

City of Cambridge

Consolidated Annual Performance Evaluation Report for Fiscal Year 2010



City of Cambridge



Consolidated Annual Performance and Evaluation Report (CAPER)

Fiscal Year 2010

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Fifth Program Year CAPER
The CPMP

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Fifth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

The City of Cambridge has successfully completed the fifth and final year of the City's Five-Year Consolidated Plan. Activities undertaken during this period reflect the goals and objectives as stated in the City's Five-Year Consolidated Plan for Fiscal Years 2006 to 2010 and the FY2010 One-Year Action Plan. What follows below is a broad overview of how each receiving Division within the City utilized CDBG funds in relation to the One-Year Action Plan, and how these activities contributed to the fulfillment of objectives as stated in the City's Five-Year Consolidated Plan. Please refer to each Division's separate Narrative for details not elucidated here.

The City is pleased to report solid performance across all Divisions and objectives in FY 2010. Where one program or objective experienced lower performance than expected, a different program would over-perform. This exemplifies the broad array of programs offered and evidences the City's continuing efforts to be effective stewards of federal funds in the service of its residents.

Overview of CDBG Funded Activities	Housing	Economic Devmnt	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	\$9,073,361	\$9,098,115	\$9,421,511	\$9,331,279

Housing

The Housing Division has continued to be successful in providing and expanding affordable housing opportunities for Cambridge residents while also facing a very challenging real estate market. High land and construction costs, condominium conversions, a great demand to live in Cambridge, and intense competition from private housing developers have all contributed to the difficulty of creating and maintaining affordable units. Despite these challenges, the Housing Division still created, preserved or assisted in the rehab of **92** affordable ownership or rental units. Funds from HUD were essential in the achievements of the Housing Division and leveraged **\$29 million** from other public and private sources for all closed and completed cases for FY2010, as well as many millions more in activities currently underway.

The Housing Division works chiefly with local non-profit housing organizations, including Homeowner's Rehab, Inc. (HRI), Just-A-Start Corporation (JAS), Cascap, Inc., Cambridge Neighborhood Apartment Housing Services (CNAHS) and the Cambridge Housing Authority (CHA), to advance the following affordable housing programs:

- **Affordable Housing Development:** Through the Affordable Housing Development Program, HRI, JAS, CASCAP and the CHA develop affordable rental and homeownership units through acquisition, rehab and/or new construction of property in Cambridge.
- **Home Improvement Program (HIP):** Both JAS and HRI administer home improvement programs for the Housing Division. This program provides technical and financial assistance to low-, moderate- and middle-income Cambridge homeowners, and help stabilize owner-occupants in their homes while assisting them with needed home repairs.
- **Privately-owned Multi-family Rehab:** CNAHS works to improve the condition of multi-family rental housing in Cambridge while preserving and creating affordable housing without displacing existing tenants. CNAHS offers low-interest financing to multi-family owners who agree to rent their units to low- and moderate-income tenants at affordable rents.
- **Rehab Assistance Program (RAP):** Through RAP, JAS coordinates a unique program offering underserved Cambridge youth employment and skills training while engaging them in the rehab and development of affordable housing. In FY2010 **132** youth residents of Cambridge Housing Authority units participated in the program, assisting in the rehabilitation and development of **8** affordable units.

In the HIP and Multi-family Rehab programs, JAS, HRI and CNAHS derive Program Income through the re-payment of principal and interest to their respective Revolving Loan Funds from owners or assisted property. Program income is reported as required by HUD. Regarding other HUD requirements, Housing Division staff follow the Uniform Relocation and Real Property Acquisition Policies Act (URA), Section 104(d) of the Housing and Community Development Act and all HOME and CDBG requirements.

In addition to these programs, Housing Division staff oversee the Inclusionary Housing Program, which requires that private owners developing new or converted residential developments with ten or more units to provide 15 percent of the units as affordable housing. The units are affordable for the life of the building.

The City assisted **5** extremely low-income households, or households earning 30% less of the Area Median Income and **34** low-income households earning between 30% and 50% of area median income, through the affordable housing development programs, the HIP programs and CNAHS.

