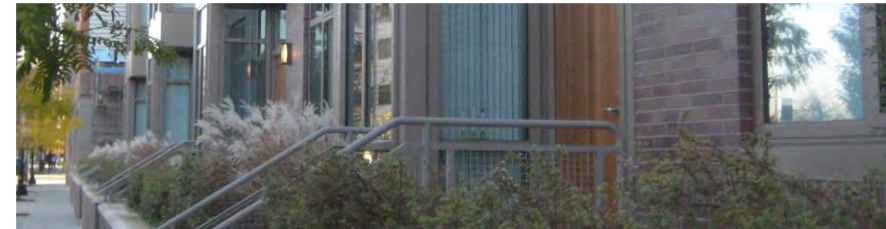


City of Cambridge  
Community Development Department

# Inclusionary Housing Resident Selection Preferences

October 22, 2020



# Process to-date

- **2018: Housing Committee requested Affordable Housing Trust and CDD to develop recommendations to change criteria for preferences for inclusionary housing units.**
- **2018 – early 2019: Affordable Housing Trust and CDD staff and Law Department reviewed program information, considered current criteria, identified gaps and opportunities for change, and projected impact of recommended changes**
- **June 2019: Affordable Housing Trust and CDD submitted recommendation for changes to Housing Committee for discussion**
- **October 2020: additional recommendations prepared by CDD in consultation with the Law Department based on Housing Committee discussion**

# Households in Applicant Waiting Pools

	Rental	Ownership
Number of Applicants	3,243	629
Number of Resident Applicants	683	470
Number of Cambridge-based Worker Applicants	238	55
Number of Non-Resident, Non-Worker Applicants	2,322	104
Studio applications	265	-
1 BR applications	1,477	212
2 BR applications	1,301	242
3+ BR applications	737	175
Total All Applications	3,780	629
Resident applications with child under 6	64	69
Resident applications with child between 6 and 18	344	102
Resident applications with emergency housing need	46	-

# Continuing Challenges

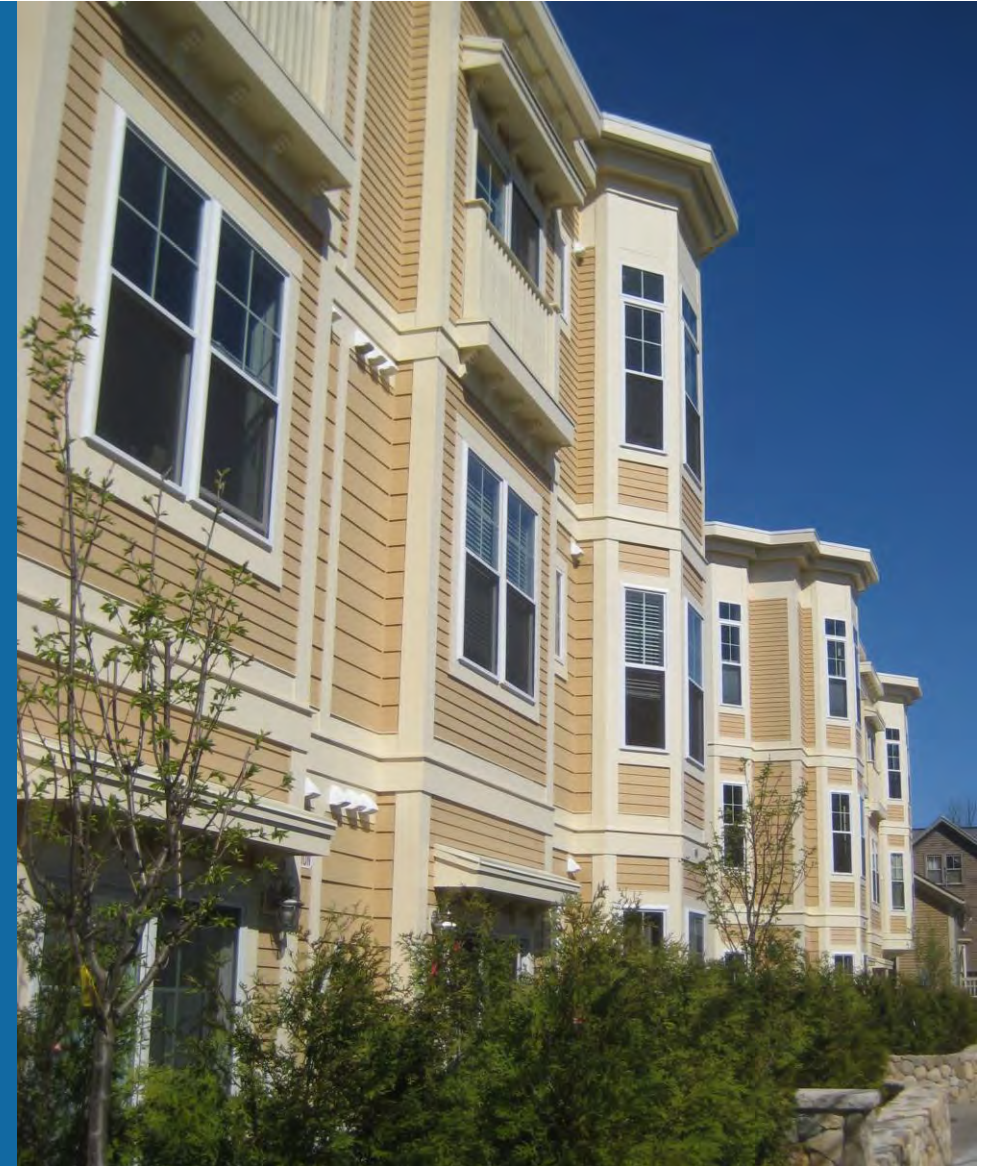
- Number of affordable housing units is limited
- Need for affordable units greatly exceeds the number of available units evidenced by waiting pools
- How to allocate this limited resource in a fair, equitable, and consistent manner
- Any change will advantage some applicants and disadvantage others
- From FY15 to FY20, an average of 125 new households housed in inclusionary rental units each year
- From FY15 to FY20, an average of 12 new homebuyers purchased affordable homes each year (excluding HomeBridge)



