedoms that they associate with the system.

Supportive Services: Case Management

Overview:
- Residence-based case management is available: (a) to all shelter guests at Heading Home's Cambridge Shelter, (b) to the more demonstrably motivated shelter guests at the Salvation Army (i.e., guests who are working or taking other appropriate and visible steps to end their homelessness), (c) to all guests at the YWCA and Hildebrand family shelters and Transition House’s shelter for domestic violence victims, and (d) to all participants in Cambridge-based transitional and permanent supportive housing (PSH) programs (see Housing Activity Charts).
- The following agencies/programs provide non-residence-based case management to homeless persons: (a) who are unsheltered either most or all of the time, (b) who are staying at shelters which lack the resources to offer case management, (c) who are too transient to develop relationships with residence-based case managers, or (d) who are unable to work with the case managers at the shelters where they are staying:
  - HomeStart’s Field-Based Case Management and Housing Resource Team programs
  - The Cambridge Multi-Service Center for the Homeless
  - Staff at On the Rise Women’s Center
  - Staff at Youth on Fire’s drop-in
  - Staff at Eliot Community Human Services' Bread & Jams Self Advocacy Center
  - Transition House’s Family Stabilization Program
  - Health Care for the Homeless’ Family Health Care Case Management Program
  - Massachusetts Department of Mental Health Case Managers
  - The Cambridge Veterans’ Agent
City of Cambridge

Supportive Services: Case Management

In addition to previously listed services to unsheltered persons, HomeStart's Field-Based Case Management (FBCM) program targets services to under-served or disengaged sheltered homeless persons who lack adequate case management support, either because the shelter where they are staying cannot offer it to them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based assistance. Most shelters are not staffed to offer case management to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress.

FBCM staff visit shelters, drop-in programs (e.g., the Salvation Army, Eliot CHS's Bread & Jams’ Self-Advocacy Center, Youth on Fire, Heading Home’s Women’s Drop-In), meal programs, and other locations to reach out to homeless persons who need individual support and encouragement in order to get “un-stuck.” FBCM staff serve as “walking outreach” for numerous Continuum and mainstream programs, responding to hundreds of requests for information, making appropriate referrals, linking homeless persons with mainstream benefits and services, and providing ongoing case management support that can follow a homeless person from shelter to shelter, including shelters in neighboring communities. In addition to reaching out to persons in need of assistance, FBCM staff accept referrals from other programs unable to provide the necessary help.

In addition to prevention services, the Cambridge Multi-Service Center (MSC) offers case management to homeless elders and persons with disabilities, short term case management for other homeless and at-risk individuals, and program-based case management to clients of the Carey men’s transitional housing program. MSC clients are easily referred by case managers to a range of co-located specialized services, including housing search assistance (homeless only), mental health counseling, substance abuse counseling, money management assistance (homeless only), legal assistance (homeless only), 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.

On the Rise’s Women’s Center reaches out to chronically homeless unsheltered women, many of whom have undiagnosed or unacknowledged mental illness, and offers them a range of services, beginning with low-threshold access to its Women’s Center – where clients can shower, nap, snack, and simply get off the street – to more comprehensive case management and advocacy assistance, when and if the women want it. As staff from OTR build relationships with their clients, they are able to provide more substantial case management assistance, and make more successful referrals – providing the personal support that ensures follow-through on those referrals – to both mainstream and CoC services that their clients might have previously spurned.

Clinical and non-clinical staff at Cambridge Cares About AIDS’ Youth on Fire offer general and clinical case management to homeless, often unsheltered, youth and young adults, offering them assistance in accessing age-appropriate treatment resources, counseling support, mainstream benefits, educational services, and help finding employment. A partnership with HomeStart on one of its Permanent Supported Housing projects enabled a small number of chronically homeless Youth on Fire participants to obtain their own housing.
Supportive Services: Case Management

Eliot CHS’s Bread & Jams’ (B&J) Self Advocacy Drop-In Center is a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services. The Center typically attracts unsheltered or temporarily sheltered-but-disengaged homeless persons, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. Center case management staff and regularly scheduled “visiting” staff from HomeStart’s Field-Based Case Management program and from the First Step Street Outreach team work to engage and build relationships with homeless guests, in hopes of being able to link them with mainstream and Continuum benefits and services, employment, and housing.

In addition to residence-based case management provided in conjunction with permanent supported housing (and Shelter Plus Care), and in addition to the more limited follow-up support that transitional housing programs can provide to graduates who have moved to permanent housing, two programs offer up to six months of intensive stabilization case management to homeless clients who have transitioned to permanent housing (longer-term aid is available to persons whose disabilities pose extended risks of housing loss):

- **HomeStart’s Housing Resource Team** offers short-term stabilization case management services to consenting homeless individuals who are transitioning to their own housing.
- **Transition House’s Family Stabilization** offers short-term stabilization case management services to consenting families who are transitioning from homelessness to their own housing.

Population-specific case management is available to targeted segments of the homeless population:

- **Mass. Department of Mental Health (DMH)** case managers provide case management to consenting, previously hospitalized persons with serious mental illness, who may be unsheltered, living in a shelter, or living in a more stable (Continuum-based or specialized) transitional housing program.
- **Cambridge Cares About AIDS and AIDS Action** (Boston) offer case mgmt to homeless persons with HIV/AIDS; the two agencies will be merged by July 2010.
- **The Cambridge Veterans’ Agent** provides limited case management to homeless Veterans seeking help accessing mainstream or veteran’s benefits, and lacking other source of case management. The Veterans’ Agent often refers homeless veterans to the New England Shelter for Homeless Veterans or the Veterans’ Benefits Clearinghouse (both in Boston) for more extensive specialized help in accessing needed resources.
- **Health Care for the Homeless** staff provides family health care case management to parents staying at the family shelter and to families and individuals staying at Transition House’s domestic violence shelter.

Supportive Services: Life Skills

Training in life skills (e.g., managing an apartment, maintaining good relations with neighbors and the landlord, coping with stress, budgeting and money management, anger and conflict management, shopping on a budget, eating for good nutrition, developing and sustaining healthy relationships, parenting successfully, living with HIV/AIDS, getting and keeping a job, etc.) is an integral component of services offered in all family shelters, and all transitional housing and permanent supported housing programs (see Housing Activities Chart).

Life skills training is also an integral part of the services offered (i) by **Heading Home** and **Transition House** for their Cambridge shelter guests; (ii) by the **Salvation Army** for homeless persons in their extended-stay shelter beds; (iii) by **HomeStart’s Housing Resource Team** (for newly housed individuals receiving stabilization support); (iv) by **CASCAP’s Fiduciary Services Program** (offering training and support in budgeting and money management); (v) by **Transition House’s Family Stabilization Program** (for newly housed families receiving post placement...
Supportive Services: Life Skills

stabilization services); (vi) by staff at Youth on Fire drop-in center for homeless youth and young adults; and (vii) by Health Care for the Homeless’s Family Health Care Case Management Program (offering parenting skills training to family and domestic violence shelter residents).

The mainstream and Continuum-based employment programs offering job search support and support for job retention are described in the Employment Assistance table in this section.

North Charles’ Relapse Prevention Program (listed in the chart on substance abuse services) is essentially a life skills program, in that learning to sustain a sober lifestyle is an essential life skill for person in recovery.

Supportive Services: 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. (Recent cuts in public health coverage and the ensuing loss of treatment beds have reduced mainstream access to treatment services, extending the wait for detox and for the short-term residential programs that detox patients transition to in order to support early recovery. At the same time, new treatment slots reserved for chronically homeless substance abusers have improved access to services for this population, as long as referral sources can adequately document the qualifying homelessness.)

In addition to these mainstream programs, there are homeless-specific residential and treatment programs:

- CASPAR operates the Emergency Service Center, a “wet shelter” serving homeless persons actively drinking or drugging; the Access program, a pre-transitional program for men and women in the first weeks of substance abuse recovery; Womanplace, a transitional housing program that reserves half of its beds for homeless women in early substance abuse recovery; and GROW House, an SHP-funded transitional program for homeless women further along in their substance abuse recovery. In neighboring Somerville, CASPAR’s Phoenix Center provides homeless persons with clinical and drop-in support for sobriety.

- North Charles Inc. operates the Bridge transitional housing program for homeless men in substance abuse recovery who need a residential program with a clinical emphasis, and the “Relapse Prevention Program” targeting easy-to-access outpatient treatment services to recovering residents of the Carey and Bridge Men’s Transitional Housing program, as well as to other low income homeless persons with treatment needs.

- By necessity, Cambridge Cares About AIDS’ two transitional housing programs (one for men and one for women) and SRO/S+C program for persons with HIV/AIDS, provide a focus on substance abuse recovery, since nearly 100% of program clients have a history of addiction.

Supportive Services: Mental Health Treatment

Mental health services are available from a variety of sources, some of which are reserved for homeless persons, and some of which are open to any resident in need:

- Eliot Community Human Services’ Mental Health Shelter Specialists (funded through Mental Health /
**Supportive Services: Mental Health Treatment**

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<th>Subtitle</th>
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<tr>
<td>Substance Abuse block grants</td>
<td>Offer assistance at the Salvation Army shelter, St. Patrick's shelter (in Somerville), Heading Home Women's Drop-In, and the Multi-Service Center for the Homeless.</td>
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<td>• The <strong>Eliot Community Human Service's Mental Health Specialist</strong>, funded by the First Step Street Outreach Expansion SHP grant, serves homeless persons with serious mental illness on the street, at the CASPAR wet shelter, at Bread &amp; Jams’ Self Advocacy Center, and in other more informal locations.</td>
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<td>• A <strong>Youth on Fire</strong> staff clinician, partially funded by an SHP grant, offers group and individual counseling, crisis counseling, and more informal mental health services to homeless youth and young adults.</td>
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<td>• The <strong>Cambridge Guidance Center</strong> offers on-site mental health services to YWCA family shelter guests.</td>
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<td>• <strong>On the Rise</strong> provides access to on-staff mental health services for homeless women with undiagnosed or unrecognized mental illness, and women unwilling to accept DMH or mainstream services.</td>
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<td>• A <strong>Community Treatment Team</strong> and an <strong>Aggressive Community Treatment (ACT) Team</strong>, 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.</td>
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<td>• The <strong>Outpatient Unit of the Psychiatry Department</strong> of the Cambridge and Somerville Hospitals serves homeless and non-homeless persons with psych emergencies and more ongoing needs.</td>
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<td>• <strong>DMH case managers</strong> serve active clients of the Mass. Department of Mental Health.</td>
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<td>• Eligible veterans can receive free mental health services in neighboring Boston at the <strong>VA-funded mental health center</strong> (in Jamaica Plain) or at the <strong>New England Shelter for Homeless Veterans</strong>.</td>
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<tr>
<td>• The <strong>Community Legal Services and Counseling Center</strong> offers free mental health services to homeless and non-homeless persons.</td>
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**Supportive Services: HIV/AIDS Services**

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by **Cambridge Cares About AIDS**, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS; coordinates supportive services for separate S+C 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.

Cambridge Cares is closely affiliated with and leverages services from a number of Boston-based AIDS-focused providers, including **AIDS Action** (whose numerous services include case management and emergency funding to address housing crises), **the AIDS Housing Corporation** (which develops permanent supported housing), **Justice Resource Institute** (which manages several PSH programs), **JRI Health** (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), **Community Servings** (which delivers prepared meals to participants in many Cambridge and Boston-based residential programs), and the **Fenway Health Center** (which is a center of AIDS-specific health services). 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.

**Supportive Services: Education**

Persons homeless in Cambridge can access educational assessment and counseling; and ESL, GED, literacy, math, and basic computer classes on a drop-in or enrollment basis through the **Community Learning Center's (CLC) Project LIFT**, funded in part by an SHP grant. Traditionally, adult ed classes require participants to
Supportive Services: Education

enroll on a semester basis, and to maintain attendance throughout the term. Recognizing the many pressures facing homeless persons (housing search, shelter meetings, job search, etc.) and recognizing the challenges that many homeless persons face in making and following through on commitments, Project LIFT operates on an open entry/open exit basis, allowing homeless persons to enroll throughout the academic year, and to attend on a drop-in basis, rather than as enrolled students. For homeless clients who can make a more substantial commitment (e.g., transitional housing residents), the CLC reserves a few slots in its mainstream classes.

Several mainstream community-based agencies offer free or low cost open access or instruction in their computer labs (on a drop-in or pre-registered basis; no referral required), including Cambridge Community Television, the Central Square Branch of the Cambridge Public Library (near the Multi-Service Center, Heading Home's Cambridge Shelter, and other programs), and the Margaret Fuller House (for residents of the surrounding neighborhood, which includes the Heading Home Cambridge Shelter and the Hildebrand Family Shelter). For the past few years, students from MIT have operated the FACT program, offering homeless and non-homeless persons the chance to receive one-on-one instruction in computing for a series of Saturdays, after which participants get to take “home” a computer.

The Ethiopian Adbar Women's Alliance recently took over operation of a computer center in the basement of the Old Cambridge Baptist Church, which is home to Solutions at Work (a non-profit that provides clothing, furniture, moving assistance, and transitional employment to persons moving out of homelessness), and to the Homeless Empowerment Project, publishers of the Spare Change street newspaper (providing employment and creative outlet for homeless and economically marginalized persons). The center, which was formerly operated by HEP/Spare Change and then Solutions at Work, remains open to homeless persons, as well as others in the community who need computer access.

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.

Supportive Services: Employment Assistance

Homeless persons in Cambridge can access employment assistance from one of three kinds of programs: (a) programs targeting employment services to the homeless, (b) programs targeting employment services to the mainstream, and (c) programs targeting specialized employment assistance to persons with disabilities.

