

City of Cambridge



Consolidated Action Plan for Fiscal Year 2015



*Cambridge*ma.gov

Annual Action Plan
2014

Executive Summary

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

1. Introduction

The City of Cambridge's FY2015 One-Year Action Plan covers the time period from July 1, 2014 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.

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. For FY2015, Year Five of the FY2011-2015 Five-Year Plan, Cambridge will receive **\$2,633,920** in Community Development Block Grant (CDBG), a decrease of approximately 5% (\$139,894) over FY2014; **\$663,390** in Home Investment Partnership Act (HOME), a 2.4% decrease (\$16,476) compared to FY2014; and **\$225,341** in Emergency Solutions Grant (ESG) funds, which represents an increase of 12% (\$24,223) compared to FY2014. In total, Cambridge will receive **\$3,522,651** in formula based funding from HUD, a decrease of approximately 3.6% (\$132,147) from FY2014's funding levels. Despite a notable increase in ESG funding, which still does not replace a cut of 17% experienced from FY2013 to FY2014, this outcome is seen as further erosion of funding to core community development programs in an increasingly challenging economic environment for the City's low and moderate income residents.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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.

Objectives:

- Create New Affordable Rental Opportunities
- Increase Affordable Homeownership
- Preserve Affordable Rental Opportunities
- Stabilize Owner Occupied and Multifamily Units Through Rehabilitation

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.

Objectives:

- 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 emerging industries.

Public Services

The City 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.

Objectives:

- 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.

Emergency Solutions Grant (ESG)

The Emergency Solutions Grant is used to augment local organizations with a focus on preventing those at risk of entering homelessness, the rapid re-housing of recently homeless individuals, as well as standard shelter services and data collection aimed at fully understanding those experiencing homelessness.

The City will consider other eligible CDBG activities on a case by case and as-needed basis. These activities may include park, playground and street and sidewalk improvements in eligible neighborhoods, and the acquisition of eligible assets that serve low and moderate-income neighborhoods.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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 during its most recently completed Five-Year Consolidated Action Plan that covered FY 2006 to FY 2010 (see chart on following page). Accomplishment data from the City's most recently completed FY2013 Consolidated Annual Performance

Evaluation Report (FY2014 is currently underway at the time of this report) demonstrates that performance across all programs and objectives remains strong, despite broad funding constraints that impact not only the HUD grants the City receives, but also the agencies, foundations, organizations and institutions that we partner with in the utilization of HUD funds (see chart on following page).

| Overview of CDBG, HOME & ESG Funded Activities | Housing | Economic Dev. | Public Services | ESG |
|---|--------------------|--------------------------|----------------------------|------------------|
| Accomplishments - FY 2011 - 2013 | Units | Clientele | People Served | People Served |
| Anticipated | 709 | 393 | 10,736 | 10,004 |
| Actual | 910 | 487 | 19,956 | 10,878 |
| % Complete Compared to Five-Year Plan | 63% | 86% | 128% | 134% |
| Expenditures | | | | |
| Actual for FY2013 | \$1,284,963 | \$81,000 | \$413,523 | \$242,242 |
| Total for FY2011-2013 | \$3,057,194 | \$595,467 | \$1,363,137 | \$511,981 |

| Overview of CDBG Funded Activities | Housing | Economic Devmt | Community Planning | Public Services | Public Facilities |
|--|---------------------|---------------------------|-----------------------------------|----------------------------|------------------------------|
| Accomplishments - FY 2006 - 2010 | Units | Clientele | People Assisted & Deliverables | People Served | CDBG Funded Parks |
| Anticipated | 1,050 | 627 | 6,095 | 21,575 | 5 |
| Actual | 737 | 683 | 10,201 | 39,742 | 13 |
| % Complete Compared to Five-Year Plan | 70% | 109% | 167% | 184% | 260% |
| Expenditures - FY 2006 - 2010 | | | | | |
| Actual for FY2010 | \$1,611,719 | \$101,777 | \$126,531 | \$449,927 | \$359,695 |
| Total for FY2006-2010 | \$10,583,303 | \$951,297 | \$1,203,699 | \$2,962,257 | \$1,137,181 |

Past Performance Charts

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

On Monday, February 24, 2014 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, Housing and Human Service Programs offices were present. Additionally, a Draft version of the FY2015 One Year Action Plan was made available to the public on March 14, 2014 to review. The Draft version of the Plan was available at the City's planning offices, the main branch of the Cambridge Public Library and was posted on-line. The Public was given until April 15, 2014 to submit comments on the Draft. The Public Hearing and Draft availability were advertised in the Cambridge Chronicle and on the City's website.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received.

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

N/A

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2015 One-Year Action 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 Service Programs, 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.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City's Community Development acts as the lead agency in executing the CDBG, HOME and ESG programs. Specifically, staff from the Housing Division, Economic Development Division and Federal Grants Management office work collaboratively with other City Departments and staff, the local Housing Authority and key non-profit agencies to identify needs and develop strategies to most effectively utilize HUD funds to serve those needs.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Community Development Department, the Cambridge Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the Affordable Housing Development Working Group has been meeting regularly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The CoC participates in the State-managed family coordinated assessment system, which includes 23 points of entry for family intake and assessment in the form of Department of Transitional Assistance (DTA) field offices. When a family presents at any DTA office with a housing crisis, the co-located Homeless Coordinator or supervisor conducts an assessment to determine eligibility for Emergency Assistance and establish an appropriate setting according to the nature of the household's need. This setting may take the form of emergency shelter, domestic violence shelter or a rapid rehousing or diversion program.

The Cambridge CoC does not yet have a coordinated assessment system for homeless individuals, but the CoC is working closely with State partners and HMIS providers to work toward building a statewide coordinated assessment system for individuals. Additionally, the CoC's newly awarded Planning and Coordinated Intake grants provide the CoC with capacity to build a local web-based coordinated assessment and referral system while the long-term work at the State level progresses.

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

In line with HUD's own priorities, the City continues to work closely with the Cambridge CoC to develop a city-wide approach to the provision of coordinated, quality homeless assistance and prevention programs. Our CoC includes a wide and growing range of stakeholders, including those from non-profit homeless services provider agencies, City staff from the Department of Human Service Programs (DHSP) and Community Development (CDD), the Cambridge Police Department and other first responders, the Cambridge Public Schools, the Cambridge Housing Authority, legal services providers, benefits providers, the homeless and formerly homeless, and representatives from area medical programs and churches.

For the City's FY2015, 60% of ESG funds will be used for traditional ESG programs such as shelter operating costs, renovations, and street outreach services. Administration will remain at the HUD mandated 7.5% of the grant award.

To avoid a sudden drop in ESG funding for homeless shelters and street outreach, HUD prescribed a Cap on funding traditional ESG subrecipients such as shelters and street outreach programs to be the greater of either 60% of the annual ESG entitlement allocation, or the "Hold Harmless Need," which is the amount Cambridge spent on shelter/outreach activities in the base year prior to the HEARTH Act going into effect. For Cambridge the base year was Cambridge's FY2011, and the minimum Cap for funding shelter programs is \$124,799.

ESG funding can be used for non-homeless individuals and families who are at risk of homelessness and who are below 30% of the Area Median income (AMI). Cambridge will continue to provide homelessness prevention work under the new ESG program, which was initially carried out with HPRP funding;

however, as noted below, the City and the CoC continue to follow HUD's recommendations to engage in a rapid rehousing approach for homeless individuals and families who can best be served by this model.

The City of Cambridge works collaboratively with our CoC when making ESG awards to subrecipients and allocating the City's FY2015 (HUD FY2014) ESG funding. The City receives significant input from the Cambridge CoC when assessing needs for the ESG and then prioritizing those needs.

The City also solicits advice from members of the Cambridge Continuum through the ESG Working Group. This subcommittee of the CoC plans for provision of ESG services including rapid re-housing, prevention and shelter/drop-in/outreach services and is responsible for developing, updating and implementing written standards for administering ESG assistance. With guidance from the larger CoC at its April 2014 meeting, the collective decision was made to post an open Request for Proposals (RFP) for the City's FY2015 ESG funding cycle for shelter and outreach programs. Homelessness prevention and rapid re-housing components of ESG will continue to be provided at the City's Multi-Service Center, in conjunction with a local non-profit agency. This plan best utilizes existing resources and staff with case management and stabilization expertise. The ESG Review Panel, which is comprised of both key staff from the City and local agencies who receive no direct funding from ESG, convened on April 24, 2014 to decide on the FY15 allocations. Their funding decisions are noted below.