# Recommended Changes

## Key 2019 Recommendations

- **Maintain Cambridge Residency preference**
  - Prioritize all residents before any non-resident
  - Expand type of documents to establish residency
- **Revise emergency need preference**
  - Prioritize emergency need applicants in relation to other preferences
  - Adjust emergency need criteria
- **Revise preference for families with children**
  - Improve options for families with older children



# Additional Recommended Changes

## Key 2020 Additional Recommendations

- Create options for recently displaced former residents
- Expand criteria for emergency housing need
  - Large rent increases
- Remove recommendation for loss of emergency housing need preference for applicants who decline available unit (recommended in 2019)
  - Applicants can decline up to 3 units while retaining this preference (e.g. standard for all applicants)
- Revise preference for families with children
  - Expand changes in rental housing to more significantly improve options for families with older children
- Create preference for veterans
- Potential preference weighting system



# Cambridge Residents – preference criteria

	Current	6/2019 CAHT / CDD Recommendations	10/2020: CDD Recommendations	New or Modified from 2019 / Comments & Considerations
<u>Current Residents</u>	Current resident	Current resident	Current resident	- expand documentation accepted
<u>Former Residents</u>	former residents who are homeless or living in transitional housing whose last permanent address was in Cambridge	former residents who are homeless or living in transitional housing whose last permanent address was in Cambridge	former residents who are homeless or living in transitional housing whose last permanent address was in Cambridge	
		Former residents who met residency criteria at time of application	Former residents who met residency criteria at time of application	- preference continues for as long as application is active
			<b>former residents who were displaced through no-fault eviction within 12 months preceding application</b>	<b>NEW</b> - right to return provision in AHO

# Cambridge Residents – preference criteria (continued)

	Current	6/2019 CAHT / CDD Recommendations	10/2020: CDD Recommendations	New or Modified from 2019 / Comments & Considerations
<u>Former Residents</u>			<b>Non-resident CHA mobile-voucher holders who apply within 1 year of receiving a new voucher from CHA</b>	<b>NEW</b> - CHA gives all mobile voucher holders priority for project-based units in Cambridge - some CHA voucher holders may not be former residents - Current CHA payment standards gives mobile voucher holders more options in market
<u>Cambridge Workers</u>	Cambridge-based employees	Cambridge-based employees	Cambridge-based employees	