The only Cambridge-based program specifically funded to target employment services to the homeless is the Spare Change News (a Cambridge-based newspaper published by the Homeless Empowerment Project, and sold on commission by street vendors); however, there are a number of other programs in the metropolitan area that target services to homeless persons, and that Cambridge clients can easily access by public transit, including:

- Community Work Services (Boston) use SHP and other funding to provide supportive and transitional employment services to homeless persons with a range of barriers to obtaining and maintaining work.
- Impact (Boston) uses SHP funding to provide career counseling and job search assistance to work-ready homeless persons.
Supportive Services: Employment Assistance

Homeless persons can access generalized employment assistance from Cambridge-based programs including:

- **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. Continuum providers have found that Career Source is best utilized as a secondary resource for homeless job seekers; that is, it is best to refer the client for individualized assistance at one of the other listed programs, and then, when and if the client is ready for more independent job search, to refer him/her to Career Source.

- The City-operated **Cambridge Employment Program (CEP)** provides career counseling and job search assistance to work-ready Cambridge residents. Homeless persons constitute approx. 10% of the clientele.

- Staff and volunteers with LIFT Cambridge (formerly the Cambridge Student Partnership) provide individualized job search assistance. Because of its location at the Multi-Service Center for the Homeless, a large portion of the LIFT clientele is homeless.

- 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.

Supportive Services: Transportation

Cambridge is well served by public transit operated by the Metropolitan Boston Transportation Authority (MBTA): a network of buses and subway lines provide access to housing, municipal services, shopping, health centers, and recreational destinations. Elders and persons with disabilities can obtain a special MBTA ID card reducing their cost per ride to 25 cents. Persons with documented disabilities that limit or preclude the use of public transit can use The Ride, an MBTA para-transit service which provides door-to-door access. The City contracts with SCM, a private non-profit accessible van transportation service for use by elderly and disabled Cambridge residents in getting to medical and other important appointments.

Case management staff from any Continuum transitional housing or PSH programs, from HomeStart’s Field-Based Case Management program, from the Cambridge Student Partnership office, and from the City’s Commission for Persons with Disabilities can all assist disabled homeless persons in applying for a discounted MBTA transit pass, or in completing the applications to use The Ride or SCM.

There is no special discount transportation program available to low income or homeless persons who lack a qualifying disability. One of the most significant challenges faced by homeless persons searching for employment or housing, or attempting to travel to health or social service providers that are beyond walking distance is paying for their transportation. To address this gap, shelters and transitional housing programs and sponsors of drop-in programs periodically receive donations which allow them to purchase transit passes (called Charlie Cards) for their guests. However, such access is erratic. HomeStart’s Field Based Case Management program oversees a small fund, which provides transit passes to program clients. The Multi-Service Center manages a small loan fund which can also offer homeless clients funds for taking public transit.

The Cambridge Continuum offers two specialized transportation services:
- **CASPAR’s First Step Street Outreach** program can transport unsheltered homeless persons to a shelter or a daytime drop-in program where they can receive assistance (if they cannot safely get there on their own), or to the Cambridge Hospital’s Psych ER, where they can be evaluated for admission to a detox or inpatient unit. The First Step van can also provide transportation to a detox, if a bed has been reserved.
- **St. Patrick’s women’s shelter** provides van transportation from the Multi-Service Center in Central Square to its shelter in neighboring Somerville. Access to the shelter is based on space availability; if there are more women than beds, a lottery determines access to beds.

### Supportive Services: Housing Search Assistance and Related Services

The following programs offer **Housing Search Assistance** targeted to specific homeless sub-populations:

- Homeless families staying at the Hildebrand family shelters receive housing search help from State-funded Hildebrand staff. Homeless families staying at the YWCA family shelters receive housing search help from State-funded staff at the Multi-Service Center for the Homeless.
- Guests at the **Transition House**, the local domestic violence shelter, receive in-house housing search help as well as assistance from Passages program staff at the **Somerville Homeless Coalition**.
- Homeless persons with serious mental illness whose services are funded by the Mass. Dept. of Mental Health receive housing search (and post placement stabilization) from DMH-funded Vin Fen staff.
- Veterans seeking specialized housing search assistance, including help accessing specialized Veterans Housing, can work with the City’s **Department of Veteran Services** or the Boston-based **Veterans Benefit Clearinghouse** or **New England Shelter for Homeless Veterans** (in Boston).
- 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.
- To the extent that clients of the federally funded **Homelessness Prevention and Rapid Re-Housing Program (HPRP)** require housing search or relocation assistance, that assistance is provided by participating staff from the City's Multi-Service Center or from subcontracted HomeStart staff.

Two SHP-funded programs sponsored by HomeStart provide the large majority Housing Search Assistance to homeless individuals: the **Housing Resource Team (HRT)** and the **Field-Based Case Management** program.

Two programs offering drop-in programming and case management support to disengaged homeless persons – **On the Rise** (women) and Cambridge Cares About AIDS’ **Youth on Fire** (youth and young adults) – provide help with finding housing in the more informal market: shared apartments, roommate situations, etc.

Various sources of grant and loan funding are available to assist clients with the often daunting **move-in costs associated with a transition to permanent housing**. Access to all these funds is by referral from a case manager or housing search staff; and fund access may be contingent on the client’s demonstrated preparedness to share the cost of moving, and the ability to sustain their share of housing costs.

- Multi-Service Center staff can help families and individuals transitioning out of homeless and into housing access HPRP resources as well as other special funds (the City's **Rental Assistance Fund**, the **Cambridge Housing Assistance Fund** (CHAF), and the **Cambridge Fund for Housing the Homeless**). The CHAF is jointly managed with HomeStart.
- A privately fundraised fund managed by **HomeStart** provides short-term limited rental subsidy, and limited assistance with up-front costs of moving.
- By September 2010, access to funds from the 15-community Metro Boston Network will have come to a close, so that source is not included as an ongoing resource for the FY2011-2015 period.
### Supportive Services: Housing Search Assistance and Related Services

The **Mass. Coalition for the Homeless** operates a warehouse in Lynn, MA where households moving from shelter or transitional housing to permanent housing can obtain **free furniture and home furnishings**. Clients must provide their own transportation and movers. **Solutions at Work**, a Cambridge non-profit, contracts with providers to provide below-market-rate moving assistance to homeless clients.

### Supportive Services: 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.

**Specialized Legal Services for Homeless Persons** are available through Heading Home’s SHP-funded Community Legal Assistance Project (CLASP). CLASP provides "gap-filling" services available on a drop-in basis (which is more accessible than mainstream services requiring appointments) and addressing problems not ordinarily covered by mainstream publicly-funded legal services programs, including child custody/support and other issues related to divorce or separation; credit problems; criminal issues, issues related to the accuracy of criminal offender records (CORIs); issues involving the Internal Revenue Service; immigration issues; and outstanding disputes with former employers or landlords … any of which might stand in the way of gaining employment or permanent housing. Clinics primarily operate out of the Cambridge Multi-Service Center, but special arrangements for evening or weekend hours at other locations can be arranged for working clients.

### Supportive Services: Fiduciary Services

Assistance with money management and budgeting is provided by case management staff at the two family shelters and at most of the transitional housing and permanent supported housing programs in the Continuum. More extensive assistance in addressing credit and debt problems, in implementing a budget, and in opening a bank account despite poor credit is available to homeless persons from **CASCAP’s Fiduciary Services** program, which receives SHP funding (and which is pretty much at its capacity limit). CASCAP’s program is one of two sources of Representative Payee services for homeless persons with serious enough impairments to warrant a Social Security Administration determination that they are incapable of managing their benefits. The other program is **HomeStart’s Key** program, which offers that assistance to disabled homeless persons who have been placed with the help of SHP-funded leasing assistance. **LIFT Cambridge** (formerly the Cambridge Student Partnership) provides free income tax-filing assistance for homeless (and other) persons in Cambridge. Additional tax-filing assistance is available from **VITA**-sponsored programs at a City Library, a local food pantry, and an East Cambridge community center.
Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “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.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Description of Cambridge Continuum of Care (CoC) Planning Process/Structure

For the past 13 years, the Cambridge Continuum’s planning efforts to address homelessness have been coordinated by the Homeless Services Planning Committee (HSPC), which brings together homeless service providers, homeless and formerly homeless persons, representatives from City government, and other interested parties. Convened and supported by staff from the Cambridge Department of Human Service Programs (DHSP), the HSPC holds monthly meetings to identify and address service-related needs and obstacles to more effective service delivery. Discussions at HSPC monthly meetings -- which typically involve 20-30 participants -- address matters related and unrelated to the annual SuperNOFA application, for example, head injury and trauma-informed care, motivational interviewing, strategies for addressing the sense of isolation among formerly homeless persons in scattered site housing, updates on Veterans Benefits, enhancing HMIS data quality, opportunities to participate in a regional partnership to address homelessness, strategies for targeting prevention services, interpreting homeless census results, interpreting the AHAR, improving CoC efforts at client income maximization, tracking progress in reaching 10-Year Plan goals, etc.
The Cambridge Department of Human Service Programs (DHSP) brings to its coordinating role a mix of direct service, planning, and administrative expertise. In addition to its role in helping the HSPC to plan for and complete annual SuperNOFA applications, the DHSP:

- Operates the Multi Service Center, the home of the City-sponsored Homelessness Prevention and Rapid Re-Housing Program (HPRP), and a long-time source of case management assistance for at-risk and homeless City residents, the sponsor of a transitional housing program, and the locus of a range supportive services provided by collaborating non-profits that appreciate the City's donation of free office space with Internet/telephone access.
- Is the City’s principal social services planning and grants management agency (e.g., SHP, CDBG, ESG, etc.).
- Coordinates HMIS implementation for the Cambridge CoC, using data base software developed and maintained by Social Solutions, which hosts the data on its Maryland servers;
- Collects, analyzes, and disseminates the demographic and programmatic data and consumer input that informs the deliberations of the aforementioned planning bodies;
- Co-Chairs with the City's Health Department a Senior Policy Group that meets quarterly to focus on street homelessness: working with affected businesses, police and other City Departments, and providers; and
- Is represented on various statewide and regional committees, for example, as a member of the Massachusetts Housing and Shelter Alliance (MHSA), as a founding member of the Steering and Leadership Committees of the Metro-Boston Network (a regional partnership to prevent and address homelessness), at New England Regional HMIS (NERHMIS) meetings, and at meetings periodically convened by the State to advise and support planning to address homelessness.

Each year, as the time for a SuperNOFA application approaches, the HSPC devotes an increasing portion of its efforts to conducting an annual needs assessment, prioritization of needs, and selection/endorsement of projects for inclusion in the SuperNOFA application. Data used to inform the planning and prioritization process comes from site visits conducted by DHSP grants management staff; review of HMIS data and Annual Progress Reports submitted by McKinney-funded providers; comments from consumer forums conducted from time to time at shelters, transitional housing programs, and drop-ins; and the applications for program renewal or new program funding that providers submit specifically for the consideration of the CoC planning process. Once the HSPC has developed its SuperNOFA recommendations, the City constitutes a SuperNOFA Steering Committee (SSC) to review those recommendations, and to propose changes necessary to ensure fairness, sound judgment, and consistency with the City’s Consolidated Plan. Chaired by senior DHSP staff, the SSC typically includes senior staff from the Cambridge Housing Authority (CHA) and Cambridge Community Development Department (CDD); one or more non-profit CoC provider that is not seeking HUD funding; and a current or formerly homeless consumer.

Generally speaking, the HSPC has established and the SuperNOFA Steering Committee has annually endorsed the following priorities:
1. **New permanent supported housing (PSH) projects:** New PSH is at the top of the list because housing/housing subsidies and the supportive services linked to that housing are the essential resource to ending the homelessness of clients with multiple barriers. The constraints attached to McKinney funding typically limit new projects to targeting homeless individuals, and in particular, chronically homeless persons. In the past two years, there has been interest in expanding the scope of new housing to include targeted family households with multiple needs and barriers.

2. **Renewal of permanent supported housing (PSH) projects:** Renewal PSH is the next tier priority for all the reasons that new PSH is at the top of the list, and because failure to renew existing PSH projects would destabilize the clients who live in those units, and, if they could not find alternate housing, precipitate their becoming homeless again.

3. **Renewal of transitional housing (TH) projects:** Transitional housing fills an important niche in the Cambridge Continuum, providing a stable, supported platform from which homeless individuals and families can address clinical issues, solidify their income, enhance their employability, develop linkages with community services, and re-establish credibility as a responsible tenant. As discussed elsewhere, TH works for clients who need the structure and strictures of a rules-based program to keep them moving forward. Failure to renew an ongoing TH project would destabilize the clients who live in those units, and, if they could not find alternate housing, force them back into shelter and undermine the work they had done to rebuild their lives.

4. **Renewal of street outreach projects:** The highest non-housing-related priority is getting homeless people off the street, which can be the difference between life and death for unsheltered, typically chronically homeless individuals. Failure to renew street outreach programs would leave unsheltered homeless persons at heightened risk of frostbite, exposure, trauma, overdose, neglect, and the consequent debilitation.

5. **Renewal of case management and supportive services that assist homeless individuals and families in addressing the barriers to ending their homelessness:** Case management is the lynchpin service that links clients with the resources they need: mainstream benefits (income and health coverage and family supports), employment assistance, education and job training, housing search/placement, health and mental health care, substance abuse services, fiduciary and legal services, parenting support, children’s services, and all of the other supportive services that make it possible for a homeless individual or family to reclaim their place in the mainstream. Any one of these services could make the difference between a person’s remaining trapped by obstacles or finally ending their homelessness. For example, for the person who received help in successfully appealing a denial of SSI benefits, the legal assistance they received may have been the most important stepping stone to housing; for the person whose new-found employment enabled them to obtain housing, the job search support they received – and the help clearing
up the bad credit that had impaired their ability to get housing or employment – may have been the most important services the Continuum offers; for the homeless family that received assistance obtaining the medical care that diagnosed and help stabilize a child with chronic and serious behavioral dysfunctions, that help, which enabled the mom to return to gainful employment that covers the rent, would have been the highest priority service available through the Continuum. In our prioritization schema, projects that provide supportive services most directly linked with income/benefits and obtaining housing have the highest ranking.