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

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | Just-A-Start Corporation |
| | Agency/Group/Organization Type | Housing Services-Education |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Just-A-Start is one of the City's two primary non-profit affordable housing developers. It also runs the Bio-Med Career training program, which is funded via the City's CDBG grant. |
| 2 | Agency/Group/Organization | HOMEOWNER'S REHAB, INC |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Homeowner's Rehab Inc. is one of the City's two primary non-profit affordable housing developers. |
| 3 | Agency/Group/Organization | CAMBRIDGE HOUSING AUTHORITY |
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Public Housing Needs Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Cambridge Housing Authority meets regularly with City staff to coordinate affordable housing efforts throughout the City. |

| | | |
|---|--|--|
| 4 | Agency/Group/Organization | Department of Human Service Programs |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Other government - Local |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Department of Human Service Programs acts as the lead agency in determining how the City's public services allocation of CDBG and ESG funds are utilized. DHSP also meets regularly with the City's Housing staff to coordinate affordable housing and related issues. |

Table 2 – Agencies, groups, organizations who participated

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

The City feels that all relevant agencies to this Plan have been consulted either directly by City staff, or indirectly through those agencies with whom we consult directly.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|--|--|
| Continuum of Care | Cambridge Department of Human Service Programs | Cambridge's Continuum of Care strives to coordinate services and programs geared to end all forms of homelessness within the City. |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

On Monday, February 24, 2014 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, Housing and Human Service Programs offices were present. Additionally, a Draft version of the FY2015 One Year Action Plan was made available to the public on March 14, 2014 to review. The Draft version of the Plan was available at the City's planning offices, the main branch of the Cambridge Public Library and was posted on-line. The Public was given until April 15, 2014 to submit comments on the Draft. The Public Hearing and Draft availability were advertised in the Cambridge Chronicle and on the City's website.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--------------------------------|------------------------------|--|---------------------|
| 1 | Public Hearing | Non-targeted/broad community | | | | |
| 2 | Newspaper Ad | Non-targeted/broad community | | | | |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City will continue its established efforts to leverage its HUD grants with a variety of federal, state, local and private sources.

Priority Table

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|-----------------------|-----------------------------|--------------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| | | | | | | | | |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 2,633,920 | 202,161 | Annual Action Plan 2014 | 2,836,081 | 2,836,081 | 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 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. |

2014

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 663,390 | 1,774 | 0 | 665,164 | 665,164 | 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, rehabilitation, and preservation of affordable rental and homeownership housing units for low- and moderate-income households. These funds also leverage other public and private funds to help make new projects feasible. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 225,341 | 0 | 0 | 225,341 | 225,341 | The Emergency Solutions Grant provides funding to organizations focused on preventing those at risk of entering homelessness, the rapid re-housing of recently homeless individuals, as well as standard shelter services and data collection aimed at fully understanding those experiencing homelessness. |
| Other | public - federal | Admin and Planning Housing Rental Assistance Services Transitional housing | 3,613,470 | 0 | 0 | 3,613,470 | 3,613,470 | CoC Program funds support a range of programs in Cambridge including Permanent Supportive Housing (PSH), Transitional Housing (TH), Homeless Management Information System (HMIS), Supportive Services (SSO - including street outreach and drop-in centers) and CoC Planning. |

Table 5 - Expected Resources – Priority Table

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

The City anticipates utilizing \$36,663,724 in additional leveraged funds in FY2015 via:

Federal Sources: \$1,265,435

- AmeriCorps / Corporation for National Service: 259,559
- Employment Resources Inc: \$116,108
- Cambridge Office of Workforce Development: \$13,500
- YouthBuild (DOL): \$500,000
- SNAP (USDA): \$30,000
- Commerce Dept.: \$346,268

State Sources: \$11,125,219

- LIHTC: \$6,575,280
- DHCD: \$2,550,000
- State Department of Ed. - YouthBuild: \$216,668
- MassHousing: \$60,000
- Home Modification Funds: \$40,000
- DPH: \$1,663,271
- MA office of Refugees: \$20,000

Local / City Sources: \$4,180,108

- Cambridge Affordable Housing Trust: \$3,802,608
- Cambridge Mayor's Program: \$21,500

- Historical Commission: \$ 306,000
- Cambridge Housing Authority: \$20,000
- EnergyStar / Weatherization Program: \$30,000

Non-Profit / Owner Equity: \$6,202,125

- Owner Equity: \$5,677,125
- CNAHS: \$525,000

Private Foundations: \$865,837

- Associated Grant Makers: \$19,800
- Menonomy Weatherization: \$30,000
- Stabilization Private Financing: \$250,000
- YouthBuild Open Societies Foundation: \$50,000
- Other Private Foundation & Fundraising (DHSP): \$516,037

Lending Institutions: \$13,025,000

- Tax Exempt Bond Financing: \$12,800,000
- Cambridge Savings Bank: \$125,000
- East Cambridge Savings Bank: \$100,000

MATCH

The City of Cambridge is able to meet and even exceed the 1:1 HUD mandated ESG match requirement. All of our ESG funded programs have committed or surpassed the dollar for dollar match contribution on their awards.

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

No Goals Found

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|-----------------------------------|----------------------|-----------------|---|---|
| 1 | Affordable Homeownership | 2011 | 2015 | Affordable Housing | NRS EAST NRS WEST | | CDBG: \$150,276 | Homeowner Housing Added: 15 Household Housing Unit |
| 2 | Preserve Affordable Housing | 2011 | 2015 | Affordable Housing | NRS EAST NRS WEST | | CDBG: \$41,197 HOME: \$310,627 | Rental units constructed: 25 Household Housing Unit |
| 3 | Affordable Rental | 2011 | 2015 | Affordable Housing | NRS EAST NRS WEST | | CDBG: \$45,795 HOME: \$310,627 | Rental units constructed: 75 Household Housing Unit |
| 4 | Stabilize Homeownership | 2011 | 2015 | Affordable Housing | NRS EAST NRS WEST | | CDBG: \$937,939 | Rental units rehabilitated: 40 Household Housing Unit |
| 5 | Support Local Micro-enterprises | 2011 | 2015 | Non-Housing Community Development | NRS EAST NRS WEST | | CDBG: \$54,164 | Businesses assisted: 35 Businesses Assisted |
| 6 | Promote Thriving Commercial Districts. | 2011 | 2015 | Non-Housing Community Development | NRS EAST NRS WEST | | CDBG: \$113,664 | Businesses assisted: 20 Businesses Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|----------------------|-----------------|--------------------|---|
| 7 | Bio-medical Career Program | 2011 | 2015 | Non-Housing Community Development | NRS EAST NRS WEST | | CDBG: \$112,164 | Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted |
| 8 | DHSP - General | 2011 | 2015 | | | | CDBG: \$135,000 | Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted |
| 9 | DHSP - Seniors | 2011 | 2015 | Non-Homeless Special Needs | | | CDBG: \$18,000 | Public service activities other than Low/Moderate Income Housing Benefit: 285 Persons Assisted |
| 10 | DHSP - Legal Services | 2011 | 2015 | Homeless | | | CDBG: \$98,309 | Public service activities other than Low/Moderate Income Housing Benefit: 57 Persons Assisted |
| 11 | DHSP - Youths | 2011 | 2015 | Non-Homeless Special Needs | | | CDBG: \$33,000 | Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted |
| 12 | DHSP - Domestic Violence | 2011 | 2015 | Non-Homeless Special Needs | | | CDBG: \$35,000 | Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted |
| 13 | DHSP - Employment & Skills | 2011 | 2015 | Non-Homeless Special Needs | | | CDBG: \$30,000 | Public service activities other than Low/Moderate Income Housing Benefit: 285 Persons Assisted |
| 14 | ESG - Homeless Women, Children and Disabled | 2011 | 2015 | Homeless | | | ESG: \$87,136 | Homeless Person Overnight Shelter: 900 Persons Assisted |
| 15 | ESG - Homeless Youth | 2011 | 2015 | Homeless | | | ESG: \$21,284 | Public service activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|-----------------------------------|----------------------|-----------------|------------------|---|
| 16 | ESG - Homeless Men | 2011 | 2015 | | | | ESG: \$39,784 | Homeless Person Overnight Shelter: 1900 Persons Assisted |
| 17 | ESG - Rapid Re-Housing & Homeless Prevention | 2011 | 2015 | Homeless | | | ESG: \$72,237 | Homelessness Prevention: 70 Persons Assisted |
| 18 | CDBG Other | 2011 | 2015 | Non-Housing Community Development | NRS EAST NRS WEST | | CDBG: \$1,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted |

Table 6 – Goals Summary<TYPE=[text] REPORT_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Affordable Homeownership |
| | Goal Description | <p>Currently, a household annual income of \$104,757 is needed to support the \$445,500 median price of a condo in the City. Prices have not dropped significantly in Cambridge as they have in other communities due to the continuing high demand among market buyers. The rising demand for rental housing and dramatic increases in market rents in recent years has made homeownership a more affordable option for higher income earners who are able to get mortgages, keeping home prices stable in the city.</p> <p>City support for first-time homebuyer programs includes homebuyer education and counseling services, the First-time Homebuyer Financial Assistance program, HOME and CDBG funding for downpayment and closing cost assistance, assistance with accessing low cost mortgages (for example, the 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 in selling their homes to eligible new buyers.</p> <p>The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong, however, recent trends have affected many potential buyers. Access to credit remains an issue for many potential buyers, with banks using stricter lending standards in response to the credit crisis and recession. In recent years the City has offered an unprecedented number of homeownership units to first-time homebuyers, however, only those with the best credit scores have access to mortgage financing. Access to responsible mortgage financing will remain an issue for many buyers with past credit issues.</p> <p>During FY2015, Cambridge will work to assist homebuyers in purchasing affordable homeownership units. New buyers will be served by units created by new non-profit development of affordable units, creation of units required under the Inclusionary Zoning Ordinance, the Financial Assistance Program, and resale of affordable limited equity units to new homebuyers. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is no restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Further cuts to federal programs such as CDBG and HOME which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate-income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding.</p> |

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| 2 | Goal Name | Preserve Affordable Housing |
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| <p>Goal Description</p> | <p>Supporting the rehabilitation of public, privately owned and non-profit owned units, is a major part of Cambridge's efforts to preserve existing affordable units.</p> <p>The combination of continually increasing demand with limited supply has led to significantly increased rental costs in Cambridge. While new market rental development may partially offset the impact of continued condominium conversions, the housing created remains unaffordable to all but the highest-income residents, as market rents escalate dramatically to all-time highs. By any measure, housing prices in Cambridge remain beyond the reach of low and moderate income households.</p> <p>Maintaining the stock of affordable rental housing in Cambridge is a key goal of the City. Many 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, and will continue to work closely and support the CHA as it works to preserve the viability of its own underfunded public housing developments.</p> <p>The City supports the preservation of privately-owned affordable rental housing by both working directly with private owners and by helping non-profit organizations to preserve affordability through acquisition. Given Cambridge's desirability, buildings with expiring use restrictions are at high risk for market-rate conversion without the intervention by the City and other stakeholders to preserve this housing. The City remains committed to working with owners, tenants, and stakeholders to preserve affordability wherever possible, including providing City assistance to ensure long-term affordability.</p> <p>During the fiscal year 2015, the City will work to preserve the affordability and viability of affordable rental units. This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing.</p> <p>Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. Further cuts to federal programs such as CDBG and HOME will have a dramatic impact on the City's ability to achieve its objectives. The availability of rental assistance will also be essential in working in achieving this goal.</p> |
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| 3 | Goal Name | Affordable Rental |
| | Goal Description | <p>The City of Cambridge supports the creation of new affordable rental opportunities throughout the city. New affordable rental housing opportunities may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City’s Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, non-profit ownership is a key part of this strategy as is the use of long-term deed restrictions to ensure affordability.</p> <p>As rents have risen steadily during the previous five years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,700 for a two-bedroom unit in 2004 to \$3,000 in 2013 according to a Community Development Department survey of asking rents), a key goal of the City remains ensuring access to affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them. There are an additional 9,313 distinct applicants currently waiting for a unit on the Cambridge Housing Authority’s waiting list.</p> <p>During fiscal year 2015 the City of Cambridge will work to create or manage new affordable rental units. New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional rental assistance such as Housing Choice (Section 8) Vouchers will be essential in working toward this goal. With high acquisition, construction, and development costs, it is difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households. The past reductions and potential future cuts to federal programs such as CDBG and HOME greatly increase this difficulty of creating new affordable housing.</p> |

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| 4 | Goal Name | Stabilize Homeownership |
| | Goal Description | <p>Cambridge strives to stabilize one- to four-family buildings occupied 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.</p> <p>In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program (HIP) offers affordable loans and technical assistance to existing owners of one- to four-unit properties, which encourages stability and reinvestment in the housing stock. The program also provides a resource for homeowners who may be at risk of foreclosure, and can assist homeowners with analyzing refinancing options and available resources to assist in stabilizing their housing costs.</p> <p>With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard with unaddressed health and safety code violations after years of deferred maintenance. Tenants in small rental buildings often live with similar conditions, and property owners may be reluctant to invest in these units without raising rents to recoup their investment. Of units with these conditions, most are suitable for rehabilitation.</p> <p>The costs of owning and maintaining small properties have increased in recent years. Providing incentives and assistance for owners to reinvest in this traditionally affordable housing stock without having to raise rents to unaffordable levels will assist in the continued availability of this important stock of housing and give owners choice in how they reinvest in their properties while preserving tenancies of low and moderate-income tenants.</p> <p>During the fiscal year 2015, the City of Cambridge will work to preserve and stabilize occupancy through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant.</p> |

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| 5 | Goal Name | Support Local Micro-enterprises |
| | Goal Description | The Economic Development Division will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations. The goal for FY2015 is to assist 35 NRS businesses, residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that 3-5 of the participants will start new ventures, and 6-8 participants will grow their existing operations. |
| 6 | Goal Name | Promote Thriving Commercial Districts. |
| | Goal Description | The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square/North Mass Avenue, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings. EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Storefront Improvement Program, educational services, and support for businesses associations in commercial districts. The goal for fiscal year 2015 is to provide 20 retailers, all of whom will be NRS located or low and moderate-income micro-enterprises, with in-store consultations and 10 of those businesses with matching grants to improve and enhance their businesses. Anticipated outcomes include approximately 20% showing an 8% increase in sales revenue and 5-10% hiring new employees. |

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| 7 | Goal Name | Bio-medical Career Program |
| | Goal Description | Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to Cambridge NRS residents to prepare them for entry-level biotech jobs such as lab technicians, manufacturing technicians and animal care technicians at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement, with up to 75% placed in entry-level jobs. The goal for FY2015 is to support 10 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program |
| 8 | Goal Name | DHSP - General |
| | Goal Description | <p>With continuing funding from HUD in FY2015, the City of Cambridge anticipates providing services to over 4,000 low and low-moderate income individuals and families through its 18 CDBG-funded public service grants. The City will again contract with the following providers to deliver services targeting Cambridge's low income population:</p> <ul style="list-style-type: none"> • The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in Area 4 and East Cambridge by providing essential emergency food. • CASPAR's Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse. • Cambridge residents who are immigrants will continue to access mainstream community resources with the support of the following community based agencies: Massachusetts Alliance of Portuguese Speakers, Centro Latino, and the Ethiopian Community Mutual Assistance Association. • Homebound elders and individuals with disabilities will continue to receive food delivered by the home-delivery programs of Food For Free and the East End House. |
| 9 | Goal Name | DHSP - Seniors |
| | Goal Description | Through a combination of Community Development Block Grants and property taxes, DHSP will contract with SCM Community Transportation to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services. |

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| 10 | Goal Name | DHSP - Legal Services |
| | Goal Description | <p>Through a combination of the Community Development Block Grant and property taxes, DHSP will contract with the Community Legal Services & Counseling Center to provide the following services:</p> <ul style="list-style-type: none"> • Legal counsel and representation to public/private housing tenants facing eviction; • Representation of public and subsidized housing tenants and applicants for housing at administrative appeals; • Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and • Recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues. |
| 11 | Goal Name | DHSP - Youths |
| | Goal Description | <p>Through a combination of Community Development Block Grants and property taxes, DHSP will contract with local non-profit community organizations who work with families to provide:</p> <ul style="list-style-type: none"> • A summer camp program for children with emotional and behavioral special needs; • Individual counseling, and information and referral to other supportive services; • Outreach and support to assist linguistic minority families with infants in accessing early intervention services; • Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family; • Case management and individual family service planning and weekly home visits; • Access to parent-child groups at community sites and transportation services; and • Ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists. |

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| 12 | Goal Name | DHSP - Domestic Violence |
| | Goal Description | <p>Through a combination of Community Development Block Grants and property taxes, DHSP will contract with local non-profit community organizations to provide domestic violence and abuse prevention, education/training to service providers, and treatment for adults and youth which include the following:</p> <ul style="list-style-type: none"> • Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights; • Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress; • Ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners to work with victims of domestic violence; and • Citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone |

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| 13 | Goal Name | DHSP - Employment & Skills |
| | Goal Description | <p>Through a combination of Community Development Block Grants and property taxes, DHSP will contract with local non-profit community organizations to provide the following:</p> <ul style="list-style-type: none"> • On-site skills training in construction, housing rehabilitation, and energy conservation; • After-school classroom-based instruction in job readiness and life skills; • Career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; • Case management, counseling, and individual service plans; • Academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp; • Field trips to colleges and universities, assistance with college applications and financial aid, mentorship and follow up during college experience; • Science, technology, engineering and math literacy worker training provided to high school youths, and math literacy workshops presented to elementary students and families at various community centers; • Professional development in adolescent literacy and reading comprehension provided to instructional staff; and • Outreach to the community and to the local private industry to support employment services to youth in Cambridge. |