# Emergency Housing Need – preference criteria

	Current	6/2019 CAHT / CDD Recommendations	10/2020: CDD Recommendations	New or Modified from 2019 / Comments & Considerations
<u>Eviction Threat</u>	Court-ordered no-fault eviction judgment	Pending court action filed for no-fault eviction (e.g. complaint filed)	Pending court action filed for no-fault eviction (e.g. complaint filed)	
<u>Cost Burdening</u>	Paying more than 50% income for rent	Paying more than 50% income for rent in a unit they have lived in for at least 1 year	Paying more than 50% income for rent in a unit they have lived in for at least 1 year	
			<b>Facing rent increase of 25% which would result in rent exceeding 50% of income</b>	<b>NEW</b>
<u>Housing Condition</u>	Home cited for code violation	Required by ISD to vacate	Required by ISD to vacate	
	Home cited for code violation	Victim of natural disaster	Victim of natural disaster	

# Emergency Housing Need – preference criteria (continued)

	Current	6/2019 CAHT / CDD Recommendations	10/2020: CDD Recommendations	New or Modified from 2019 / Comments & Considerations
<u>Homeless</u>	Currently homeless	Currently homeless	Currently homeless	- expand documentation accepted
	Living in time-limited transitional housing	Living in time-limited transitional housing	Living in time-limited transitional housing	
<u>Victims of Domestic Violence</u>		Households with recent incidents, e.g. within 6 months, which could result in loss of housing	Households with recent incidents, e.g. within 6 months, which could result in loss of housing	- confirmed by police reports, court records, service providers and victim advocates
<u>Overcrowding</u>	More than 2 persons per bedroom	n/a	n/a	

# Families with Children – preference criteria

	Current	6/2019 CAHT / CDD Recommendations	10/2020: CDD Recommendations	New or Modified from 2019 / Comments & Considerations
<u>Rental</u>				
<u>Children</u>	Child Under age 18	Child Under age 18 (for 1 of every 3 available units)	Child Under age 18 (for all units)	<b>MODIFIED</b> - provides equal preference for rental units to all families with children under 18
<u>Young Children</u>	Child Under age 6	Child Under age 6 (for 2 of every 3 available units)	n/a	<b>MODIFIED</b> - No additional preference for rental units for families with young children under 6
<u>Homeownership</u>				
<u>Children</u>	Child Under age 18	Child Under age 18 (for 1 of every 3 available units)	Child Under age 18 (for 1 of every 3 available units)	
<u>Young Children</u>	Child Under age 6	Child Under age 6 (for 2 of every 3 available units)	Child Under age 6 (for 2 of every 3 available units)	