**Housing and Service Gaps / Obstacles to Addressing Homelessness**

As noted previously, the City of Cambridge is part of a larger metro Boston urban area, within which individuals and families frequently travel from one community to another. People who become homeless in one community, may obtain shelter and services in one or more other communities, and may find placement housing in still another community (or in their community of "origin" or in one of the communities where they received shelter/services). Given the regional nature of homelessness, given that vacancies in family shelter programs are promptly filled by the State drawing from a regional pool of homeless families, given that vacancies in domestic violence shelters are promptly filled by a statewide network that intentionally re-locates individuals and families who would be at heightened risk in their community-of-origin, given that the population of homeless individuals is continually being "replenished" by persons who have left or been discharged from systems of care that are funded and/or operated by the State or Counties, and given the prevalence of "shelter-hopping" among homeless individuals who -- by choice or circumstance -- have failed to establish a primary connection with a case management program ... an individual jurisdiction like Cambridge has little chance of "ending homelessness" within its municipal boundaries ... short of closing its borders to those who need help.

While our Continuum may not be able to end homelessness within Cambridge, we are committed to doing everything we can to prevent Cambridge residents from becoming homeless, and to help Cambridge-based homeless individuals and families regain housing. Obstacles include:

(a) the inadequate supply of housing (in Cambridge and in surrounding communities) that is affordable to persons with very low incomes (e.g., at or below 30% of Area Median Income);

(b) the extreme shortage (in Cambridge and in surrounding communities) of housing that is affordable to households living closer to the poverty level (e.g., 15-20% of AMI);

(c) the high cost of developing such housing, particularly in light of the limited supply of Housing Choice (Section 8) vouchers that can be project-based;

(d) the limited housing development resources (exacerbated by a bad economy that has limited the role of housing tax credits), and competing pressures to develop housing that is affordable to individuals and families from diverse socioeconomic segments of the community, and to protect the affordability of existing housing resources, including so-called "expiring use" housing;
(e) the very inadequate supply of new mainstream housing subsidies (e.g., HUD-funded Housing Choice / Section 8 vouchers and State-funded MRVP vouchers);
(f) the limited access to case management, substance abuse treatment, and mental health services -- and/or sharply constrained ability to purchase the additional case management or clinical resources -- needed to support homeless and chronically homeless persons that have transitioned into housing or that seek to make such a transition;
(g) limited employability -- especially in the current economy -- which constrains the ability of homeless individuals and heads of households to sustain independent living; inability of homeless or at-risk single parents to obtain jobs that offer sick time, so that they can care for sick children without risking getting fired; and too-few short-term education and training options for enhancing client employability; and
(h) the limited employment and housing options for persons with histories of incarceration, credit or debt problems, and/or tarnished housing histories.

**Strategy for Preventing and Addressing Family and Individual Homelessness, Including Chronic Homelessness**

The Housing Inventory and the Service Activity Chart in Table 1-A provide the most up-to-date picture of the Cambridge CoC's strategy for preventing and addressing homelessness.

The Service Activity Chart provides detailed summaries of prevention activities (anchored by the Multi-Service Center-based implementation of the federal HPRP program), case management services, housing placement assistance, street outreach, drop-in programming, legal services, life skills assistance, education and employment assistance, fiduciary services, and family services. The Housing Inventory Chart lists five shelters for individuals, two shelters for families, a domestic violence shelter serving both individuals and families, eight transitional housing programs for individuals, one transitional housing program for families, one transitional housing program serving both individuals and families that have been rendered homeless by domestic violence, and 18 permanent supported housing programs, 16 of which serve individuals, one of which serves families (with HIV/AIDS), and one of which serves both individuals and families that have been rendered homeless by domestic violence.

The planning bodies of our Continuum have indicated their unanimous support for sustaining that mix of housing and services, and for using any available opportunities to augment capacity by developing new units of permanent supported housing. Our community embraced implementation of the federal Homelessness Prevention and Rapid Re-Housing program (HPRP) to expand prevention-oriented case management and legal assistance, and to augment existing resources for financially assisting at-risk income-eligible households with rent and utility assistance and, in certain circumstances, with relocation assistance. Looking ahead to FY 2012, when HPRP resources will be exhausted, we hope to be able to use a portion of the newly re-configured Emergency Solutions Grant to continue that work, and in particular to provide prevention assistance.
to low and extremely low income households -- both individuals and families with children -- that are at imminent risk of homelessness.

As has been described in other sections of this document, Cambridge is committed to mobilizing and targeting resources to addressing chronic homelessness, but as a single jurisdiction within the larger metro Boston region, we are simply unable to "end" chronic homelessness within our boundaries. Homeless and chronically homeless individuals routinely cross municipal lines to visit friends or family or to access services. Our shelters and drop-in programs are regional resources; our meals and street outreach programs have no "residency requirements." As long as individuals with disabilities continue to become homeless somewhere in the region -- or manage to find their way to metro Boston after they become homeless somewhere else -- and as long as we are unable as a region to rapidly re-house these individuals, there will be chronically homeless persons in our shelters and on our streets.

As noted in a previous section, of this document, discharge from a system of care -- prison, substance abuse or mental health treatment, foster care, etc. -- is known to be one of the most important contributing factors to individual homelessness. The Massachusetts Five-Year Plan to End Homelessness, released in January 2008, suggested that statewide, at any point in time, 40% (9,600 of 24,000) of homeless individuals were ex-offenders or persons who have exited from stays in substance abuse or mental health treatment or foster care. To the extent that these individuals remain on the street or in shelter for the requisite year, they add to our chronic homeless population.

Given the regional nature of homelessness and the open "front door", it is not surprising that, as described in the following chart, Cambridge Point in Time counts of homeless individuals from 2006 through 2010 show a relatively stable level of shelter utilization (with the exception of 2009) and a slow, steady increase in the numbers of unsheltered individuals (again, with the exception of 2009). While horrendous weather conditions can explain the drop in unsheltered persons counted in 2009, there is no obvious explanation for the drop in the shelter population in 2009. If homelessness in Cambridge were a closed system, rather than part of the larger problem described above, then as increasing numbers of homeless persons transitioned to permanent supported housing (PSH), one would expect the counts of homeless, and especially chronically homeless persons in shelter and on the street to decrease. In fact, as shown in the following chart, the capacity and utilization of PSH has increased rather substantially over the 2006 - 2010 time frame, but that increase has not been reflected in any decrease in the count of homeless individuals suggesting that, indeed, the problem of homelessness/chronic homelessness is regional in nature, and not directly responsive to the efforts of our single jurisdiction.
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<tbody>
<tr>
<td><strong>Street Homelessness</strong></td>
<td>36 +8 inpatients in CHAlliance facilities</td>
<td>54 + 2 inpatients in CHAlliance facilities</td>
<td>60 +2 inpatients in CHAlliance facilities</td>
<td>40 + 3 inpatients in CHAlliance facilities</td>
<td>61 + 9 inpatients in CHAlliance facilities</td>
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<tr>
<td><strong>Shelter Homelessness</strong> (See Note #1)</td>
<td>200 individuals (104+ &quot;chronically homeless&quot;)</td>
<td>191 individuals (144 &quot;chronically homeless&quot;)</td>
<td>193 individuals (120 &quot;chronically homeless&quot;)</td>
<td>179 individuals (112 &quot;chronically homeless&quot;)</td>
<td>193 individuals (124 &quot;chronically homeless&quot;)</td>
</tr>
<tr>
<td><strong>Total HUD Census of &quot;Homeless&quot;</strong></td>
<td>244 individuals (148+ &quot;chronically homeless&quot;)</td>
<td>247 individuals (200 &quot;chronically homeless&quot;)</td>
<td>255 individuals (182 &quot;chronically homeless&quot;)</td>
<td>222 individuals (155 &quot;chronically homeless&quot;)</td>
<td>263 individuals (194 &quot;chronically homeless&quot;)</td>
</tr>
<tr>
<td><strong>Transitional Housing (See Note #1)</strong></td>
<td>115 individuals (40 &quot;chronically homeless&quot;)</td>
<td>99 individuals (37 &quot;chronically homeless&quot;)</td>
<td>104 individuals (24 &quot;chronically homeless&quot;)</td>
<td>81 individuals (24 &quot;chronically homeless&quot;)</td>
<td>77 individuals (33 &quot;chronically homeless&quot;)</td>
</tr>
<tr>
<td><strong>PSH Capacity</strong></td>
<td>133 individuals</td>
<td>140 individuals</td>
<td>147 individuals</td>
<td>177 individuals</td>
<td>182 individuals</td>
</tr>
<tr>
<td><strong>PSH Utilization</strong></td>
<td>134 individuals (65 &quot;chronically homeless&quot;)</td>
<td>147 individuals (73 &quot;chronically homeless&quot;)</td>
<td>170 individuals (102 &quot;chronically homeless&quot;)</td>
<td>200 individuals (119 &quot;chronically homeless&quot;)</td>
<td>202 individuals (126 &quot;chronically homeless&quot;)</td>
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**Note#1:** As of 2007 the capacity of Cambridge shelters for individuals decreased by virtue of the State's no longer funding overflow capacity at the Salvation Army and First Church. The capacity of Cambridge transitional housing programs for individuals has decreased from 118 beds to 85 beds for a variety of reasons over the past five years, including re-purposing as permanent supported housing.

By their nature, chronically homeless individuals are the hardest population to track. The sub-population includes men and women who are routinely inebriated or whose mental illness or trauma makes them apprehensive about sharing information. The chronically homeless sub-population also includes persons attempting to hide their criminal histories -- sometimes including outstanding warrants -- increasing their resistance to disclosure. To the extent that they opt to stay on the street or in large/anonymous shelters, where "intrusive" case management and data collection are more limited, these individuals are less likely to be identified in the data as chronically homeless. To the extent that they move around from one shelter/Continuum to another and/or provide inconsistent identifying information from place to place, the HMIS record provides little help in identifying them as having accumulated the necessary time in shelter (or on the street) to be deemed chronically homeless. It is primarily when chronically homeless persons are engaged in the process of applying for targeted resources, when documentation of their eligibility becomes critical, that details of their stays in shelter and/or on the street become clearer. All this to say that the labeling of shelter clients as chronically homeless persons is a very inexact science, which complicates the analysis of point-in-time data.

For example, one might infer that decreases in 2008 and 2009 in the count of chronically homeless persons in shelter and on the street could be tied to increases in placements in permanent supported housing. However, the count of sheltered and unsheltered
chronically homeless persons increased in 2010 even though utilization rates of PSH by chronically homeless persons continued its steady increase. Either the enumeration of chronically homeless persons is flawed, or the migration of chronically homeless persons into our Continuum dramatically exceeded the number of housing placements, or a large number of homeless persons who had already been counted in our street and shelter client population "became" chronically homeless as they accumulated the additional weeks or months of homelessness.

In any event, despite having added 49 slots of permanent supported housing over the past five years, and having nearly doubled utilization of PSH by chronically homeless persons (from 65 to 126) during that time, the count of chronically homeless persons is almost as high as it has ever been, illustrating the challenge of "ending" chronic homelessness within a small jurisdiction that is part of a larger metropolitan area with a still-open front door.

That said, the Cambridge Continuum will continue to focus our efforts on addressing chronic homelessness, and will, under the leadership of the City's Department of Human Services, work hard to ensure that those efforts are coordinated and maximally effective.

**Discharge Coordination Policy**

For the past few years, the Cambridge Continuum has successfully implemented policies and procedures designed to prevent homelessness-causing discharges of persons from publicly funded institutions or systems of care that are subject to its control. Since the only such systems of care funded by or through the City of Cambridge are the McKinney permanent supported housing projects, including Shelter Plus Care (S+C) projects, for which the City serves as grantee, the aforementioned policies and procedures apply specifically to such projects. Briefly, the policies and procedures specify that:

- PSH sponsors shall minimize the use of homelessness-causing discharges, including withdrawal of subsidy that might lead to eviction and homelessness, reserving such discharges for behaviors posing a serious or imminent threat to the wellbeing or safety of the client or staff or other clients or neighboring tenants, or that represent a serious violation of the lease or subsidy agreement.

- To the extent possible and practicable, and subject to the PSH sponsor’s need to protect the safety and wellbeing of the client, other program clients, staff, or other tenants, the sponsor’s response to non-compliant behavior shall be incremental in severity, and shall include timely warnings that require and afford the client a chance to repair such non-compliance and prevent future non-compliance.

To minimize the number of situations necessitating such discharges, the policies and procedures require PSH sponsors to (1) routinely inform and remind clients about the rules and standards of program participation, and where necessary, provide assistance to clients who require help in understanding those rules and standards; (2) periodically offer clients the opportunity to review their individualized service plans and to modify
the service plan as needed; and (3) establish a grievance procedure allowing clients the opportunity to contest disciplinary actions.

If discharge of a non-compliant client becomes necessary, the PSH sponsor must offer the client timely assistance with discharge planning, including referral to appropriate supportive services, so as to facilitate as smooth as possible a transition to an alternate living arrangement.