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| 14 | Goal Name | ESG - Homeless Women, Children and Disabled |
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| <p>Goal Description</p> | <p>Heading Home Inc.'s Day Drop-In provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population come off the streets.</p> <p>The Hildebrand's Family Shelter provides emergency shelter for 7 families who are sheltered in Cambridge. ESG: \$12,284 for case management in FY2015. Target: 7 homeless families to be served.</p> <p>Transition House became the first battered women's shelter in the US, and since has sheltered over 6,000 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. ESG: \$18,284 for general operating costs for utilities, maintenance, security, fuel and insurance. Target: a total of 45 persons including a combination of individual women, women head of households and children to be served.</p> <p>Catholic Charities' St. Patrick's Shelter last year provided shelter to over 200 individual homeless women. The shelter is the only large-scale emergency shelter for sober women in the area outside of Boston. ESG: \$6,500 for shelter operating costs, including maintenance and utilities. Target: 250 homeless women to be served.</p> <p>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 formerly homeless, the YWCA also has a specific shelter exclusively available to 10 families at any given time, with space for approximately 25 beds. ESG: \$8,284 for operating costs for their family shelter. Target: a total of 52 persons including a combination women heads of households and children to be served.</p> <p>CASPAR's Emergency Service shelter is open to both men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. Due to lack of space, less than a third of clients are women. According to the 2014 homeless census, 16% served were women. The shelter offers on-site primary health care four times a week, as well as mental health services. Due to high demand, CASPAR continues to keep the shelter at full capacity, and up to 18 women can sleep in the shelter facilities each night. ESG funds are used for operating costs specifically for maintenance, insurance, supplies and utilities. ESG: \$28,000. Target: 155 homeless women to be served.</p> <p>CASPAR's FirstStep Community Outreach program serves both men and women in Cambridge. HMIS data from its most recent APR shows that 59 (22%) of clients served were women. The program serves as the first point of contact for homeless individuals living on the streets of Cambridge by connecting them to life saving emergency and community services. ESG: \$9,284. Target: 75 homeless women to be served.</p> <p>Phillips Brooks House, a non-profit organization working with Harvard University students, runs two seasonal shelters that serve both women and men. Harvard Square Homeless Shelter, which operates from mid-November to mid-April each year, is run entirely by volunteers within University Lutheran church and provides shelter to 5 women and 19 men nightly. It is the only such facility in Harvard Square. ESG: \$4,500 for non-salary operating costs. Target: 41 homeless women to be served.</p> |
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| 15 | Goal Name | ESG - Homeless Youth |
| | Goal Description | <p>AIDS Action Committee of Massachusetts (AAC) Youth on Fire is AAC’s drop-in shelter for run away, homeless youth. This program was developed in 2001 in response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. Youth on Fire is the only day 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:</p> <ul style="list-style-type: none"> • 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 <p>In FY14, the program provided essential services to over 500 homeless youth. The City will allocate Youth on Fire with \$13,000 in ESG funds in FY2015. Target: 500 homeless youths to be served.</p> <p>In FY2014, for the first time in over a decade, Cambridge funded the Bridge Over Troubled Waters Street Outreach Van. The Bridge Outreach Van service in both Cambridge and Boston provides healthcare and access to comprehensive wrap around services to homeless youth. Bridge has a 43 year track record of providing these services to this at-risk population. The Bridge van and outreach workers typically spend three to four hours a night, five nights a week in Harvard Square, with additional outreach in Central Square. This program will be funded in FY2015 with \$8,284 in ESG funds. Target: 400 homeless youths to be served.</p> |

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| 16 | Goal Name | ESG - Homeless Men |
| | Goal Description | <p>The Salvation Army operates a shelter which serves up to 940 homeless men per year from the Cambridge area. The shelter is open 24 hours a day, seven days a week. In FY2014, the shelter provided overnight stays to 806 unduplicated homeless men. In FY2014, \$8,000 in ESG funding was awarded for utilities. The City will fund the Salvation Army at \$9,500 in FY2015. Target: 800 homeless men to be served.</p> <p>CASPAR’s Emergency Service Center, as mentioned above, provides services to both homeless men and women who are active substance abusers and are thus ineligible for other shelter services. As of the 2014 homeless census, 84% of shelter clients were men. The shelter has on-site primary health care four times a week plus mental health services. Due to high demand, CASPAR continues to operate their shelter at full capacity of 107 beds. While the exact number of beds varies, approximately 66 of these beds are for men. Their award of \$18,000 in ESG funds in FY2014 was used for non-salary operating costs, and the City expects to fund this same amount in FY2015. Target: 725 homeless men to be served.</p> <p>CASPAR’s FirstStep Community Outreach program, as mentioned above, serves both men and women in Cambridge. The program serves as the first point of contact for homeless individuals living on the streets of Cambridge by connecting them to life saving emergency and community services. HMIS data from its most recent APR shows that 270 (78%) of clients served were men. FY2014 marked the first year Cambridge provided ESG funds for this program; however, FirstStep has received McKinney SHP funding for many years. Cambridge will fund FirstStep \$9,284 in FY2015. Target: 275 homeless men to be served.</p> <p>Phillips Brooks House, a non-profit organization working with Harvard University students, runs the seasonal Harvard Square Homeless Shelter, which operates from mid-November to mid-April each year. The volunteer run facility within University Lutheran church provides shelter to five women and nineteen men nightly. This program was awarded \$4,500 in ESG funds for FY2015 for non-salary operating costs. Target: 150 homeless men to be served.</p> |

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| 17 | Goal Name Goal Description | <p>ESG - Rapid Re-Housing & Homeless Prevention</p> <p>Cambridge anticipates that its rapid re-housing program funded with Cambridge FY2015 ESG funds will serve approximately 35 homeless households who have secured housing, but are not able to afford upfront costs including security deposits, first month's rent, last month's rent, and moving expenses. The program will continue to be based out of the Cambridge Multi-Service Center (MSC), a City-funded center offering a variety of services to address the needs of homeless and near-homeless individuals and families. ESG funds will be used to pay a portion of the salary of an MSC-based staff person who will coordinate referrals to the rapid re-housing program and provide stabilization services. Clients will be referred from all the shelters, transitional housing and supportive service providers in Cambridge who work with homeless people.</p> <p>A case manager from HomeStart will continue her work with ESG funding in FY2015 to target homeless individuals and families for rapid re-housing. While some medium term financial assistance may be given to clients, the majority of cash assistance available for this service in FY2015 will be used for eligible housing start-up costs such as moving costs, security deposits, and first and last month's rent. \$15,000 of FY2015 ESG funds will be available for rapid re-housing. Target: 10 households to be served.</p> <p>During FY2014, the City received funds from the State's Department of Housing & Community Development (DHCD) ESG funds specifically for a multi-pronged homeless prevention program including case-management, legal services, client assistance and the intervention of a clinician during housing court hearings at Cambridge District Court. The program, known as STAR (Support for Tenants at Risk), has prevented evictions for 23 households thus far in the program year, and is headed toward its goal of preventing a total of 52 evictions.</p> <p>HomeStart's MSC-based case manager will continue to provide homelessness prevention services to households below 30% of the Area Median Income (AMI). The DHCD funded STAR program and the City's ESG prevention program target those households for whom homelessness is imminent because their landlord has begun the legal eviction process and the household lacks resources and support networks that could help them save their housing.</p> <p>We are committed to using \$57,237 in FY15 ESG funds for prevention services.. We anticipate additional State (DHCD) ESG funds will also be awarded to serve households who are in need of Prevention services. Target: 35 households to be served through City funded ESG; 35 households to be served through State funded ESG.</p> |
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| 18 | Goal Name | CDBG Other |
| | Goal Description | The City will consider other eligible CDBG activities on a case by case and as-needed basis. These activities may include park and playground improvements at eligible locations, street and sidewalk improvements in eligible neighborhoods, and the acquisition of eligible assets that serve low and moderate-income neighborhoods. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

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.

AP-35 Projects – 91.220(d)

Introduction

Cambridge's proposed projects for 2015

| # | Project Name |
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| 1 | Affordable Homeownership |
| 2 | Preserve Affordable Housing |
| 3 | Affordable Rental |
| 4 | Home Improvement Program |
| 5 | Support Local Micro-enterprises & Retailers |
| 6 | Public Services - General |
| 7 | Public Services - Seniors |
| 8 | Public Services - Legal Services |
| 9 | Public Services - Youths |
| 10 | Public Services - Domestic Violence |
| 11 | Public Services - Employment Skills & Job Training |
| 12 | ESG |
| 13 | CDBG Other |

Table 7 – Project Information

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

The activities the City will undertake in FY2015 reflect the most impactful and lasting ways to assist the low and moderate income residents of the City. All activities demonstrate an emphasis on increasing the availability of affordable housing opportunities, increasing economic opportunities, providing services that enhance the quality of life of low-income residents while delivering opportunities to positively impact the City's youth, seniors, disabled and other special populations. These activities also target the critical problem of homelessness, with an aim to prevent homelessness and move individuals and families into stable and permanent housing situations.