The Housing Division’s annual production numbers are impacted by a difference in how the City and HUD each account for completed projects. The City considers a project “complete” when the financing is finalized. HUD, however, does not consider a project “complete” until all obligations of the City are paid in full and drawn-down from the HUD system and the individual unit that is being assisted (ownership or rental) is fully occupied with an eligible resident. This difference in accounting often times creates a lag in anticipated and actual accomplishment. For example, FY2007 saw the completion of the Trolley Square affordable housing development, and while the City’s investment and the construction was completed in FY2007, the balance of the units were marketed, sold and rented by eligible residents, therefore the project was complete by HUD standards in FY2008. The result is that the efforts behind the Trolley Square project spanned two reporting cycles even though the results for the entire project were only “recognized” in one period. For this reason it is important to look at the whole picture instead of focusing too closely on year-by-year accomplishments as they relate to anticipated results.

Housing Accomplishments FY 2010	5 Year Goal (units)	Years 1 - 4	Year 5 Anticipated	Year 5 Actual	Five-Year Goal Completion Percentage	Total Accomplishments: FY06 to FY10	Year 5 Total Spend
Affordable Housing Development	550	327	60	6	60.55%	333	\$854,787
CNAHS	250	82	200	24	42.40%	106	\$105,650
Home Improvement Program	250	224	40	62	114.40%	286	\$651,282
Division Total	1050	515	300	92	57.81%	607	\$1,611,719

Economic Development

FY2010 demonstrated the continuing effectiveness of several on-going programs in both job training and small business assistance, and also demonstrated positive results in the continued analysis of the Financial Literacy and Small Business Assistance and new Green Jobs Training programs.

The two primary objectives of the Economic Development Division are to “Cultivate a supportive environment for local business and entrepreneurship with particular emphasis on micro-enterprises” and to “Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and

low-moderate income Cambridge residents for jobs in the bio-medical and emerging ‘green-jobs’ industries.”

The Division’s Bio-Med job training program continues to perform well in an ever-important task of providing upward mobility for unskilled workers. The framework for this program was employed in creating a Green Job training program to give Cambridge NRS residents the skills to participate in this emerging field. The City utilized a large share of its ARRA stimulus funds to support this on-going effort and those results are not treated in this report. The Best Retail Practices program is experiencing continued success and high demand among Cambridge’s small retailers, with an average post-grant sales increase of 17% by responding participants. The program has also served as a model for other municipalities at HUD’s request.

Additionally, the Financial Literacy training program continued its efforts to adapt to the current and emerging trends facing Cambridge residents. The Program has continually sought to deliver specific and targeted programs that provide practical and immediately useful skills in an economic climate that has faced rapidly changing conditions. The scope and breadth of the programs and their popularity with Cambridge residents signifies the value these programs and the Economic Development Division staff provide to the City’s residents.

Economic Development Accomplishments FY 2010	5 Year Goal (businesses served)	Year 5 Anticipated	Year 5 Actual	Five-Year Goal Completion Percentage	Total Accomplishments: FY06 to FY10	Year 5 Total Spend
Financial Literacy & Small Business Assistance	450	35	99	69%	312	\$17,000
Retail Best-Practices	120	24	45	98%	117	\$66,027
Job Training	57	9	18	154%	88	\$18,750
<i>Division Total</i>	<i>627</i>	<i>68</i>	<i>162</i>	<i>82%</i>	<i>517</i>	<i>\$101,777</i>

Neighborhood Revitalization Strategy

The City re-submitted its Neighborhood Revitalization Strategy (NRS) for its Five-Year Plan for FY 2006 to FY 2010 and was approved by HUD staff to continue programs that had a proven track record. Following HUD mandated guidelines the City identified the portion of Cambridge most in need of targeted funds and programs. These programs are aimed primarily at the stabilization of neighborhoods through assistance to middle-income homeowners and economic empowerment for low-mod-income residents through job and financial awareness training and small business assistance. The City has two (2) NRS areas, one in the eastern part of the City that runs from the Charles River across Central Square to the Somerville line and another that incorporates much of northern Massachusetts Avenue, as well as the Rindge housing towers.