Early in 2008, the Cambridge Continuum developed and implemented a requirement that all McKinney-funded permanent supported housing providers utilize a written notification process to make sure that clients understood the nature of any warning, the reason for discharge, and their opportunity to appeal that decision:

Whenever a participant is issued a warning about program violations that, if repeated, could lead to discharge, and whenever a participant is actually discharged for disciplinary reasons, such warning or discharge shall be conveyed, in writing, using a form which has been submitted to and accepted by the DHSP as substantially comparable to the attached "Notice of Warning or Termination", providing information about the date, time, and reason for the warning or termination, and providing either

(a) information about the behavioral change(s) needed in order to cure the problem(s) that caused the warning, if the form was used to convey a warning; or
(b) information about the consequences of termination, and about the opportunity to appeal the termination, if the form was used to convey a termination.

[The Continuum also implemented a requirement that shelter and transitional housing programs receiving McKinney funding utilize a written notification process in conjunction with client terminations, and encouraging use of a comparable written notification process for warnings.]

In addition to preventing homelessness-causing discharges from its own systems of care, the Cambridge Continuum continues its commitment to work with agencies funded by and through other units of government to ensure that persons appropriately discharged from publicly funded institutions or systems of care are afforded access to the necessary locally available resources so that they do not become homeless. Over the years, Continuum staff representing the City’s Department of Human Services and other providers have met with staff from relevant departments of the Cambridge Health Alliance (psychiatry, addictions, emergency services) to refine coordination of service delivery and discharge planning for already-homeless persons admitted for short-term acute hospitalizations. Likewise, representatives from the DHSP and other Continuum providers have taken advantage of opportunities, from time to time, to participate in statewide committees, policy forums, and other meetings (e.g., convened by the Mass. Housing and Shelter Alliance, by the Balance of State CoC, by the Interagency Council on Housing and Homelessness, etc.) to promote improvements in discharge planning for persons leaving State and County corrections facilities and other State-funded systems of care. As of the mid-March 2010 date on which this Plan was prepared, DHSP staff had
agreed to re-convene a Discharge Planning Committee for the Mass. Housing and Shelter Alliance, in the wake of concerns about the impact of State budget cuts.

As has been noted elsewhere in this document, in the aftermath of a stay in prison/jail, substance abuse treatment, mental health treatment, or some other system of care, significant numbers of homeless individuals have ended up on the streets or in shelters -- either directly upon discharge from that system of care, or after one or a series of stays with friends or family members or in short-term post-discharge programs. As noted elsewhere, the Massachusetts Five-Year Plan to End Homelessness, released in January 2008, suggested that statewide, at any point in time, 40% (9,600 of 24,000) of homeless individuals were ex-offenders or persons who have exited from stays in substance abuse or mental health treatment or foster care. Presumably, given the annual release of some 20,000 inmates and the exits of thousands of patients from residential treatment, the cumulative (vs. point-in-time) prevalence of such persons within the homeless population is even higher. As also previously noted, a 2009 analysis of intake assessments in the Cambridge HMIS (homeless management information system) found that over 26% of individual homeless persons had spent at least 90 days in a government-funded system of care during the prior two years, primarily a prison/jail or substance abuse treatment. (Approximately half of these individuals reported coming directly from incarceration/treatment to their homeless situation.)

This migration from State-funded systems of care to shelters or the street does not necessarily represent a blatant disregard for the commitments that the State, the City of Cambridge, and other jurisdictional Continuums make to HUD to avoid discharges into homelessness. Representatives from the State's Corrections system describe how ex-offenders submit plans to stay with family or friends -- even if those plans are unsustainable. Other ex-offenders who "wrap" their sentence and leave without cooperating in development of a discharge plan may very well become homeless if they lack the resources to sustain housing, but their pathway to homelessness does not technically represent a failure of "discharge planning" if they were unwilling to cooperate in the process. Persons who drop out of residential substance abuse treatment (upwards of 50% of participants) are not correctly described as examples of failed discharge planning, but their departure nonetheless often puts them on the street or in shelter. Every year, as part of our SuperNOFA application, Cambridge attaches copies of the discharge protocols for the Corrections, Mental Health, Foster Care, and Public Health (substance abuse) systems. Although those protocols represent sincere efforts to avoid discharges into homelessness, in the absence of an adequate supply of attractive step-down community-based housing to incentivize client participation in and compliance with discharge planning, shelters and the street continue to serve as the de-facto "housing" program for too many individuals exiting government-funded systems of care.

The Cambridge CoC will continue to do everything we can to prevent such discharges, and to advocate for the resources that State and County-managed systems of care need to offer meaningful and attractive housing-based discharge options to their departing inmates/clients.
Goals for FY2011-2015

Goal #1: On average, over the next five years, add six (6) new units of permanent supported housing for individuals each year, five (5) of which will be targeted to chronically homeless persons, and add one new unit of permanent supported housing for families each year. Note that the mix of new individual and family units may vary from year to year, based on the nature of the proposed project.

Goal #2: Maintain a permanent supported housing retention rate of at least 72%, that is, ensuring that at least 72% of formerly homeless persons placed in permanent supported housing remain in that housing for at least six (6) months.

Goal #3: Maintain a transitional housing success rate of at least 65%, that is, ensuring that at least 65% of homeless participants in transitional housing graduate to permanent housing.

Goal #4: Actively work to engage at least 19% of clients served by SHP-funded programs in employment. This goal will be considered met if at least 19% of clients in SHP-funded permanent supported housing, transitional housing, and supportive services programs (excluding street outreach) have received employment income.

Goal #5: Maintain 100% participation in HMIS by Cambridge-based shelters, transitional housing programs, and permanent supported housing programs, with the exception of domestic violence providers exempted by VAWA.
Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction’s priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

COMMUNITY PLANNING DIVISION

Introduction & Overview

The Community Planning Division seeks to preserve and strengthen the Cambridge residential neighborhoods and their diverse population, to enhance the quality of the City’s living environment by working with citizens, other city departments and state agencies to develop, maintain and preserve the City’s open-space resources and to strengthen the City’s fiscal base. Division activities encompass zoning and land use, urban design, institutional planning, neighborhood planning, demographic and geographic analysis, development of parks and open space, and graphic design. The Division strives both to enhance relationships with residents and neighborhood organizations and to expand public understanding and participation in the planning process by providing public settings for well-informed discussion of planning issues. The Division staff also provides information and technical assistance on planning projects to the City’s residents, property owners, neighborhood groups and developers. Over the course of a five year period, this allows for an increase in both the quality and quantity of public discourse on key planning issues, with increased understanding among all participants of issues relevant to residents, businesses, property owners, institutions and the city.

“Toward a Sustainable Future” / Master Plan Overview

The 1993 Cambridge Growth Policy Documents, “Toward a Sustainable Future” and “Toward a Sustainable Future: Cambridge Growth Policy Update 2007”, outline the planning assumptions and policies guiding the physical planning of Cambridge. In
contrast to a more traditional masterplan, “Toward a Sustainable Future” does not prescribe specific land uses or designs for specific sites. It aims to provide a framework for the often difficult public choices which must be made in specific instances. The written articulation of the city’s growth and planning policies has resulted in a more vigorous and better informed planning and public discourse on planning issues both large and small. Through the subsequent Citywide Rezoning process of 2001, which included a multi-layered public process of goal setting for planning in the City based on the overall goals laid out in “Toward a Sustainable Future”, this document remains an important part of the physical planning process in the city.

**Individual Neighborhood studies**

The backbone of the day-to-day planning for the city is provided through the Neighborhood Study program, in which the Neighborhood Planning staff within the Community Planning Division develops comprehensive planning studies for each of the Cambridge's thirteen neighborhoods. Over the course of a Neighborhood Study, staff works jointly with an appointed study committee to identify major planning issues within a neighborhood and formulate recommendations to address the issues. These recommendations are developed with the input of public meetings during the study process, and are subsequently integrated into the work plan of the range of city departments involved in the recommendations. The Neighborhood Study Update Process is designed to be a regular follow-up to the Neighborhood Studies, providing feedback to each neighborhood in 4 year intervals on the status of the recommendations, and an opportunity through public meetings to make new recommendations or revise earlier recommendations (see list of Neighborhood Study /Update status for each neighborhood - http://www.cambridgema.gov/~CDD/cp/neigh/index.html#status.)

**5-Year Open Space Plan**

The provision of a varied and vital public park system is an important part of the work of Community Planning Division in achieving the broader city goal of enhancement of the physical environment. By providing both the elements of a natural environment and opportunities for recreation, the parks, playgrounds and reservations of the city support the residents, workers and visitors to the city. Since 1991, the City of Cambridge Open Space Committee composed of representatives from all city departments that have roles in the open space system, has worked cooperatively to provide a coordinated effort in establishing, renovating and maintaining the city’s open space. This committee works on both the review of individual open space projects, as well as long range planning and major projects. The recently completed revision of the City’s Five Year Open Space Plan is the product of the work of this committee, with the Community Planning staff producing the report.

This Seven (the State of Massachusetts allowed a revised Five Year Plan to be considered a Seven Year Plan) Year Plan (2009-2016) lays out the background of the City’s open
Space system along with overall goals and objectives for the next five years. As part of the goal setting process for the 2004-2009 plan, the three largest departments represented on the committee, Community Development, Department of Public Works and Department of Human Services worked with a consultant to conduct a phone survey of citizens on open space. Highlights of the results of this survey include opinions on open space, reflecting the increased interest in environmental goals and the increased interest in parks as places of natural beauty and locations for quiet and solitude. The work of the Open Space Committee on the Seven Year Open Space Plan supplements the open space recommendations gathered during the neighborhood study process.

**Overall Planning Goals and Projects**

Over the 5 year period from FY2011–2015, the Community Planning Division will continue to implement the policies outlined in the Growth Policy Document “Toward a Sustainable Future” through planning initiatives such as:

- the Citywide Rezoning in 2001  
- the Eastern Cambridge Rezoning of 2001  
- and the Concord Alewife Planning Study  

These projects all share the same overall goals and policies of both “Towards a Sustainable Future” and the updated set of goals which shaped the *Citywide Rezoning*. These Goals and Objectives are:

- Encourage a mix of uses to enhance vitality
- Promote transit-oriented development
- Facilitate residential use and affordable housing
- Encourage appropriate retail uses
- Create new open space where possible
- Reduce traffic growth and traffic impacts
- Urge institutions to house their graduate students, develop in their core campuses, and control parking
- Require design review and public input for large projects

The public planning process for each of the these major planning initiatives noted above shared a similar framework: a committee working intensively with staff and planning consultants on long term planning in the areas of traffic and transportation, land use and zoning, open space and urban design. Public input was solicited at public meetings throughout the process, supplemented by frequent mailings of informational newsletters and bulletins. In the past few years, this information has also been shared over the internet, and, in the case of the Citywide Rezoning, as a supplement to public meeting
input, allowed for individuals to go online to record their priorities for various goals and objectives.

**Implementation and Refinement**

Over the next 5 years the Community Planning Division will continue to work to ensure that the overall planning and zoning for the City is consistent with these overall goals and objectives, making adjustments to zoning and ensuring consistency from project to project. This involves careful work with project proponents and the Planning Board as it takes public comment, discusses specific issues, and deliberates on the project, and also may involve adjustments to the zoning from time to time. Such adjustments may require a range of staff resources, from formal planning studies to small research projects.

**Updating the Growth Policy Document**

As part of the ongoing commitment to the policies of “Towards a Sustainable Future”, the Community Planning Division updated this document during 2007 to reflect the changes in the city which have occurred since the publication of that document (see at [http://www.cambridgema.gov/cdd/cp/zng/growthpol/index.html](http://www.cambridgema.gov/cdd/cp/zng/growthpol/index.html)).

As part of this update, the Citywide Rezoning was evaluated for consistency with the planning assumptions which framed the rezoning at that time, including anticipated pace of buildout and traffic generation.

**Neighborhood Study Program**

The Community Planning Division, through its Neighborhood Study program, seeks to preserve the character of the City’s thirteen neighborhoods by undertaking comprehensive planning efforts aimed at appropriate growth management. This program, through a year-long committee process (a Neighborhood Study) or a series of public meetings (a Neighborhood Study Update) also seeks to strengthen communication among and between the City, its residents and the business community, improve the public’s knowledge of critical planning issues, and provide a forum for the discussion of issues and suggestions for improvement.

**Open Space Planning**

The City of Cambridge has approximately 77 parks and play-grounds that incorporate 500 acres of publicly owned open space, with approximately 300 acres owned by the city and about 200 acres owned and managed by the state of Massachusetts. With more than 101,300 residents living within about 4,000 acres of land area, and with many of its residents living in housing units that lack large yard spaces, the amount and quality of...
public open space plays a very important role in the overall quality of life for Cambridge residents.

The City of Cambridge aims to achieve several goals in its ongoing open space improvements program. These include:

- Increasing the overall amount of open space in the city;
- Designing open space so that it helps to beautify neighborhoods and provides visual and environmental amenities to the people who live near them;
- Increasing the variety of recreational opportunities in the city, to reflect the variety of user groups who are served by them;
- Promoting accessibility in Cambridge’s parks and recreational facilities;
- Maintaining and renovating open space facilities so that they remain in good condition;
- Improving the feeling of safety in Cambridge’s parks; and
- Ensuring community participation in the planning, design, and maintenance of Cambridge’s open space resources.

A number of different city departments have undertaken initiatives to improve the open space system with these broad goals in mind. Described below are two of the major ways in which the City of Cambridge assigns priority to its future open space improvement initiatives.

Green Ribbon Report


The charge of the Green Ribbon committee was to develop criteria for expanding and improving the city’s open space system. The committee looked at demographic information across the city, particularly population density, income distribution, age structure, and distribution of children. The committee also catalogued the current open space resources in the city and assessed the recreational needs of the groups that actively use those spaces.