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

In FY2015 the City will continue its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

Projects

AP-38 Projects Summary

Project Summary Information

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| 1 | Project Name | Affordable Homeownership |
| | Target Area | NRS EAST NRS WEST |
| | Goals Supported | Affordable Homeownership |
| | Needs Addressed | |
| | Funding | CDBG: \$150,276 |
| | Description | Provide homeownership opportunities to low and moderate-income Cambridge residents. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | During the fiscal year 2015, the City of Cambridge will work to assist 15 homebuyers in purchasing affordable homeownership units. |
| | Location Description | Activities are citywide with locations being determined on a case-by-case basis. |

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| | Planned Activities | 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. Further cuts to federal programs such as CDBG and HOME which the City has used successfully to create affordable homeownership units, will make it more difficult to create new units affordable to low and moderate-income households in this high-cost housing market. The fact that future cuts to federal programs are unknown in scope, greatly increases the difficulty that the City has in planning for and implementing projects that will create affordable homeownership units. The City will continue to offer assistance to middle-income homebuyers with non-federal funding. |
| 2 | Project Name | Preserve Affordable Housing |
| | Target Area | NRS EAST NRS WEST |
| | Goals Supported | Preserve Affordable Housing |
| | Needs Addressed | |
| | Funding | CDBG: \$41,197 HOME: \$310,627 |
| | Description | Preserve privately owned affordable housing in the city. |
| | Target Date | 6/30/2015 |

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| | Estimate the number and type of families that will benefit from the proposed activities | During FY2015, the City will work to preserve the affordability and viability of 75 currently affordable rental units. 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. |
| | Location Description | The activity is citywide and locations will be determined as opportunities become available. |
| | Planned Activities | This goal will be accomplished through a combination of activities including non-profit acquisition of existing affordable units, revitalization of affordable housing in need of reinvestment, preservation of affordability of housing with expiring use restrictions, and rehab assistance for owners of multi-family properties. The City will also work to purchase existing rental housing that, while not subject to regulatory agreements, has historically been an affordable resource for lower-income families to ensure its continued affordability and expand the City's stock of restricted affordable rental housing. |
| 3 | Project Name | Affordable Rental |
| | Target Area | NRS EAST NRS WEST |
| | Goals Supported | Affordable Rental |
| | Needs Addressed | |
| | Funding | CDBG: \$45,795 HOME: \$310,627 |
| | Description | Add new affordable rental units to the City's housing stock. |
| | Target Date | 6/30/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | During fiscal year 2015 the City of Cambridge will work to create or manage 25 new affordable rental units. |

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| | Location Description | The activity will occur citywide with specific projects being considered as opportunities are made available. |
| | Planned Activities | New units will be created through development of new affordable units, and creation of units required under the Inclusionary Zoning Ordinance. |
| 4 | Project Name | Home Improvement Program |
| | Target Area | NRS EAST NRS WEST |
| | Goals Supported | Stabilize Homeownership |
| | Needs Addressed | |
| | Funding | CDBG: \$937,939 |
| | Description | Rehabilitation assistance for low and moderate-income owners of one-to-four family homes. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | During the fiscal year 2015, the City of Cambridge will work to preserve and stabilize occupancy for 35 units through the rehabilitation of one to four family buildings. The incomes of households assisted will vary fairly equally across extremely low, low, and moderate income. Also although this program does not fund tenants, it will help to preserve existing affordable rental units and in some cases create affordable rental units from units that were previously vacant. |
| | Location Description | The HIP program is citywide and project locations will be determined as opportunities become available. |
| | Planned Activities | 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. |
| 5 | Project Name | Support Local Micro-enterprises & Retailers |
| | Target Area | NRS EAST NRS WEST |

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|--|--|
| Goals Supported | Support Local Micro-enterprises Promote Thriving Commercial Districts. |
| Needs Addressed | |
| Funding | CDBG: \$167,828 |
| Description | Provide technical assistance, education and improvement grants to Cambridge micro-enterprises, aspiring micro-enterprises,retailers and restauranteurs. |
| Target Date | 6/30/2015 |
| Estimate the number and type of families that will benefit from the proposed activities | The Micro-enterprise training seminars, Best Retail Practice consultation and improvement grants, and grants to remove architectural barriers to accesibility will directly benefit 55 Cambridge residents and businessowners. |
| Location Description | These programs primarily serve residents and businesses of Cambridge's two NRS areas, however, the City will consider any project regardless of location for the removal of architectural barriers to access. |

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| <p>Planned Activities</p> | <p>Small Business Development: EDD will continue to support the City’s small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City’s two NRS areas. Services will include workshops and individual business consultations.</p> <p>The goal for FY2015 is to assist 35 NRS businesses, residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that 3-5 of the participants will start new ventures, and 6-8 participants will grow their existing operations.</p> <p>Best Retail Practices: This program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments’ interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management and part two, and the opportunity for participants to apply for a matching grant program that funds pre-approved interior store improvements or marketing costs, up to \$1,999 per business. The program will also be highlighted in our best retail workshop in our business development workshops.</p> <p>This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to over 500 businesses since the program began in fiscal year 2002, and 123 grants have been provided since fiscal year 2004, the first year of the grant program.</p> <p>Retailer Interior Accessibility Program: Starting in FY2015, EDD will begin a new program targeted to retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program will provide both technical and financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access and bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers. The goal for FY2015 is to support 10 businesses in the Retailer Interior Accessibility Program</p> |
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| 6 | Project Name | Public Services - General |
| | Target Area | |
| | Goals Supported | DHSP - General |
| | Needs Addressed | |
| | Funding | CDBG: \$135,000 |
| | Description | Support a Broad array of services that benefit families and individuals. |
| | Target Date | 6/30/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | Programs funded through this activity will provide services to 4,000 individuals and families who are among the most at need in the City. |
| | Location Description | These programs benefit residents citywide. |
| | Planned Activities | <p>The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in Area 4 and East Cambridge by providing essential emergency food.</p> <p>CASPAR's Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse.</p> <p>Cambridge residents who are immigrants will continue to access mainstream community resources with the support of the following community based agencies: Massachusetts Alliance of Portuguese Speakers, Centro Latino, and the Ethiopian Community Mutual Assistance Association.</p> <p>Homebound elders and individuals with disabilities will continue to receive food delivered by the home-delivery programs of Food For Free and the East End House.</p> |
| 7 | Project Name | Public Services - Seniors |
| | Target Area | |
| | Goals Supported | DHSP - Seniors |

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| | Needs Addressed | |
| | Funding | CDBG: \$18,000 |
| | Description | Support services that benefit the elderly and persons with disabilities residing in Cambridge |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | This activity will assist 285 seniors and persons with disabilities. |
| | Location Description | Services rendered through this activity will occur citywide. |
| | Planned Activities | Through a combination of Community Development Block Grants and property taxes, DHSP will contract with SCM Community Transportation to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services. |
| 8 | Project Name | Public Services - Legal Services |
| | Target Area | |
| | Goals Supported | DHSP - Legal Services |
| | Needs Addressed | |
| | Funding | CDBG: \$98,309 |
| | Description | Offer legal support and services for public and private housing residents facing eviction. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | This program will provide legal support to 57 residents facing eviction. |
| | Location Description | Services will be rendered to residents citywide based on need. |

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| | Planned Activities | <p>Legal counsel and representation to public/private housing tenants facing eviction;</p> <p>Representation of public and subsidized housing tenants and applicants for housing at administrative appeals;</p> <p>Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and</p> <p>Recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues.</p> |
| 9 | Project Name | Public Services - Youths |
| | Target Area | |
| | Goals Supported | DHSP - Youths |
| | Needs Addressed | |
| | Funding | CDBG: \$33,000 |
| | Description | Provide age-appropriate services to disadvantaged and under-served youths and infants. |
| | Target Date | 5/2/2014 |
| | Estimate the number and type of families that will benefit from the proposed activities | 210 youths will receive supportive services. |
| | Location Description | This activity will benefit youths citywide. |