Fiscal year 2010 saw the continued success of the Just-A-Start Bio-Med training program, Best Retail Practice assistance program and the continued expansion of the Home Improvement Program (HIP) in the inclusion of middle-income residents.

Community Planning

Cambridge’s Community Planning Division plays an integral part in the City’s development, and how that development is designed and enacted with public awareness and interaction. Community Planning provides high quality technical assistance to staff members, the City and residents for all department operations and provides information to the public on various planning and zoning initiatives. The Department also staffs and assists the Planning Board, working with various interested parties, both public and private, in developing, reviewing and implementing various urban design improvements.

The Community Planning Division continued its strong performance in FY2010, meeting and exceeding nearly every goal. This performance typifies the Division’s overall performance for the five-year period covered by the previous Consolidated Plan, where they produced more than 50% above what was expected.

Community Planning Accomplishments FY 2010	5 Year Goal	Years 1 - 4	Year 5 Anticipated	Year 5 Actual	Five-Year Goal Unit Completion Percentage	Total Accomplishments: FY06 - FY10	Year 5 Total Spend
Technical Assistance to Staff Members	60	60	15	15	125%	75	n/a
Provide Information on Planning and Zoning	4,000	7400	800	2,300	243%	9,700	n/a
Outreach for Urban Design Plans & Proposed Development	600	414	110	114	88%	528	n/a
Develop, Implement & Review Urban Design Improvements and Master Plan	120	125	20	41	138%	166	n/a
Staff & Assist Planning Board	120	99	22	21	100%	120	n/a
Parks & Playgrounds:		0				0	
<i>Renovations</i>	25	13	5	3	64%	16	\$359,695
<i>Technical Assistance</i>	30	27	6	10	123%	37	n/a
Total Parks & Playgrounds	55	40	11	13	96%	53	n/a
Increase Quality & Availability of Planning-Related Information:		0				0	
<i>GIS Maps</i>	600	825	120	225	175%	1,050	n/a
<i>Presentations</i>	500	380	100	80	92%	460	n/a
<i>Project & Program Materials</i>	20	16	4	4	100%	20	n/a
<i>Major Department Initiatives</i>	20	28	4	7	175%	35	n/a
Total Deliverables	1140	1249	228	316	137%	1,565	n/a
Division Totals	6,095	9387	1,206	2,820	200%	12,207	\$486,226

Public Services

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

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

Cambridge’s Public Service initiatives serve a Limited Clientele {24CFR 570.208(a)(2)(i)(A)(B)} of low and moderate-income individuals and families. The City’s Public Service non-profit subcontractors undertake Income Verification and maintain such records for all applicable programs and persons. The only portion of the Limited Clientele “assumed” to be low or moderate income is the homeless, who are served through the Emergency Shelter Grant.

FY2010 presented certain challenges to the Public Services Department to deliver its services as nearly all of its sub-recipients continued to digest reductions in funding due to the overall economic slowdown. As state and private funding resources reduced their contributions, services were necessarily scaled back in order to maintain safe and effective operations. Compounding this problem is the increase in unemployment, which leads to a higher homeless and at risk population. Heightened administrative requirements that were not accompanied by an increase in funds to offset the burden also presented a challenge to nearly all service providers. An increase in Federal funds and ARRA funds helped to offset the broader conditions which challenge the City’s sub-recipients.

Despite these challenges, the Department of Human Service Providers and their partners were able to serve many more clients than anticipated. This performance was exemplary of the work the Division has performed over the five-year period, an accomplishment most impressive given the increasingly difficult economic situation the providers face.

Public Services Accomplishments FY 2010	5 Year Goal	Year 5 Anticipated	Year 5 Actual	Five-Year Goal Completion	Total Accomplishments: FY06 - FY10	Year 5 Total Spend
General	16,000	2,000	5,439	112%	17,916	\$293,283
Battered & Abused Spouses	1,250	75	77	248%	3,098	\$30,029
Employment Services	810	250	258	430%	3,480	\$48,500
Legal Services	325	60	64	1004%	3,262	\$15,015
Senior Services	1,500	300	424	277%	4,162	\$13,100
Youth Services	1,810	200	353	209%	3,788	\$50,000
Program Total	21,695	2,885	6,615	165%	35,706	\$449,927

EnergyStar

The City of Cambridge requires that all new-construction of affordable rental and home-ownership units meet EnergyStar efficiency standards. As energy costs continue to

increase the cost of heating and cooling a home becomes more of a burden on low and moderate-income families. In FY2010 the City did not complete any EnergyStar compliant units.