In the end, the Green Ribbon report identified certain areas throughout the city that are in need of additional open space. It designated areas as being in need of tot lots (playgrounds for toddlers), neighborhood parks (parks and playgrounds with a variety of features that serve an immediate neighborhood area), or community parks (parks and
playgrounds with a greater variety of features that may serve multiple neighborhoods). It also noted where the city could benefit from large urban parks or park trails that would serve the entire city. Areas having the greatest need for open space were identified as “top priorities,” while lower priorities were identified as “areas of need.”

**Healthy Parks and Playgrounds**

In 2008 the City created a Healthy Parks and Playgrounds Task Force to explore the role of parks and playgrounds in the health, learning, and overall development of children, and the ways in which they support strong families and communities. The group was charged with recommending innovative approaches to the design and operation of public parks and playgrounds to better serve the diverse physical, developmental, and social needs of all users, regardless of age or ability.

The Task Force relied on the knowledge and expertise of its members, whose collective experience covers health, child development, education, design, park maintenance and operation, and recreational programming.

The Task Force’s report defines play as an integral and essential part of human nature, vital to the health, development, learning and emotional well-being of people of all ages, and an activity that is inherently self-initiated and largely unstructured.

The Task Force recommends a set of goals for “Healthy Parks and Playgrounds”, which include providing play environments throughout the city that encourage challenge, exploration, creativity, imagination, a range of different physical movements, social interaction and community-building across generations.

The Healthy Parks and Playgrounds goals are intended to be incorporated into Cambridge’s ongoing open space planning, and consulted as parks and playgrounds are developed, renovated, and adapted over time.

The work of the Committee is available on the City’s website at: [http://www.cambridgema.gov/cdd/cp/parks/healthy/index.html](http://www.cambridgema.gov/cdd/cp/parks/healthy/index.html)

**Open Space Committee**

Much of the planning for the future of the city’s open space system takes place within the Open Space Committee. This committee includes representatives of all the city departments responsible for the design, development, maintenance, programming, and preservation of the city’s open space resources. Part of the Open Space Committee’s function is to coordinate the work that is being done by the various departments to improve different parts of the open space system. The Open Space Committee also
City of Cambridge

reviews the condition of existing open space facilities and prioritizes future renovations and capital improvements.
Objective #1:

To preserve and strengthen the Cambridge residential neighborhoods and their diverse population.

During FY2011-2015, the City of Cambridge through the Community Planning Division of the Community Development Department will provide information to the public on planning and zoning, and provide staff support to the Planning Board as it considers Special Permit applications and zoning petitions. Staff will continue to work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments.

The goals for the 5-year period ending June 30, 2015 are: provide technical assistance to 30 staff members, create 300 GIS maps, 250 presentations, produce materials for 10 major projects and 10 planning initiatives, provide 3,500 residents and interested parties with technical assistance on planning and zoning, conduct 225 meetings with residents, neighborhood groups and interested parties, review 50 urban design and master plans, and assist in 120 meetings of the Planning Board.

Expected Resources:

Federal Funds:
Community Development Block Grant

Local Funds:
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes
These funds will be used to cover the costs associated with staff, overhead and any consultant needed to prepare the following studies.

Planning Board
Community Planning continues to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. They research and develop appropriate amendments to the zoning ordinance. They also continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study, Concord Alewife Planning Study, Prospect Street Planning Study and the North Massachusetts Avenue Study. Staff continues to review the implementation of projects in these study areas including the development of a mix of building types and land uses.
Neighborhood Study Updates
Continue updates on implementation of neighborhood studies working with residents, business representatives and property owners, to update past recommendations addressing land use, zoning, urban design, open space, transportation, housing and economic development. Continue 4-year cycle of updates to neighborhood studies, working with residents, business representatives and property owners to maintain current public input on current planning activities and future planned actions for workplan.

Planning Information and Graphics Support
Throughout the course of the study processes noted above, the Community Planning Division will prepare planning information as needed for staff analysis and presentation for public discussion of planning issues. They will also provide materials in both chart and map form including demographic analysis based on US Census data and build-out and zoning analyses utilizing city assessing data, as well as provide graphics support for public meetings and study report production.
Objective #2:

Enhance the quality of the City’s living environment by working with citizens, other city departments and state agencies to design, develop, maintain, program and preserve the City’s open space resources.

During FY2011-2015, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide design and construction oversight in the development and updating of the parks, playgrounds and recreational sites.

The goals for the 5-year period ending May 31, 2015 are to provide technical assistance for 15 park renovations and 25 projects.

Expected Resources:

Federal Funds:
Community Development Block Grant

Local Funds:
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes
These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Open Space/Playground Renovations
Complete construction on parks designated as priority parks working in the City’s Open Space Committee with other City departments.

Implement the Green Ribbon Report
The Green Ribbon Report developed a framework for acquisition, renovation and enhancement of the City’s parks and open space. As budget opportunities arise within the City’s capital budget process and as acquisition opportunities present themselves, the Green Ribbon Report will be implemented.

Implement the Healthy Parks and Playgrounds Report
The Healthy Parks and Playgrounds Report developed an approach to the future development of the City’s parks and open space. As budget opportunities arise within the City’s capital budget process and as redevelopment opportunities present themselves, the Healthy Parks and Playgrounds Report will be implemented.
Planning Information and Graphics Support
Throughout the course of the park planning processes noted above, prepare planning information as needed for staff analysis and presentation for public discussion of park planning issues. Community Planning staff provides materials in map form of demographic analysis based on US Census data and graphics support for public meeting materials.

Open Space Committee Oversight
The Open Space Committee will continue to oversee park and open space planning for the City. It will also develop the City’s policies and guidelines regarding development and maintenance of these resources. Implementation of the Committee’s planning work will be through the City’s capital budget process.
Objective #3:

Strengthen the City’s fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial district, and review infill development throughout the city.

During FY2011-2015, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide high quality technical assistance to increase the quality and availability of planning-related information to staff members, the City, residents, property owners, business owners and developers. In addition, staff will work to ensure that development projects throughout the City are consistent with planning goals, expressed in policy documents including the Zoning Ordinance and neighborhood studies.

The goals for the 5-year period ending June 30, 2015 are: provide technical assistance to 30 staff members, create 300 GIS maps, 250 presentations, produce materials for 10 major projects and 10 planning initiatives, provide 3,500 residents and interested parties with technical assistance on planning and zoning, conduct 225 meetings with residents, neighborhood groups and interested parties, review 50 urban design and master plans, and assist in 120 meetings of the Planning Board.

Expected Resources:

Federal Funds:
Community Development Block Grant

Local Funds:
Property Taxes

Strategy:

Property Taxes
These funds will be used to cover the costs associated with staff, overhead and any consultant needed to perform the following:

Planning Board
Community Planning continues to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. They research and develop appropriate amendments to the zoning ordinance. They also continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street
Planning Study. Staff continues to review the implementation of projects in these study areas including the development of a mix of building types and land uses.

**Concord/Alewife Planning Study**

With the completion of the Citywide Rezoning and the follow-up rezoning of Eastern Cambridge, and Cambridgeport (SD-8) in 2001, Alewife (SD-4/4A) in 2002, and the Concord-Alewife area in 2006, the city has continued to develop recommendations with an emphasis on promoting a vital development pattern which is consistent with the overall goals of the Citywide Rezoning. These goals include careful management of traffic growth and impacts, increased incentives for housing and affordable housing, and support for important avenues of economic growth for the city.

**Planning Information and Graphics Support**

Throughout the course of the Planning Board reviews noted above, prepare planning information as needed for staff analysis and presentation for public discussion of planning issues. Provide materials in both chart and map form including demographic analysis based on US Census data and build-out and zoning analysis utilizing city assessing data. Design and maintain website with current zoning ordinance, and other relevant planning information including background studies referenced during Planning Board reviews.
Cambridge: Neighborhood-by-Neighborhood

While the City of Cambridge undertakes coordinated, citywide planning efforts to improve the city’s open space system, it is also the case that each neighborhood has its own unique open space issues to be addressed. Neighborhood open space priorities are included in the neighborhood study process.

The following is a summary of the city’s thirteen neighborhoods, with a description of their demographic and economic characteristics and an overview of their open space needs as identified in the Green Ribbon report and by the Open Space Committee.

Neighborhood 1: East Cambridge

East Cambridge has a population of about 7,300 and is the fastest-growing neighborhood in the city, its population having risen by 26% between 1990 and 2000. The main cause of this growth has been new housing development in former industrial areas along the Charles riverfront and near Kendall and Lechmere Squares. The population is expected to continue to grow as even more housing is planned for development and more land remains available for development in the future. However, the traditional core of the neighborhood still retains some of its working-class roots. About 35% of neighborhood residents speak a language other than English at home, and despite the demographic changes brought about by the development of new luxury housing, about 17% of neighborhood residents live in poverty.

There are about 19 acres of public open space in East Cambridge, including about 3.5 acres of state-owned parkland along the Charles River waterfront. The largely undeveloped northeastern part of the neighborhood is identified in the Green Ribbon report as an “area of need” for a tot lot and a neighborhood park, while the middle part of the neighborhood is identified as an “area of need” for a neighborhood park and a community park. Within the past five years, a playground and nearby athletic field area were fully renovated, while other playgrounds in the neighborhood were renovated in the 1990s. Another existing neighborhood park is in need of playground equipment replacement and is planned for renovation in the near future. In addition, new public parks were created in the 1980s and 1990s as part of new development on the riverfront, and a new state-owned park is being developed on the waterfront in the northeastern part of the neighborhood. A private developer is also planning to construct a 2.5-acre public park as part of new residential development in this northeastern part of the neighborhood.

Neighborhood 2: MIT Campus

The MIT Campus area has a population of about 5,500, almost entirely MIT students or affiliates. Most live in dormitories, while some live in apartments or independently owned MIT affiliate housing (e.g., fraternities). There are about 16 acres of state-owned riverfront open space in this neighborhood. All other open space is privately owned by MIT. Much of this private open space is open and accessible to the public.
**Neighborhood 3: Wellington-Harrington**

Wellington-Harrington is a geographically small neighborhood with a population of about 7,300. Its population has grown little in recent years, largely due to its already high population density of 48 persons per acre (compared to the citywide figure of 25). About 56% of households are families, and 19% of neighborhood residents are under 18. Wellington-Harrington remains somewhat true to its working-class, immigrant roots, with about 48% of residents speaking a language other than English at home. Educational attainment is relatively low, with only 34% of residents having earned a college degree and 30% not having earned a high school degree. Median family income in Wellington-Harrington is 68% of the citywide figure, and 15% of Wellington-Harrington residents live in poverty compared to 11% citywide.

Wellington-Harrington has about 8 acres of public open space. The northeastern part of the neighborhood, near Inman Square and the border with Somerville, is identified in the Green Ribbon report as a “top priority” for a tot lot and a neighborhood park. Within the past five years, Donnelly Field (the largest open space in the neighborhood) was fully renovated, and a small neighborhood playground was renovated in the 1990s. Also, a few open spaces were created or improved as part of a streetscape renovation that took place along the main commercial road through the neighborhood.

**Neighborhood 4: “Area Four”**

Area Four has a population of about 7,300 and has been growing slowly in recent decades. It is the most racially mixed neighborhood in Cambridge, being 46% white, 30% black, 8% Asian, and the rest identified as another race or two or more races. About 51% of households are families, and 30% of families consist of unmarried females with children. 39% of residents speak a language other than English at home. Area Four is more economically distressed than other neighborhoods in the city, with the neighborhood median family income only 55% of the citywide median, and 22% of neighborhood residents living in poverty. Only 40% of residents have a college degree compared to the citywide figure of 65%, and 21% have no high school degree.

There are about 6 acres of public open space in Area Four. Most of the neighborhood is identified in the Green Ribbon Report as a top priority for a neighborhood park and community park, and the area around Central Square is identified as an “area of need” for a tot lot. To address these needs, city funds were used to acquire about one acre of new open space within the past five years. One other neighborhood playground was renovated in the past five years, while most others were renovated in the 1990s. There is still one playground that is planned for future playground structure replacement.

**Neighborhood 5: Cambridgeport**

Cambridgeport has a population of about 10,000, which has grown by about 12% between 1990 and 2000. There is the potential for continued population growth as
former industrial properties are redeveloped into housing. The neighborhood’s demographic and economic characteristics are fairly representative of the city at large.

There are about 34 acres of public open space in Cambridgeport, including about 24 acres at the state-owned Magazine Beach recreational area and along the state-owned riverfront park. The Green Ribbon report identifies the central part of the neighborhood as a “top priority” for a community park, and the area around Central Square is identified as an “area of need” for a tot-lot. Within the past few years, the city has acquired a 1.4-acre property for use as open space, and future improvements are planned to create a community park on this space. Two existing parks in the neighborhood have been renovated within the past five years, however, several parks in the neighborhood still require replacement of their playground equipment.

**Neighborhood 6: Mid-Cambridge**

Mid-Cambridge is the largest neighborhood in the city with about 13,600 residents. 17% of these residents live in group quarters, which includes Harvard University dormitories as well as hospital quarters. Families comprise only 30% of households, and only 8% of the population is under 18. The neighborhood has a fairly high level of educational attainment, with 79% of residents over 25 having earned a college degree.

There are about 8 acres of public open space in the neighborhood, including a large space adjacent to the library and high school complex, but not including the open spaces on the Harvard University campus that are typically accessible to the public. Several different parts of the neighborhood are identified in the Green Ribbon Report as “areas of need” for neighborhood parks and community parks, while the area near Central Square is identified as an “area of need” for a tot lot. Two parks in the neighborhood were renovated in the past five years, and two others were renovated in the 1990s. Currently, renovations are underway on the main public library, and the open space around it will be improved as well.