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| | Planned Activities | <p>A summer camp program for children with emotional and behavioral special needs;</p> <p>Individual counseling, and information and referral to other supportive services;</p> <p>Outreach and support to assist linguistic minority families with infants in accessing early intervention services;</p> <p>Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family;</p> <p>Case management and individual family service planning and weekly home visits;</p> <p>Access to parent-child groups at community sites and transportation services; and</p> <p>Ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists.</p> |
| 10 | Project Name | Public Services - Domestic Violence |
| | Target Area | |
| | Goals Supported | DHSP - Domestic Violence |
| | Needs Addressed | |
| | Funding | CDBG: \$35,000 |
| | Description | Support domestic violence and abuse prevention and treatment for adult and youth victims of domestic violence and abuse. |
| | Target Date | 6/30/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | This activity will assist 210 victims of domestic violence. |
| | Location Description | This activity will assist individuals and families citywide. |

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| | Planned Activities | <p>Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights;</p> <p>Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;</p> <p>Ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners to work with victims of domestic violence; and</p> <p>Citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone.</p> |
| 11 | Project Name | Public Services - Employment Skills & Job Training |
| | Target Area | NRS EAST NRS WEST |
| | Goals Supported | Bio-medical Career Program DHSP - Employment & Skills |
| | Needs Addressed | |
| | Funding | CDBG: \$142,164 |
| | Description | Provide after-school and year-round training programs for youths, including life-skills and academic support; and to provide intensive training in Bio-medical careers for qualified adults. |
| | Target Date | 6/30/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | This activity will support programs that benefit 295 youths and adults. |
| | Location Description | The Bio-medical Career program will target residents of the City's two NRS areas, all other programs will occur citywide. |

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| | <p>Planned Activities</p> | <p>Just-A-Start Biomedical Career Program</p> <p>This free nine-month certificate program provides academic and lab instruction to Cambridge NRS residents to prepare them for entry-level biotech jobs such as lab technicians, manufacturing technicians and animal care technicians at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement, with up to 75% placed in entry-level jobs.</p> <p>Activities funded through DHSP</p> <p>On-site skills training in construction, housing rehabilitation, and energy conservation;</p> <p>After-school classroom-based instruction in job readiness and life skills;</p> <p>Career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship;</p> <p>Case management, counseling, and individual service plans;</p> <p>Academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp;</p> <p>Field trips to colleges and universities, assistance with college applications and financial aid, mentorship and follow up during college experience;</p> <p>Science, technology, engineering and math literacy worker training provided to high school youths, and math literacy workshops presented to elementary students and families at various community centers;</p> <p>Professional development in adolescent literacy and reading comprehension provided to instructional staff; and</p> <p>Outreach to the community and to the local private industry to support employment services to youth in Cambridge.</p> |
| 12 | <p>Project Name</p> | <p>ESG</p> |
| | <p>Target Area</p> | |

| | |
|--|--|
| Goals Supported | ESG - Homeless Women, Children and Disabled ESG - Homeless Youth ESG - Homeless Men ESG - Rapid Re-Housing & Homeless Prevention |
| Needs Addressed | |
| Funding | ESG: \$225,341 |
| Description | Services to support homeless men, women, youths and families in Cambridge through Shelters, Street Outreach, Prevention and Rapid Re-Housing. |
| Target Date | 6/30/2015 |
| Estimate the number and type of families that will benefit from the proposed activities | The Hildebrand Family Shelter will provide shelter services to 7 families in FY2015. The Homeless Prevention and Rapid Re-housing activities will prevent 93 households from remaining and/or becoming homeless. |
| Location Description | Activities will occur citywide. |

Planned Activities

Heading Home Inc.'s Day Drop-In

ESG: \$17,284. Target: 350 homeless women to be served

The Hildebrand's Family Shelter

ESG: \$12,284 for case management in FY2015. Target: 7 homeless families to be served.

Transition House

ESG: \$18,284 for general operating costs for utilities, maintenance, security, fuel and insurance. Target: a total of 45 persons including a combination of individual women, women head of households and children to be served.

Catholic Charities' St. Patrick's Shelter

ESG: \$6,500 for shelter operating costs, including maintenance and utilities. Target: 250 homeless women to be served.

The Cambridge YWCA

ESG: \$8,284 for operating costs for their family shelter. Target: a total of 52 persons including a combination women heads of households and children to be served.

CASPAR's Emergency Service Shelter

ESG: \$28,000. Target: 155 homeless women and 725 homeless men to be served.

CASPAR's FirstStep Community Outreach Program

ESG: \$9,284. Target: 75 homeless women and 275 homeless men to be served.

Phillips Brooks House

ESG: \$4,500 for non-salary operating costs. Target: 41 homeless women and 150 homeless men to be served.

AIDS Action Committee of Massachusetts (AAC) Youth on

ESG: \$13,000. Target: 500 homeless youths to be served.

Bridge Over Troubled Waters Street Outreach Van.

Annual Action Plan

ESG: \$8,284. Target: 400 homeless youths to be served.

The Salvation Army

ESG: \$9,500. Target: 800 homeless men to be served.

A case manager from HomeStart will continue her work with ESG funding in FY2015 to target homeless

| | | |
|-----------|--|--|
| 13 | Project Name | CDBG Other |
| | Target Area | NRS EAST NRS WEST |
| | Goals Supported | CDBG Other |
| | Needs Addressed | |
| | Funding | CDBG: \$1,000 |
| | Description | Park & Playground, Street & Sidewalk, Eligible Equipment |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Activities would occur in the NRS East, NRS West or eligible service area determined on a case by case basis. |
| | Planned Activities | The City will consider other eligible CDBG activities on a case by case and as-needed basis. These activities may include park and playground improvements at eligible locations, street and sidewalk improvements in eligible neighborhoods, and the acquisition of eligible assets that serve low and moderate-income neighborhoods. |

AP-50 Geographic Distribution – 91.220(f)

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

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.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| NRS EAST | 40 |
| NRS WEST | 40 |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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.

Discussion

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 NRS residents. NRS West 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.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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, as well as a decrease in funding from all sources.

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.

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 10 |
| Non-Homeless | 165 |
| Special-Needs | 0 |
| Total | 175 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|-----|
| Rental Assistance | 0 |
| The Production of New Units | 75 |
| Rehab of Existing Units | 65 |
| Acquisition of Existing Units | 25 |
| Total | 165 |

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Cambridge housing market continues to drive Cambridge Housing Authority's (CHA) choices related to our Moving-to-Work policies and our housing stock. The increasingly high cost of renting in Cambridge is driving many families, including those with subsidies, out of Cambridge. To preserve a mix of low-income households in Cambridge, CHA continues to add hard units to our portfolio and to project-based vouchers into these units. Our Lancaster Street, Porter Road, and Temple Place properties (131 units in total, with Temple Place in construction) follow this strategy. Further, CHA provides significant project-based subsidies to the other non-profit owners in the City. CHA does this, in part, by converting existing tenant-based to project-based, and, more recently through our preservation of expiring use properties where we use MTW flexibility to convert tenant protection vouchers to project-based vouchers. MTW flexibility is also used in our local project-based voucher program allowing CHA to project-base whole buildings and use more of our total voucher portfolio for this purpose than otherwise permitted in the conventional project based program.

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

CHA anticipates that in our Fiscal Year 2015 (our 16th year in the Moving to Work program) the agency will focus its resources and supporting policy changes on moving our existing Federal housing portfolio from traditional public housing subsidies to a platform using project-based subsidies provided through our Moving to Work (MTW) flexibility in combination with HUD's Rental Assistance Demonstration (RAD) program. MTW/RAD will create sufficient operating cash flow so that CHA will be able to borrow against the properties. The borrowing coupled with tax credits and other resources allows CHA to make long needed and substantial capital investments in the housing stock. RAD is a property based subsidy program and moves the units out of the Federal Public Housing program. However, CHA fully intends to insure that our properties continue to serve existing and future low-income families, and to provide families with the rights and protections that they now have under Public Housing.

In addition to RAD, CHA hopes to move Miller's River (our 300 unit senior building in East Cambridge) through the disposition process. Tenant protection vouchers provided as part of the disposition will be project-based into Miller's River and allow similar borrowing with tax credits to raise capital for the building. Lastly, CHA has received approval for a \$10M State grant from the Department of Housing and Community Development (DHCD) that in combination with \$7M from the City of Cambridge Affordable Housing Trust, CHA's own resources, and Tax Credits will result in the demolition of the 108 existing state units at Jefferson Park and construction of 98 new project-based units. This will move Jefferson Park out of the State Public Housing program.

RAD requires CHA to continue its shift as an organization from sole owner to partner in redevelopment, and later, as fee manager of the units redeveloped through our non-profit affiliates. The use of tax credits at our JFK HOPE VI site and in our ARRA funded sites started this process that will now become

portfolio-wide in its impact.

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

CHA approved a program called Transition to Market Rent in FY14. CHA anticipates implementation of the program in calendar year 2014. The program enables CHA to provide financial support to households interested in moving out of public housing and into the private housing market. While public housing residents must have an income below 80% of AMI, at the time of their acceptance into the Public Housing Program, CHA does not enforce an income limit during the tenancy period. Households with incomes at or above 100% of the Area Median Income (AMI) –as established by HUD – may be ready to successfully transition into the private housing market. Transition to Market Rent assists these households who find a unit in Cambridge by paying for their first and last month’s rent, and security deposit or as part of a unit purchase transaction.