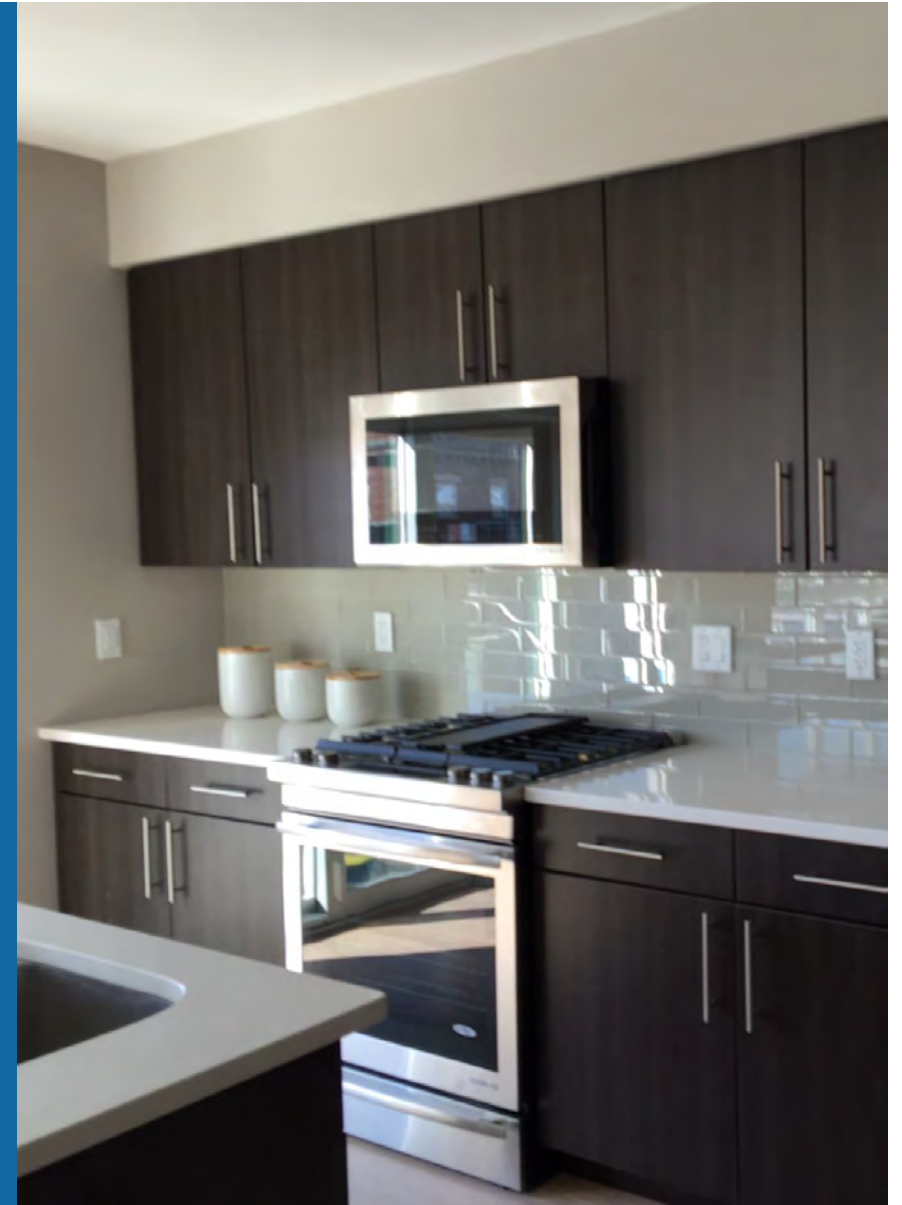
# Veterans – preference criteria

	Current	6/2019 CAHT / CDD Recommendations	10/2020: CDD Recommendations	New or Modified from 2019 / Comments & Considerations
<u>Veterans</u>			U.S. Military Veterans	<b>NEW</b> - specific criteria to be developed with Dept. of Veterans' Services

# Current preference system

Preference Criteria	Preference Weighting
Cambridge Residents	4 points
Families with Children under Age 18	1 point
Families with Children under Age 6	1 point
Emergency Housing Need	1 point (rental only)

- Applicants may qualify for more than one preference; preferences are additive
- Cambridge-based workers (after all residents)
  - Same preferences for families and emergency need
- Non-resident households (after all residents and Cambridge-based workers)
  - Same preferences for families and emergency need



# Changes to Weighting of Preferences

## Current weighting of preferences

1. Residency
  2. Families with children
  3. Emergency Need (rental only)
- Families with children considered ahead of emergency housing need applicants

## Recommended weighting of preferences

1. Residency
  2. Emergency Need (rental only)
  3. Families with children
  4. Veterans - NEW
- Gives preference for emergency housing need more weight than preference for families with children
  - Gives maximum priority to any resident applicant with emergency housing need
  - Prioritizing emergency housing need preference would only impact preferences for two- and three-bedroom rental units in which families with children will receive less priority (unless they also qualify for emergency housing need)

# Potential Weighting of Preferences

<u>Preference Criteria</u>	<u>Rental</u>	<u>Homeownership</u>
Cambridge Resident*	12	12
Cambridge-based Employee*	3	3
Emergency Housing Need	3	-
Families with Children Under 6	-	1
Families with Children Under 18	1	1
US Military Veteran	1	1
<b>Total Possible Points</b>	<b>17</b>	<b>15</b>

\* applicants eligible for preference as a Cambridge resident or Cambridge-based employee; preferences cannot be combined

# Examples - Weighting of Preferences

<u>Applicant</u>	<u>Rental</u>	<u>Homeownership</u>
Resident with 10-year old child, emergency need for rental	16	13
Resident no child, emergency need for rental	15	12
Resident with 2-year old child	13	15
Resident who is a veteran	13	13
Resident	12	12
Non-resident, Cambridge-based employee, 14-year old child	4	4
Non-resident, emergency need for rental	3	0

# NEXT STEPS

- Housing Committee discussion of recommended changes
- CDD will develop recommended changes to the preference system into Draft Standards and Procedures for resident selection for Inclusionary Housing and Law Department will review for legal sufficiency and conformity with zoning laws
- Draft Standards and Procedures will be reviewed for consistency with the Ordinance and other applicable requirements
- Draft Standards and Procedures will be posted for public review and comment for a period of at least 30 days
- Standards and Procedures for resident selection Inclusionary Housing will be finalized

---

**Thank You**