**Neighborhood 7: Riverside**

Riverside is a neighborhood of about 10,900 residents and has the highest overall population density in Cambridge at 56 persons per acre. A full 34% of residents live in group quarters, primarily Harvard University dormitories. Families comprise only 35% of households, and only 9% of the population is under 18 years of age. However, 14% of residents live below the poverty level, higher than the citywide figure of 11%.

There are about 20 acres of public open space in the neighborhood, including about 9 acres of state-owned riverfront parkland. The Green Ribbon Report identifies the area along Massachusetts Avenue as a “top priority” for a neighborhood park, and the areas near Central and Harvard Squares are identified as “areas of need” for a tot lot. Recently, Harvard University has donated a parcel of land near the riverfront to be developed into a
public park. Additionally, within the past five years two small parks in the neighborhood have been fully renovated and some improvements have been made to two larger parks.

**Neighborhood 8: Agassiz**

The Agassiz neighborhood has a population of about 5,200 and has remained relatively stable over the past two decades. 30% of these residents live in group quarters, primarily in Harvard University or Lesley University dormitories. Families comprise only 34% of all households (note that group quarters residents are not considered “households”) and only 8% of the population is under 18 years of age. Educational attainment in the neighborhood is also high, with 87% of residents over 25 having earned a college degree.

There are about 2 acres of publicly owned open space in the neighborhood, which does not include the open spaces on the Harvard University campus that are typically accessible to the public. The northern part of the neighborhood near Porter Square is identified in the Green Ribbon report as a “top priority” for a tot-lot, neighborhood park, and community park, while the southern part of the neighborhood is identified as an “area of need” for a tot lot. The one existing playground in the neighborhood is planned to be fully renovated in the near future.

**Neighborhood 9: “Neighborhood Nine”**

Neighborhood Nine is a neighborhood with about 11,800 residents, whose demographic and economic composition is fairly representative of Cambridge at large. However, Neighborhood Nine has a slightly higher median household income, at 122% of the citywide median, and has a higher educational attainment, with 77% of neighborhood residents having earned a college degree.

Neighborhood Nine contains about 72 acres of public open space, which includes the 50-acre Danehy Park field complex and 10 acres of open space around Cambridge Common. The Green Ribbon report identifies part of the neighborhood as an “area of need” for a community park, while the area around Porter Square is identified as a “top priority” for a tot lot, neighborhood park, and community park. Renovations have been completed to most existing parks since the 1990s, however, Cambridge Common is identified as being in need of future renovations.

**Neighborhood 10: “West Cambridge”**

Neighborhood Ten has a population of about 8,100. Families comprise 46% of households and 13% of the population is under 18. It is one of the more affluent neighborhoods in the city, whose median household income is 163% of the citywide median, and where 84% of residents over 25 have a college degree.
There are about 43 acres of public open space in Neighborhood Ten, including 30 acres of state-owned riverfront parkland. The neighborhood also borders the 98-acre Fresh Pond Reservation. The Green Ribbon Report identifies parts of Neighborhood Ten as “areas of need” for tot-lots, neighborhood parks, and community parks. Two parks in the neighborhood have been renovated within the past five years. There is also a playground near a public elementary school that is in need of equipment replacement. In addition, a master plan for renovations to Fresh Pond Reservation is currently being implemented.

**Neighborhood 11: North Cambridge**

North Cambridge is a large neighborhood of about 11,200 residents. It is one of the more family-oriented neighborhoods in the city, where families comprise 50% of all households, and 20% of the neighborhood’s residents are under 18.

There are about 71 acres of public open space in North Cambridge, including the 47-acre state-owned Alewife Brook Reservation and an 11-acre high school athletic field complex. The southern part of the neighborhood, near Porter Square, is identified in the Green Ribbon report as a top priority for a tot-lot, neighborhood park, and community park. Most existing parks in the neighborhood have been renovated since the 1990s, with two having been renovated within the past five years. The high school athletic complex at Russell Fiend is currently undergoing a full renovation.

**Neighborhood 12: Cambridge Highlands**

The Cambridge Highlands is the smallest residential neighborhood in Cambridge with a population of only about 500. Most of the area within this neighborhood is industrial or commercial property that was developed adjacent to the railroad line. The population of this neighborhood may grow at some point in the future if older industrial and commercial properties are redeveloped as housing.

There are about 8 acres of public open space in the Highlands including the 6-acre Blair Pond reservation area, which is part of the state-owned Alewife Brook Reservation. The neighborhood also borders the 98-acre Fresh Pond Reservation and includes part of the 50-acre municipal golf course. The golf course recently underwent renovations, and there is a master plan being implemented for improvements to the Fresh Pond Reservation.

**Neighborhood 13: Strawberry Hill**

Strawberry Hill is a small, relatively low-density neighborhood with about 2,500 residents. It is more family-oriented than most neighborhoods in Cambridge, with families comprising about 54% of households, and about 21% of residents under 18 years of age.
Strawberry Hill has less than an acre of public open space, all located within a school playground. However, the neighborhood borders on the 98-acre Fresh Pond Reservation and includes part of the 50-acre municipal golf course. The golf course recently underwent renovations, and there is a master plan being implemented for improvements to the Fresh Pond Reservation.
ECONOMIC DEVELOPMENT

Introduction & Overview

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

Public Process

In an effort to encourage participation from the community in developing economic policy, CDD/EDD works with various stakeholders, including residents, small business owners, neighborhood associations, public and private agencies, community development corporations and business organizations to gain input concerning the direction of current and future economic development programs. Specifically, EDD participates in forums including: neighborhood planning meetings with residents and businesses of the 12 Cambridge neighborhoods; conducts intercept surveys of residents and holds charrettes to discuss retail mix and social issues and concerns in commercial squares; collects data and develops commercial profiles of all commercial districts; directly interacts with Cambridge’s 7 business associations by participating at regular meetings; and collects evaluations from participants of the economic development programs. All stakeholders are asked for input on the benefits of existing economic development programs to businesses and residents and asked to evaluate the need for new policy initiatives and programs based on current economic development trends. Policy and program initiatives are developed based on the data collected and the feedback from forums and evaluations.

Policy Goals

The Cambridge Economic Development Policy states the objectives and policy goals for economic development in the City grouped under various policy themes with recommendations. These themes include Commercial District Revitalization, Small Business Development, Real Estate, Marketing Cambridge, Workforce Development and Business Climate. The recommendations provide the framework for EDD activities and programs that are included in the city’s annual budget.
Objective #1:

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

Small Business Development

EDD will continue to support the City’s small businesses, especially women and minority-owned businesses, by assisting them with marketing, e-commerce, networking, business management, loan packaging and exposure to a broader range of resources. The Division will continue to partner with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses, residents and business owners in the NRS areas. Services will include business to business networking events, workshops, seminars, class series and in-store consultations. EDD will also continue financial literacy classes for NRS residents.

The goal for FY2011-2015 is to provide 75 NRS residents with Financial Literacy training and 200 income-eligible micro-enterprises and entrepreneurs training on running a successful business.

Expected Resources:

Federal Funds:
Community Development Block Grant

Leveraged Funds:
Financial Institutions
Foundations
US Small Business Administration

Local Funds:
Property Taxes
Other

Combination of Community Development Block Grant and Property Taxes
These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:
Strategies:

One-on-One Counseling: Assistance will continue to be available to income-eligible micro-enterprises, start ups, residents and businesses in the NRS areas for help with writing business plans, preparing marketing and expansion proposals, doing feasibility analyses and site assessments, marketing, business management and obtaining referrals to sources of capital.

Educational Workshops
EDD provides several workshops aimed at Cambridge’s low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, learn new business management tools, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents and businesses in the NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops.

Business-to-Business Networking Forums
EDD will continue to provide networking forums to encourage large Cambridge businesses and institutions to purchase goods and services from small businesses in the city. Many of the targeted small businesses are microenterprises with low and low-moderate income or are located in the NRS areas of Cambridge.

NRS Marketing Initiatives
EDD provides support to independent businesses and business associations by providing technical assistance for marketing and other initiatives in order to attract and retain businesses in the city. EDD is exploring the idea of targeting NRS businesses and business associations with marketing campaigns to encourage more business-to-business, business-to-resident and resident-to-business activity to improve business sales, promote local shopping practices and spur local job growth.
**Objective #2:**

Promote thriving commercial districts.

**Commercial District Revitalization**

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, 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 two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program and the Façade and Signage and Lighting Improvement Programs and by supporting businesses associations in commercial districts.

The goal for the five-year period ending June 30, 2015 is to provide 50 additional retailers with matching grants to improve and enhance their business, with approximately 10-12% hiring new employees as a result, and provide 200 retailers and restaurateurs with advanced consultations.

**Expected Resources:**

*Federal Funds:*
Community Development Block Grant

*Leveraged Funds:*
State Funding
Private Funding
Non-profit Foundations

*Local Funds:*
Property Taxes
Other

**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. It offers a three part program for first time participants that includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds pre-approved store improvements or marketing costs. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain. The program also offers advanced workshops for retailers who have completed the first time program. These workshops are geared toward specific retail sectors such as restaurants or contain advanced subject matter such as new marketing strategies. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas.

**Façade, Signage, and Lighting 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 for pre-approved façade improvements. Matching grants are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. Over the next 5 years it is anticipated that at least 50 additional businesses will improve their storefronts. Since FY2003, this program has provided design services to 143 business and property owners and helped finance 104 façade, signage and lighting improvement projects throughout the City.

**Cambridge Healthy Retail Initiative:** EDD is exploring launching a new program for local food retailers to purchase and sell healthy food products. The program is anticipated to provide technical assistance and business development resources in underserved areas of the City, including NRS areas, and will address a community need for better access to healthy foods. The Program encourages new entrepreneurs and existing retailers to adopt healthy product lines that may not be available in the market area.
Objective #3:
Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge NRS residents for jobs in existing and emerging industries.

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

The goal for FY2011-2015 is to provide 48 NRS residents with Bio-Medical career training and 45 NRS residents with Green Jobs training.

Expected Resources:

Federal Funds:
Community Development Block Grant

Leveraged Funds:
State Funding
Private Funding
In-Kind (Bunker Hill Community College classroom/lab space)
Non-profit Foundations
Individual Training Accounts (ITA’s)

Local Funds:
Property Taxes

Strategies:

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement.

Cambridge Green Jobs Program: The program provides Cambridge residents academic and on-the-job training to gain entry-level jobs in the green technology field, especially in green building maintenance and energy efficiency sectors. Upon completion, participants receive job-readiness assistance and job placement. It is anticipated that some participants will start their own businesses, such as weatherization.
PUBLIC SERVICES FUNDS

The City of Cambridge receives an annual Community Development Block Grant (CDBG) award from the Department of Housing & Urban Development (HUD); and 15% of the total is set aside for the provision of Public Services. The Department of Human Service Programs (Department) is responsible for the administration of these funds.

The Commission for Human Service Programs (Commission), a citizen advisory board, in conjunction with the Department makes funding recommendations to the City Manager for these Public Service funds. The Commission also serves to advise the City Manager and Assistant City Manager on human services policy issues.

For FY2011 to begin on July 1, 2010, the Department, together with the Commission, has agreed on the following process:

- To host a “Celebrating the Volunteer Spirit” event, formerly known as the Public Hearing, to honor and celebrate agencies’ volunteers who are essential to the delivery of services to the low income communities in Cambridge. This event was held on March 23, 2010. Last year’s event was attended by staff from over 30 community organizations and Cambridge residents.
- The Commission at its last meeting held on February 23, 2010 discussed the following gaps and needs in services:
  - Need for services for young adults transitioning from school to work
  - Need for more mental health services/consultants
  - Need for more services for senior citizens to help them stay in their homes
  - Need for nutritional emergency food at food pantries
  - Need for housing for homeless and low-income families/individuals
  - Need for more prevention and treatment of substance abuse
  - Need for affordable childcare (day care and after school)
  - Need for more services for young women (20’s) at risk
- Since funding may remain flat, the Commission decided to extend the funding to the current agencies for one year. If CDBG funding is increased, the Commission will issue an RFP to address some of the above needs. Notifications to organizations and placing a legal notice in the local newspaper will follow once the City is informed of any increase. Applicants will be required to address in their proposals the themes listed above.
- The following priority areas as defined by the Department: Children/Youth/Family Support; Domestic Violence; Linguistic Minorities; Homelessness; Emergency Food Resources; and Elderly/Individuals with Disabilities are currently funded and will be extended for the FY2011.
The Department will issue a One-Year Contract to recipients of FY2011 CDBG funds to cover the period of July 1, 2010 thru June 30, 2011.

Public Services Objectives

Overall Goal: To Improve the Overall Quality of Life for Cambridge Residents by Creating and Coordinating Public Services.

Objective #1:

To create or support a broad array of services and opportunities for families and youth.

For the 5-year period ending June 30, 2015 the City of Cambridge expects to provide vital support services to approximately 31,000 low and low-moderate income individuals through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Various community-based organizations such as The Margaret Fuller Neighborhood House and The East End House will continue to enhance the quality of lives of residents in Area IV and East Cambridge by providing essential community services such as: emergency food, senior services, school-age programs, and social/educational opportunities.
- CASPAR will continue to support homeless adults in recovery from substance abuse and/or alcoholism in securing alternative housing.
- Multi-linguistic Cambridge residents will continue to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers, Centro Latino, and the Ethiopian Community Mutual Assistance Association.
- Homebound elders and individual with disabilities will continue to receive food delivered thru the home-delivery program of Food For Free.