Details

- All households with incomes at or higher 100% of AMI will be offered a cash payout if they choose to move into a private market unit in Cambridge.
- The cash payout would include first and last month rent, plus security deposit for the unit.
- The payout will be calculated based on CHA’s Cambridge Payment Standards by bedroom size.
- Eligible households that remain at or over 100% of AMI and decide to stay in public housing can retrieve their cash incentive at any time within four years at or over 100% of AMI. Each year the initial cash offer is reduced by 25% and their rents will continue to be adjusted by the Consumer Price Index (CPI) for the Boston area starting FY 2014.
- Households that choose to stay beyond their fourth year paying ceiling rent at 100% of AMI will be charged a rent equal to CHA’s Cambridge Payment Standard.
- All cash payments will be made directly to a Cambridge landlord or as part of a unit purchase transaction.

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

N/A

Discussion

CHA will continue a number of policy and business practice changes intended to support the MTW/RAD portfolio repositioning. In FY15 CHA has identified the following major areas of focus:

Maintain tenant protections and improve level of service to our residents and voucher holders. Our RAD proposal rests on our commitment to preserve current tenant rights and protections. The lease,

grievance process and other administrative protections will carry over into the RAD properties. Service will remain at a similar or higher level as CHA modifies our business practices to improve customer service and adapt to the new MTW/RAD platform.

Continue to build policies and strengthen partnerships that leverage social capital and advance MTW goals and objectives. Strengthening our relationships with the City of Cambridge and public schools, in addition to developing new connections with local non-profit service providers remain top priorities and integral to supporting economic advancement for our families. This Plan is consistent with the City of Cambridge Strategic Plan for Fiscal Years 2011-2015, particularly with regard to meeting low-income housing needs.

Reshape our economic mobility programs to more adequately serve, not only our residents and voucher holders, but also families who are motivated to improve their housing options and economic status in Cambridge. We have been awarded, jointly with COMPASS Working Capital, a planning grant to examine the feasibility of expanding FSS+ to our Public Housing and Housing Choice Voucher programs, targeting appropriate households, with access to a rental assistance asset account that is simply part of the program and not an “opt-in” add-on.

Establish a standard streamlined reporting structure to track daily operations, manage performance and progress. CHA has experienced a major shift with new senior management in place, particularly in Leased Housing, Property Management, and Fiscal. With the change we are developing and strengthening our reporting and data collection.

Please see CHA’s Moving to Work Annual Plan 2015 for more information about CHA’s activities for the Fiscal Year starting April 1, 2014 and ending March 31, 2015. At the time of this writing, the Annual Plan is in draft form and awaiting HUD approval.

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

Introduction

The City of Cambridge is dedicated to preventing homelessness, providing assistance for the homeless and transitioning homeless individuals and families to permanent housing, as well as providing the necessary supportive services to all populations in need. These efforts are coordinated by the Cambridge Continuum of Care and managed by the Department of Human Service Programs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

A mix of approaches and programs are used to reach out to unsheltered persons in Cambridge. A \$136,000/year CoC Program grant and a \$6,000/year Emergency Solutions Grant (ESG) matched by agency-fundraised dollars, along with a \$55,000 grant directly from the City, supports CASPAR's First Step Street Outreach program serving 200-plus unsheltered persons; a \$50,000/year CoC Program grant matched by Eliot Community Human Services funds a Mental Health clinician who partners with the aforementioned street outreach team. CASPAR's First Step program and Eliot's First Step Mental Health Expansion program provide 80 hours of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. On the Rise (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). Two Boston-based programs, Bridge Over Troubled Waters and Streetlight Ministries reach out to homeless and street youth in Harvard & Central Squares. The Youth on Fire drop in center and the Bridge Over Troubled Waters program are supported by small ESG grants. Outdoor Church leads Sunday services for the unsheltered homeless in multiple locations in Cambridge, encouraging and supporting unsheltered persons in their efforts to access local resources. With mentoring from CASPAR First Step, student volunteers who staff the seasonal Harvard Square Homeless Shelter have implemented their own street outreach effort in Harvard Square. Additionally, the Cambridge Police Department deploys two dedicated officers in its homeless unit, in recognition of the benefits of a multi-pronged approach to addressing street homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

receive services in Cambridge. Homeless persons are served in Cambridge by eleven transitional housing programs. CoC Program funds support five of these transitional programs: AIDS Action Committee's two transitional programs for five men and five women; the North Charles Bridge program (5 men); CASPAR's GROW House (7 women); and Transition House's nine unit transitional program for victims of domestic violence. State-originated grant funding managed by the Mass Housing and Shelter Alliance helps pay for housing and staffing for a nine unit women's transitional housing program operated by Heading Home at the Cambridge YWCA. A 22-unit men's transitional housing program at the YMCA (operated by the City's Multi-Service Center) is funded by a grant from MHSA, which covers staff and related costs, and payments from MHSA cover the annual rent for the 22 rooms. The Salvation Army operates a 36 bed transitional program for men, and CASPAR's WomanPlace program provides transitional housing for ten homeless women. Additionally, Heading Home, in partnership with the Cambridge Housing Authority, operates two transitional housing programs for homeless families.

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

Strategies to help homeless persons make the transition to permanent housing and independent living include: Permanent Supportive Housing: Three Rental Assistance projects funded through the CoC Program fund subsidies for 39 individuals with disabilities and 7 families with HIV/AIDS, and leverage supportive services including intensive case management services for 15 clients of the Mass. Department of Mental Health, case management for 15 clients of AIDS Action Committee under contract with the Mass. Department of Public Health, case management by Heading Home under ESG contract with the City, and case management by AIDS Action Committee, with the help of federal Ryan White funding. Because program clients are able to contribute a portion of their income to housing costs, the Rental Assistance projects are able to support subsidies to 45 individuals and 8 families, that is, 15% above projected capacity. In addition to the aforementioned units funded through the CoC Program, the Mass. Department of Mental Health funds supportive services for over 160 units of permanent supportive housing for persons with mental illness. Permanent Housing: The City of Cambridge is home to 91 units of SRO housing for the formerly homeless developed with Section 8 Mod Rehab grants from the 1990 s. 35 units at the YMCA and 29 units at the YWCA are operated by S-C Management; 10 units for formerly homeless persons with mental illness at 205 Green St. are operated by VinFen, which receives funding for services from the State's Department of Mental Health ; 10 units at 30 Pearl St. are operated by Children's Services of Roxbury; and 7 units for women with HIV/AIDS are operated by Victory Programs which provides HOPWA-funded services. Case Management and Other Supportive Services: The Cambridge Continuum includes a variety of McKinney-Vento-funded supportive services programs to assist homeless persons address their income, employment, money-management, legal, housing, and other related needs, so that they can obtain and retain housing. In each case, CoC

funding is matched on a 1:4 basis by locally fundraised money. Rapid Re-Housing: RRH funds are dedicated to rental assistance for persons moving from shelter to housing, and for stabilization case management services, which are based out of the Multi-Service Center. Assistance for chronically homeless individuals and families: The CoC was awarded \$165,068 for a new permanent supportive housing project as part of the 2011 Continuum of Care application to HUD. This project includes funding for eight one-bedroom apartments to house chronically homeless individuals and three two-bedroom apartments to house chronically homeless families. Assistance for families with children: Cambridge will continue to mobilize federal, state, city and fundraised resources to prevent Cambridge families from becoming homeless. The City and its Continuum of Care partners are committed to helping homeless families transition to housing as quickly as possible, and then retain that housing, whether in Cambridge or in nearby communities. Assistance for veterans experiencing homelessness: The Cambridge CoCs efforts to combat homelessness among veterans include collaboration with the BostonVA Healthcare System, collaboration with Supportive Services for Veteran Families (SSVF) providers serving Cambridge (Veterans, Inc., Volunteers of America, Military Friends Foundation); partnership with the MA Interagency Council to implement the MA Plan to Prevent and End Homelessness among Veterans; and partnership with the City of Cambridge's Department of Veteran Services. Assistance for unaccompanied youth experiencing homelessness: The CoC addresses the youth homeless population through street outreach, drop-in programs, and permanent housing programs

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homelessness/Eviction Prevention: Continue prevention services (e.g., prevention-focused case management; free legal assistance, advocacy, and mediation support to prevent eviction; and targeted financial assistance to address arrearages and prevent eviction or to support transition to alternate, more affordable housing) Employment Assistance: Maintain and enhance access to employment services (e.g., free assistance at the Cambridge Employment Program), to prevent the impoverishment that leads to homelessness. Most notably, the City -- with funding support from the Cambridge Housing Authority - - supports the Cambridge Employment Program (CEP) and a transitional employment program (Cambridge Works). In addition, a portion of WIA funding administered by Employment Resources Inc. through its contract with the local Career Center pays for employment services offered to at-risk persons. Housing Assistance: Continue and expand efforts to increase the supply of affordable housing in Cambridge (see other sections of this Plan), sustain efforts to prevent the loss of affordable housing due to expiring use provisions, and maximize utilization of Section 8 subsidies to enable tenants to remain in existing housing. Prevention strategies for low-income individuals and families who are being discharged from publicly funded institutions and systems of care: The State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care,

including programs operated or funded by the Departments of Mental Health, 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). Prevention strategies for low-income individuals and families receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs: The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize City ESG prevention funds, a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following: The Cambridge School Department's Family Resource Center, The Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction); The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City funded case manager, who has office hours at the MSC and the Senior Center.