Expected Resources

Community Development Block Grant
Local Property Taxes
Strategies

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families, and multi-linguistic residents that will provide the following:

- Develop/enhance new and existing social and educational programs based on community needs;
- Operate emergency food pantries, including delivery of food to homebound individuals; and deliver fresh produce and canned goods to various shelters and meal sites;
- Provide individual and group counseling, case management, and referrals to treatment and other supportive community services;
- Provide information and referral, interpretation and translation services to non English speaking immigrants;
- Identify and assess appropriateness for participation in the program;
- Develop and implement individualized treatment plans;
- Identify/support participants ready to transition into a more stable sober environment, such as independent/residential housings, treatment programs, and/or sober shelters.
Objective #2:

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

For the 5-year period ending June 30, 2015, the City of Cambridge expects to provide vital support services to approximately 2,000 elders and individuals with disabilities through a variety of public service grants. With continuing funding from HUD, this low-moderate income population will continue to access essential community services. And based on our working relationship with community organizations, we anticipate that the following agencies will provide services targeting the elderly and persons with disabilities:

- SCM Transportation will continue to provide transportation to elderly and individuals with disabilities to medical appointments and escorted services to those identified as most frail.
- SCM also started a new initiative of transporting seniors to cultural events.
- HouseWorks will keep senior citizens and persons with disabilities from being evicted or displaced by providing extensive cleaning and reorganization of their homes.
- The East End House will provide social activities and volunteer opportunities to community elders in an intra-generational context.
- Other services provided to this population will include: nutritional shopping rides by SCM and a social/support group for isolated Haitian Elders by the Cambridge Council On Aging.

Expected Resources:

Community Development Block Grant:
Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with senior citizens and persons with disabilities that will provide the following:

- Assist Haitian Elders gain access to existing community services through:
  - Weekly group meetings engaging elders in recreational, social, and educational activities, which include the provision of weekly hot meals;
  - Opportunities for socialization with other Haitian Elders;
• Information and referral services to promote access to essential community services such as the Senior Food Pantry, housing, and health care; and
• Interpretation/translation services and English as a Second Language (ESOL) instruction.
• Provide medical transportation and nutritional shopping trips to seniors and persons with disabilities to promote access to essential community services
**Objective #3:**

To offer legal support and services to public & private housing tenants in eviction cases.

For the 5-year period ending June 30, 2015 the City of Cambridge expects to provide vital support services to approximately 350 low-moderate income individuals, families and their children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents, at risk of becoming homeless, will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that Community Legal Services/Counseling Center will provide legal representation targeting the low-income population facing eviction proceedings.

**Expected Resources**
Community Development Block Grant:
Local Property Taxes:

**Strategies:**

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with Community Legal Services/Counseling Center to provide the following services to individuals, families, and multi-linguistic residents:

- Legal counsel and representation to public/private housing tenants in eviction cases;
- Representation to public and subsidized housing tenants and applicants for housing in administrative appeals.
- Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and
- Training/supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing programs.
Objective #4:

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

For the 5-year period ending June 30, 2015, the City of Cambridge provides vital support services to approximately 1,250 low and low-moderate income youths through a variety of public service grants. With continuing funding from HUD, the city will continue to promote access to essential community services for low-moderate income youth. Based on our working relationship with community organizations, we anticipate that the following agencies will provide services targeting low-moderate income youths and their families:

- Youth with emotional/behavioral special needs will continue to access a summer camp coordinated by the Cambridge Camping Association;
- The Guidance Center will continue to support youth and their families by providing bilingual/bicultural early intervention services to families with infants, and bilingual/bicultural mental health services to individuals, families, and children.

Expected Resources

Community Development Block Grant
Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families, and multi-linguistic residents that will provide the following:

- Summer camp program for children with emotional and behavioral special needs.
- Individual counseling, and information and referral to other supportive services;
- Outreach and collateral support to assist linguistic minority families with infants in accessing early intervention services;
- Bilingual/bicultural mental health services and support to recently immigrated Spanish, Portuguese, and Haitian speaking children and families with serious psychosocial problems, intensified by cultural differences and social disadvantages.
- Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family;
- Case management and individual family service planning;
- Weekly home visits;
Access to related community services such as parent-child groups at community sites and transportation, and
The hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists.
Objective #5:
To create or support domestic violence and abuse prevention and treatment for adults and youth.

For the 5-year period ending June 30, 2015, the City of Cambridge expects to provide domestic violence-related services to approximately 450 low-moderate income adults and children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these essential community services. Based on our working relationship with the following community organizations, we anticipate that they will provide domestic violence-related programs:

- Cambridge/Somerville Legal Services and Community Legal Services/Counseling Center will provide legal counsel/representation and counseling services;

Expected Resources
Community Development Block Grant
Local Property Taxes

Strategies
Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers to provide the creation or support of domestic violence and abuse prevention and treatment for adults and youth that will include the following:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, and visitation rights;
- Individual/group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Training/supervision of volunteer attorneys working with victims of domestic violence
- Support groups for women suffering from post-traumatic disorders due to domestic violence, abuse, and poverty/discrimination;
**Objective #6:**

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

For the 5-year period ending June 30, 2015, the City of Cambridge expects to provide essential employment programs to approximately 1,000 youth and young adults through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these vital community services. Based on our working relationship with the following organizations, we anticipate that these agencies will provide programs targeting low-moderate income population:

- The Cambridge Housing Authority will continue to provide an after-school/life skills training program and job placement for youth residing in public housing developments; and Just-A-Start Corporation, will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth.
- The Young People’s Project will provide Mathematics Literacy and Mathematics Tournaments to middle and high school students.

**Expected Resources**

Community Development Block Grant
Local Property Taxes

**Strategies**

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families, and multi-linguistic residents that will provide the following:

- After-school classroom-based instruction in job readiness and life skills;
- Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship;
- On-site skills training in construction, housing rehabilitation, and energy conservation;
- Case management, counseling, and individual service plans;
- Academic support; high school equivalency/diploma and college preparation; and
- Summer literacy camp.
- Conduct outreach to the community, and to the local private industry in supporting employment services for Cambridge youth.
City of Cambridge

- Train and employ high school students to lead and host mathematics literacy workshops and community mathematics events
**Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction’s goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction’s goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty over the next 5 years. 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.

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.
NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

See: Cambridge Housing Authority’s “Moving to Work” FY2011 Annual plan in Appendix B.

Special Populations

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In FY2011 in addition to strongly supporting non-profit agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams, and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging Plans and Matching Requirements
Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, the Shelter Plus Care Program requires that federal rental subsidies be matched dollar-for-dollar with state and local service commitments.

**Service Delivery and Management**

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.
Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

   *Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

See: Cambridge Housing Authority’s “Moving to Work” FY2011 Annual plan in Appendix B.
OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

EMERGENCY SHELTER GRANTS (ESG) OBJECTIVES

Purpose

Given a sustained level of McKinney ESG funding, the City of Cambridge plans to fund the provision of the following services:

1. Shelter services to homeless women and children and people with disabilities in Cambridge;
2. Day drop-in services to homeless youth in Cambridge; and
3. Emergency Shelter services to homeless men in Cambridge.

These services are described in detail in the three objectives listed below.

Objective #1:

Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge

From FY2011-2015, the City of Cambridge envisages awarding funding to homeless shelters that will specifically serve approximately 4,900 individuals from the target population of single homeless women and homeless children and families and people with disabilities.

Expected Resources

- **Federal Funds**
  Community Development Block Grant Program
  McKinney ESG Funds
  McKinney SHP Funds

- **State Funds**
  Department of Public Health Bureau of Substance Abuse Services
  Department of Social Services
  Department of Transitional Assistance
  Massachusetts Shelter & Housing Alliance

- **Local Funds**
City of Cambridge Tax Dollars
Cambridge Housing Assistance Fund (private donors)
Cambridge Fund for Housing (private donors)
Harvard
Private Fundraising
United Way

Strategies

Targeting Compassionate and Effective Organizations Working with Homeless Women & Families and People with Disabilities: Each year, an RFP will be circulated to homeless services providers in the area. Then a group of stakeholders from the City’s Department of Human Service Programs including the coordinator of the Cambridge Continuum of Homeless Service Providers will meet to review proposals and to decide on the needs of the target population. Based on our working relationships with a number of providers, we plan to fund the following organizations and programs:

1. Heading Home Inc.’s Women’s Day Drop-In, which provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population off the streets. Services include:
   - Crisis intervention;
   - One-on-one counseling;
   - Weekly visits from Health Care for the Homeless; and
   - Referrals for mental health, substance abuse, tertiary health care, job, training, legal services, and housing search.

The FY2011 ESG award of $20,000 will fund operating costs including salaries for the program coordinator and specialist, food and training. We anticipate funding this program at a similar level for the coming five years.

2. Heading Home Inc.’s Shelter + Care program provides stabilization services to between 8 and 12 homeless men and women with disabilities per year. The program helps these individuals transition into their own homes and to successfully live independently. An important element of this program is that it allows homeless households whose negative housing histories would have prevented them from receiving Section 8 vouchers to obtain subsidized and supported permanent housing. The FY2004 and 2005 grants paid for part of the salary of the caseworker. As with previous recent years, the City hopes to fund this program in the realm of $20,000 for the next five years.

3. The Hildebrand’s Family Shelter provides emergency shelter for 34 families, 14 of whom are sheltered in Cambridge. Because their 24-hour shelter is so well utilized, it is in need of constant and renovations. Funding for the past few years was used to make repairs to their house on 41-43 Columbia St, which was built in the first decade of the twentieth century and requires constant improvements. In the most recent past, Hildebrand have been funded at around $8,000 to $9,000 per
year. The Family Shelter should be funded around the same level for FY2011-2015.

4. Transition House became the first battered women’s shelter in the US, and since then it has sheltered over 5,000 women and children. Its mission is to provide refuge, supportive services, education and empowerment skills to enable battered women to achieve financial independence for themselves and their families. Services include:
   - Post Traumatic Stress support group;
   - Economic literacy trainings;
   - Parent-support group; and
   - Self-care.

The FY2011 grant is for maintenance, utilities, and groceries and were in the range of $9,000. We anticipate funding them at a similar level for the next five years.

5. Catholic Charities’ St. Patrick’s Shelter last year provided shelter to over 250 individual homeless women. The shelter is the only emergency shelter for sober women in the area outside of Boston. Previous grants have ranged between $5,000 and $7,000, and in the past have covered cover salaries enabling the shelter to remain open 24 hours/day. Having the shelter be open during the day allows homeless women to work night shifts so they can sleep during the day, which is especially important in an economic downturn when jobs are scarce. Now, however, their awards tend to fund utilities so the ESG essential services cap is maintained. The City hopes to fund St Patrick’s Shelter at around $6,500 for the foreseeable future.

6. HomeStart’s Homeless to Housing drop-in homeless services facility provides a range of services to homeless individuals including case management, housing search and connection to mainstream benefits and employment programs. In FY2011, HomeStart received just over $9,000, and we hope to fund them at a similar level in FY 2011. Approximately 150 people are served a year, 40% of whom are women. Note if the proposed HEART Act is enacted, then there is a possibility of a significant funding increase for homeless prevention services, which means the City would be able to target more homeless prevention services.

7. CASPAR’s wet shelter is open to men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. But due to lack of space, only 15% of clients are women. The shelter has on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 107 people use the shelter a day. The FY2011 grant is for approximately $18,000 for operating costs specifically food, maintenance, and utilities. The City will most likely fund this shelter at a similar level in the five coming years.
8. Phillips Brooks House, a non-profit organization working with Harvard University students runs two seasonal shelters that serve both women and men. Its Harvard volunteers run St James’ Summer Shelter, which is located in St. James’ Episcopal Church in Porter Square. It operates at night only through the summer months, and provides dinner and breakfast to up to 15 people. Clients can make a lunch to carry to work, receive clean clothing and transportation vouchers. St James’ FY2011 grant is $2,500 and paid for utilities and food. This shelter should receive an award in the same range for the coming five fiscal years.

9. Phillips Brooks House is now also administering the Harvard Square Homeless Shelter, which is run by its Harvard University Student volunteers. The entirely volunteer run facility within University Lutheran provides shelter to 5 women and 19 men each night through the winter. It is the only such facility in Harvard Square. The FY2011 grant is for $3,500 and paid for non-salary operating costs. The City hopes to provide similar amounts for FY 2011-2015.

10. The Cambridge YWCA was founded in 1891 to serve the needs of women and children in Cambridge and surrounding communities. The YWCA provides residence and shelter services for 99 women and 10 families. While many of its residents were formally homeless, the YWCA also has a specific shelter exclusively available to 9 homeless women and 10 families at any given time. In FY2011, the City awarded the Y a grant of $5,000 for operations costs for their shelter, and we foresee making similar awards in the five years ahead.
Objective #2:

Provide quality day drop-in services to homeless youth in Cambridge

In FY2011-FY2015, the City of Cambridge plans to award ESG funding to a homeless services provider(s) that will serve over 1,100 homeless youths.

Expected Resources

• Federal Funds
  McKinney ESG Funds
  McKinney SHP Funds

• State Funds
  Department of Public Health HIV/AIDS Bureau for Prevention & Education

• Local Funds
  Private Fundraising
  Harvard-Epworth Church

Strategies

Targeting Youth-Friendly Organizations Working with Homeless Youth: The same RFP will be circulated to homeless services providers in the area, followed by the decision making process described in Objective 1. Based on our working relationships with a number of youth-focused providers, we plan to fund the following organization and program:

1. Cambridge Cares About AIDS (CCAA) Youth on Fire is CCAA’s drop-in shelter for run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The program offers a safe, youth-focused environment open 5 days a week in which youth can access:

• Hot meals;
• Clothing, laundry, hygiene products, and showers;
• Healthcare services;
• Computers and Voicemail boxes;
• Job search services;
• Life-skills workshops;
• HIV counseling; and
• General counseling and referral.
  In FY2011 Youth on Fire was awarded $10,000 for operations costs, specifically for their rent. The City hopes to fund them within this range for the coming five fiscal years.
**Objective #3:**

**Provide quality Emergency Shelter services to homeless men in Cambridge**

The City of Cambridge intends to fund to homeless shelters that will serve a target of 2,124 homeless men per year.

**Expected Resources**

- **Federal Funds**
  - McKinney ESG Funds
  - McKinney SHP Funds

- **Local Funds**
  - City of Cambridge Tax Dollars
  - Private Fundraising
  - Volunteers

**Strategies**

**Targeting the most Effective Organizations Working with Homeless Men:** As mentioned earlier, an RFP will be circulated to homeless services providers in Cambridge. Please refer to Objective 1 for further details. In addition to the programs listed above, the City envisions funding the following organizations and programs:

1. Eliot Community Human Services (ECHS) merged with long-time Cambridge ESG grant recipient, Bread & Jams, in FY 2009. While the previous stand-alone Bread & Jams was a process oriented non-profit run by formerly homeless for the homeless that often found itself in a financially precarious position, ECHS is a much larger, financially sound agency focused on quality services and positive outcomes. The Bread & Jams Self-Advocacy Center operates out of the Swedenborg Church in Harvard Square. It operates daily throughout the year (Mon-Fri 8:30 AM to 4:30 PM) as a drop-in center for homeless men and women and provides a variety of services on site. These services include: two daily meals (breakfast & lunch), case management, clothing, benefits assistance, referrals to outside services including housing assistance, primary care services, mental health and substance abuse treatment, and other supportive services. In the past, Bread & Jams’ ESG funding was primarily used to support a van service for homeless individuals taking them to evening meals programs, but for the last six years ESG has been used for their day drop-in shelter, which serves a majority (70%) male homeless population. In FY2011, the City funded Eliot Community Human Services $10,000 for this program, and we anticipate continuing to fund the program at around the same level for the next 5 years.
2. The Salvation Army operates a shelter open year round for up to 940 homeless men from the Cambridge area. ESG funding for FY2011 is $8,000 for utilities enabling the shelter to be a more inviting place for clients so reading lights and importantly the heat could be left on during the day in the winter. The City hopes to fund the Salvation Army’s shelter at the same level from FY2011-2015.
NEIGHBORHOOD REVITALIZATION STRATEGY

NRS One– “NRS East”

This Neighborhood Revitalization Strategy (NRS) is the result of amending the area of Cambridge’s existing NRS, updating the boundaries based upon 2000 census data, allowing the City to incorporate previously excluded areas while maintaining the target population. The NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. 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. The NRS area extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Way. 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 area is based upon 2000 U.S. Census Block Group data.

The NRS East area was slightly modified to include the Scouting Way affordable housing development on Prospect Street (13 income eligible rental units) and Cambridge Housing Authority’s Jackson Gardens apartment complex at the intersection of Prospect and Harvard Streets (46 income eligible units). The addition of these two locations will increase the number of income-eligible residents in the NRS and will expose more eligible Cambridge residents to the programs offered to NRSA residents. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:
<table>
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<tr>
<th>Census Tract</th>
<th>Block Group</th>
<th>TOTAL Area</th>
<th>RES Area</th>
<th>% RES</th>
<th>TOTAL Pop.</th>
<th>LOW/MOD Pop.</th>
<th>% LOW/MOD</th>
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<td>2</td>
<td>1,093,490</td>
<td>989,179</td>
<td>90.5%</td>
<td>1,390</td>
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<td>47.0%</td>
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<td>757</td>
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<td>181,179</td>
<td>30.8%</td>
<td>1,305</td>
<td>937</td>
<td>71.8%</td>
</tr>
<tr>
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<td>588,845</td>
<td>181,179</td>
<td>30.8%</td>
<td>1,305</td>
<td>937</td>
<td>71.8%</td>
</tr>
<tr>
<td><strong>Jackson Gardens and Scouting Way</strong></td>
<td></td>
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<td></td>
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<td></td>
</tr>
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<td><strong>TOTALS</strong></td>
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<td><strong>29,803</strong></td>
<td><strong>16,681</strong></td>
<td><strong>55.97%</strong></td>
</tr>
</tbody>
</table>

Low/Moderate Income Residents Served: 55.97%
Residential Land Area Served: 54.3%
Overall Goals and Objectives for Cambridge’s NRS East:

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for FY2011-2015 are as follows:

- Retail Best Practices Program
- Empowerment Through Financial Literacy
- Bio-Medical Training Program
- Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department
Objective #1:

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

Small Business Development

EDD will continue to support the City’s small businesses, especially women and minority-owned businesses, by assisting them with marketing, e-commerce, networking, business management, loan packaging and exposure to a broader range of resources. The Division will continue to partner with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses, residents and business owners in the NRS areas. Services will include business to business networking events, workshops, seminars, class series and in-store consultations. EDD will also continue financial literacy classes for NRS residents.

The goal for FY2011-2015 is to provide 75 NRS residents with Financial Literacy training and 200 income-eligible micro-enterprises and entrepreneurs training on running a successful business.

Expected Resources:

Federal Funds:
Community Development Block Grant

Leveraged Funds:
Financial Institutions
Foundations
US Small Business Administration

Local Funds:
Property Taxes
Other

Combination of Community Development Block Grant and Property Taxes
These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:
Strategies:

One-on-One Counseling: Assistance will continue to be available to income-eligible micro-enterprises, start ups, residents and businesses in the NRS areas for help with writing business plans, preparing marketing and expansion proposals, doing feasibility analyses and site assessments, marketing, business management and obtaining referrals to sources of capital.

Educational Workshops
EDD provides several workshops aimed at Cambridge’s low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, learn new business management tools, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents and businesses in the NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops.

Business-to-Business Networking Forums
EDD will continue to provide networking forums to encourage large Cambridge businesses and institutions to purchase goods and services from small businesses in the city. Many of the targeted small businesses are microenterprises with low and low-moderate income or are located in the NRS areas of Cambridge.

NRS Marketing Initiatives
EDD provides support to independent businesses and business associations by providing technical assistance for marketing and other initiatives in order to attract and retain businesses in the city. EDD is exploring the idea of targeting NRS businesses and business associations with marketing campaigns to encourage more business-to-business, business-to-resident and resident-to-business activity to improve business sales, promote local shopping practices and spur local job growth.
Objective #2:

Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, 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 two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program and the Façade and Signage and Lighting Improvement Programs and by supporting businesses associations in commercial districts.

The goal for the five-year period ending June 30, 2015 is to provide 50 additional retailers with matching grants to improve and enhance their business, with approximately 10-12% hiring new employees as a result, and provide 200 retailers and restaurateurs with advanced consultations.

Expected Resources:

Federal Funds:
Community Development Block Grant

Leveraged Funds:
State Funding
Private Funding
Non-profit Foundations

Local Funds:
Property Taxes
Other

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. It offers a three part program for first time participants that includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds pre-approved store improvements or marketing costs. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain. The program also offers advanced workshops for retailers who have completed the first time program. These workshops are geared toward specific retail sectors such as restaurants or contain advanced subject matter such as new marketing strategies. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas.

**Façade, Signage, and Lighting 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 for pre-approved façade improvements. Matching grants are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. Over the next 5 years it is anticipated that at least 50 additional businesses will improve their storefronts. Since FY2003, this program has provided design services to 143 business and property owners and helped finance 104 façade, signage and lighting improvement projects throughout the City.

**Cambridge Healthy Retail Initiative:** EDD is exploring launching a new program for local food retailers to purchase and sell healthy food products. The program is anticipated to provide technical assistance and business development resources in underserved areas of the City, including NRS areas, and will address a community need for better access to healthy foods. The Program encourages new entrepreneurs and existing retailers to adopt healthy product lines that may not be available in the market area.
Objective #3:

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

Workforce Development Assistance

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

The goal for FY2011-2015 is to provide 48 NRS residents with Bio-Medical career training and 45 NRS residents with Green Jobs training.

Expected Resources:

Federal Funds:
Community Development Block Grant

Leveraged Funds:
State Funding
Private Funding
In-Kind (Bunker Hill Community College classroom/lab space)
Non-profit Foundations
Individual Training Accounts (ITA’s)

Local Funds:
Property Taxes

Strategies:

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement.

Cambridge Green Jobs Program: The program provides Cambridge residents academic and on-the-job training to gain entry-level jobs in the green technology field, especially in green building maintenance and energy efficiency sectors. Upon completion, participants receive job-readiness assistance and job placement. It is anticipated that some participants will start their own businesses, such as weatherization.
This NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. 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. The following chart shows all Block Groups included in the NRS West area and the relevant demographic data:

### City of Cambridge Census Data for Neighborhood Revitalization Strategy Area - West

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>Block Group</th>
<th>TOTAL RES Area</th>
<th>RES Area</th>
<th>% RES</th>
<th>TOTAL LOW/MOD RES Pop.</th>
<th>% LOW/MOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>3546</td>
<td>1</td>
<td>2,019,966</td>
<td>1,413,478</td>
<td>70.0%</td>
<td>2,272</td>
<td>58.0%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3,834,775</td>
<td>687,741</td>
<td>17.9%</td>
<td>816</td>
<td>46.3%</td>
</tr>
<tr>
<td>3548</td>
<td>1</td>
<td>1,102,054</td>
<td>823,260</td>
<td>74.7%</td>
<td>940</td>
<td>46.2%</td>
</tr>
<tr>
<td>3549</td>
<td>1</td>
<td>775,880</td>
<td>728,096</td>
<td>96.3%</td>
<td>729</td>
<td>28.5%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>2,166,410</td>
<td>1,535,572</td>
<td>70.9%</td>
<td>3,384</td>
<td>73.9%</td>
</tr>
<tr>
<td>3550</td>
<td>1</td>
<td>1,333,921</td>
<td>595,595</td>
<td>44.6%</td>
<td>683</td>
<td>43.6%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>1,340,612</td>
<td>878,584</td>
<td>65.5%</td>
<td>1,082</td>
<td>50.3%</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>843,373</td>
<td>497,282</td>
<td>59.0%</td>
<td>812</td>
<td>37.7%</td>
</tr>
<tr>
<td>TOTALS</td>
<td>13,396,991</td>
<td>7,159,608</td>
<td></td>
<td>53.4%</td>
<td>10,718</td>
<td>55.84%</td>
</tr>
</tbody>
</table>

Low/Moderate Income Residents Served: 55.84%
Residential Land Area Served: 53.4%

### Area Businesses

A walking survey was conducted by the City to physically count the number of micro-enterprises located along the main commercial corridor of the proposed NRS –West, Massachusetts Avenue. The survey counted businesses on both sides of the street between Russell Street to the south to the Arlington town line to the north. The total number of micro-enterprises is 56. The surveyors interviewed 10% of these businesses, 2 restaurant owners, a florist, a coffee and donut shop, a grocery and liquor market and a garden center, none of which had participated in the City’s Economic Development programs. The surveyors explained the existing programs offered to micro-enterprises, and all expressed a strong interest in participating in them the future, if the proposed NRS – West is approved.
Low Income Housing Residents

There are three low-income housing residences in the proposed NRS – West, Jefferson Park, 402 Rindge Avenue and the Fresh Pond Apartments and Bristol Arms, housing approximately 994 households. The City contacted Tenant Council members and owners of these housing complexes to introduce them to the existing programs Economic Development offers to NRS residents. All expressed strong interest in the programs for their respective resident populations, especially in the Making Your Money Work, financial literacy program for which they said there is a strong need.

Assessment

The proposed NRS – West is an area of the City that has been somewhat under-served until recently. The businesses and residents, for the most part, have been non-participatory in the economic development programs offered by the City.

The City now has housing and infrastructure plans for the area that will provided leveraged benefits. These include the Mass./Cameron Ave./Trolley Square project for which permits have been granted for 40 units of new residential housing, all of which will be affordable and road improvements to the Mass. Ave. corridor.

Based on the community consultations held in the area with businesses and residents, there is a very strong interest on the part of the business and resident communities in bringing Economic Development programs to the area. All thought that having the area designated as an NRS area would bring benefits to their community that would help grow the businesses and bring job and career opportunities to the residents.

Overall Goals and Objectives For Cambridge’s NRS West:

While the City has two NRS areas it runs the same exact programs in both areas and considers the goals and achievements on an aggregate basis, therefore all strategies, resources and expectations listed for the NRS East are the same for the NRS West.
APPENDIX A

On-line Resources

The following websites provide more information on the City of Cambridge, the City’s Community Development Department, the CDBG, ESG and HOME programs, the Department of Housing and Urban Development and various organizations that the City partners with in establishing and executing its various programs:

The City of Cambridge
http://www.cambridgema.gov/index.cfm

Cambridge’s Community Development Department (CDD)
http://www.cambridgema.gov/~CDD/

Cambridge’s Department of Human Service Programs (DHSP)
http://www.cambridgema.gov/DHSP2/

U.S. Department of Housing and Urban Development (HUD)

Information on The American Recovery and Reinvestment Act of 2009
http://www.recovery.gov/

The Commonwealth of Massachusetts
http://www.mass.gov/

Cambridge Housing Authority (CHA)
http://www.cambridge-housing.org/chaweb.nsf

Just A Start Corporation (JAS)
http://www.justastart.org/

Homeowner’s Rehab, Inc. (HRI)
http://www.homeownersrehab.org/

Cascap, Inc.
http://www.cascap.org/

Center for Women & Enterprise
http://www.cweboston.org/
APPENDIX B

Cambridge Housing Authority’s “Moving to Work” Annual Plan for FY2011 is located at:

http://www.cambridge-housing.org/About-the-CHA/Moving-to-Work.aspx