Discussion

More information of Cambridge's efforts to combat homelessness via its Continuum of Care may be found at: <http://cambridgecoc.org/>

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

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

Introduction

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 extremely low, low and moderate-income residents.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Zoning: 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. The City has 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. 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. Funding 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. In 2001 the Cambridge City Council and the Cambridge voters adopted the Community Preservation Act (CPA). The CPA is a financing tool for Massachusetts communities to expand the supply of affordable housing, protect historic preservation, and preserve open space. The CPA and the Trust have been a critical local resources that have 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. 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. 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. Education The City will continue to monitor the changes in the mortgage industry and access to credit. 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.

Discussion

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 and the Incentive Zoning Ordinance, 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.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise. In FY2015 the City will continue its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

Actions planned to foster and maintain affordable housing

The 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, as well as a decrease in funding from all sources.

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.

Actions planned to reduce lead-based paint hazards

FY2010 marked the end of Cambridge's LeadSafe Division at the Community Development Department. The Division was previously funded through HUD's Healthy Homes and Lead Hazard Control NOFA, and as their grant application was denied in 2009 the City determined that phasing out LeadSafe as a Community Department Division was necessary. De-leading efforts continue, however, through the MassHousing Get the Lead Out Program. As part of the standard rehabilitation work done on low and moderate-income residential units the City's non-profit partners utilize this program in conjunction with their CDBG funds. Get the Lead Out is run as a partnership with the Massachusetts Departments of Public Health and Housing and Community Development.

Actions planned to reduce the number of poverty-level families

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty in FY2015. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. Establishing a Continuum of Care, in hopes of receiving the maximum amount available to Cambridge, supports the development of affordable housing that helps 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.

Actions planned to develop institutional structure

Cambridge will continue its efforts in FY2015 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base. With property prices remaining out of reach for low and moderate-income residents in Cambridge, the gap between available resources and outstanding need remains. There is an increased need for federal funds for housing activities of all types including preserving affordability of units with expiring use restrictions, new affordable rental and homeownership housing, and housing for special needs populations. Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production. Cambridge will continue its outreach to residents, businesses and organizations through community meetings, regular outreach events to assist residents in accessing affordable housing, and various public forums through the annual Consolidated Plan process. Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Affordable Housing Trust, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City. 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 City's Community Development Department, the City's Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings. Since 1995, the Affordable Housing Development Working Group has been

meeting regularly to coordinate affordable housing development projects throughout the City and share best practices. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc.

Actions planned to enhance coordination between public and private housing and social service agencies

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City. One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development. Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Community Development Department, the Cambridge Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings. Since 1995, the Affordable Housing Development Working Group has been meeting regularly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|----------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 202,161 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 202,161 |

Other CDBG Requirements

| | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80.00% |

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

The City of Cambridge uses the resale option for homebuyer units developed with HOME funds.

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See item 2 above

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

In line with HUD's own priorities, the City continues to work closely with the Cambridge CoC to develop a city-wide approach to the provision of coordinated, quality homeless assistance and prevention programs. Our CoC includes a wide and growing range of stakeholders, including those from non-profit homeless services provider agencies, City staff from the Department of Human Service Programs (DHSP) and Community Development (CDD), the Cambridge Police Department and other first responders, the Cambridge Public Schools, the Cambridge Housing Authority, legal services providers, benefits providers, the homeless and formerly homeless, and representatives from area medical programs and churches. For the City's FY2015, at least 60% of ESG funds can be used for traditional ESG programs such as shelter operating costs, renovations, and street outreach services. We expect administration to remain at the HUD mandated 7.5% of the grant award. To avoid a sudden drop in ESG funding for homeless shelters and street outreach, HUD prescribed a Cap on funding traditional ESG subrecipients such as shelters and street outreach programs to be the greater of either 60% of the annual ESG entitlement allocation, or the Hold Harmless Need, which is the amount Cambridge spent on shelter/outreach activities in the base year prior to the HEARTH Act going into effect. For Cambridge the base year was Cambridge's FY2011, and the minimum Cap for funding shelter programs is \$124,799. ESG funding can be used for non-homeless individuals and families who are at risk of homelessness and who are below 30% of the Area Median income (AMI). Cambridge will continue to provide homelessness prevention work under the new ESG program, which was initially carried out with HPRP funding; however, as noted below, the City and the CoC continue to follow HUD's recommendations to engage in a rapid-rehousing approach for homeless individuals and families who can best be served by this model. The City works collaboratively with our CoC when making ESG awards to subrecipients and allocating the City's FY2015, and HUD FY2014 ESG funding. The City receives significant input from the Cambridge CoC when assessing needs for the ESG and then prioritizing those needs. The City also solicits advice from members of the Cambridge Continuum through the ESG Working Group. This subcommittee of the CoC plans for provision of ESG services including rapid re-housing, prevention and shelter/drop-in/outreach services and is responsible for developing, updating and implementing written standards for administering ESG assistance. With guidance from the larger CoC at its April 2014 meeting, the collective decision was made to post an open Request for Proposals (RFP) for the City's FY2015 ESG funding cycle for shelter and outreach programs. Homelessness prevention and rapid re-housing components of ESG will continue to be provided at the City's Multi-Service Center, in conjunction with a local non-profit agency. This plan best utilizes existing resources and staff with case management and stabilization expertise. The ESG Review Panel, which is comprised of both key staff from the City and local agencies who receive no direct funding from ESG, formally approved of this plan. MATCH The City is confident it will be able to meet and even exceed the 1:1 HUD mandated ESG match requirement. All of our ESG funded programs are prepared to meet the dollar

for dollar match contribution on their awards. PROPOSED ACTIVITIES

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

The CoC participates in the State-managed family coordinated assessment system, which includes 23 points of entry for family intake and assessment in the form of Department of Transitional Assistance (DTA) field offices. When a family presents at any DTA office with a housing crisis, the co-located Homeless Coordinator or supervisor conducts an assessment to determine eligibility for Emergency Assistance and establish an appropriate setting according to the nature of the households need. This setting may take the form of emergency shelter, domestic violence shelter or a rapid rehousing or diversion program. The Cambridge CoC does not yet have a coordinated assessment system for homeless individuals, but the CoC is working closely with State partners and HMIS providers to work toward building a statewide coordinated assessment system for individuals. Additionally, the CoC's newly awarded Planning and Coordinated Intake grants provide the CoC with capacity to build a local web-based coordinated assessment and referral system while the long-term work at the State level progresses.

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

The City of Cambridge continues to work collaboratively with its partners in the CoC as it makes its ESG awards to sub-recipients and allocating Cambridge FY2015 ESG funding. The City received significant input from the Cambridge CoC when determining eligible needs for the new ESG program and then prioritizing those needs. More on the subrecipient selection process is described in the Consultation section of this document.

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

The Cambridge CoC actively works to involve homeless participation in important decision making elements of the Continuum, including the ESG process and policy-making. Currently the Continuum has at least one homeless consumer who regularly attends CoC meetings, and who is encouraged to participate in the decision making process. A number of formerly homeless participants who are now staff members of agencies within the CoC participate in our meetings. We continuously seek to expand this representation, and that of other interested community members. Our meetings are public, and information on date, time and location are posted on our website.

5. Describe performance standards for evaluating ESG.

Working in conjunction with the Cambridge CoC, the City will work to hone meaningful, measurable performance standards over the next fiscal year for both shelter programs and homelessness prevention and rapid re-housing programs. All sub-recipients receiving ESG funding will be fully compliant with the proposed HMIS rule. The Cambridge CoC has designed its ESG rapid re-housing and prevention program strategically to ensure that we meet the following objectives: targeting those who are most in need shortening the time people spend homeless reducing program participants housing barriers and housing stability risks The City plans to continue to consult with the CoC to devise performance standards that measure the above objectives. In addition, we plan to establish more measurements on short and long term outcomes for clients, relative to accessing safe, permanent housing, access to mainstream benefits and increased health stability.

Discussion