The American Recovery and Reinvestment Act

The American Recovery and Reinvestment Act of 2009 (Recovery Act) appropriated \$1 billion to the U.S. Department of Housing and Urban Development (HUD) in Community Development Block Grant (CDBG) funds for states and local governments to carry out activities eligible under the CDBG program in an expedited manner. \$980 million is being distributed to existing CDBG recipients based on the formula by which they receive regular CDBG funding, with \$10 million being allocated to HUD for administrative expenses and \$10 million allocated to the Indian CDBG program. The funds were allocated based on the same formula employed for the allocation of standard CDBG funds, with all Recovery Act projects being treated as a substantial amendment to their current year's Plan and are referred to as CDBG-R funds. The City of Cambridge will receive \$851,070 in CDBG-R funds.

Certain ARRA funds were set aside to combat homelessness. The City also received \$1,302,128 in Homeless Prevention and Rapid Re-Housing (HPRP) funds. As described in the City's Consolidated Plan, there are many possible contributing factors and many paths that lead to homelessness. Without the kind of countervailing resources made available through ARRA, the economic downturn could precipitate the homelessness of people from a broad swath of the economic spectrum, ranging from previously stable households that have lost heretofore reliable employment income, to households in which economic stresses have led to domestic violence, to tenuously employed households whose limited education or employability make them prime targets for early layoffs and poor candidates for re-employment, to chronically vulnerable households facing multiple and often inter-related challenges including low income, clinical or medical issues, and/or less-than-adequate independent living skills.

The infusion of HPRP resources adds more capacity to an already-constituted infrastructure of prevention and re-housing-related programs and services which is described and endorsed by our Consolidated Plan.

These funds are not subject to the standard annual reporting cycle for other HUD funds such as CDBG, HOME and ESG, but they do contribute to the overall mission of HUD and the City. ARRA funds were utilized to augment the existing Bio-Medical Career Training (\$162,000) and Best Retail Practices (\$15,000) programs, affording the City the ability to increase the number of residents served by these long-running and successful programs. The City also used \$674,070 in ARRA funds in street and sidewalk improvements in the predominantly low and moderate-income Area 4 neighborhood.

Mortgage Foreclosure Crisis

The City of Cambridge has taken several steps to address foreclosure issues. Fortunately, due to consistently high property values, sub-prime lending and foreclosure have not been significant issues in the City. The Community Development Department, through the Housing Division, offers several classes to prepare first-time homebuyers and to work with owners post-purchase. These classes include information on how to avoid sub-prime and other risky mortgage products. The City has also published a list of foreclosure resources, available on the Community Development Department website.

Additionally, Housing Division staff members are always available to work with owners facing foreclosure issues. The City also sponsors the Home Improvement Program, administered by two local non-profits, providing both technical and financial assistance to homeowners who need to refinance to reduce their foreclosure risk as a part of the rehabilitation loan package..

The City also offers resources to small businesses in Cambridge that might feel the broader impacts of the current economic downturn; whether it is their own personal situation or a decrease in profitability due to slower sales. These resources include an array of Financial Literacy courses geared to help individuals and business owners better understand and manage their financial situation, whether it be growth or contraction. In FY2009 the City offered *Managing In Hard Times*, a workshop that provides current business owners and start-ups with information on how to reduce and conserve costs, improve efficiencies and continue to grow the business during an economic recession. Additionally, the City added a *Business Literacy* program in FY 2009 that addresses the issues that impact small business owners in difficult economic times.

The City's Best Retail Practices program also gives business owners an opportunity to enhance their business to remain as competitive as possible in difficult times, both through expert counseling and matching grants. A focus on marketing strategies in an economic downturn was added in FY 2009 and continued through FY2010.

Understanding and awareness are ultimately the greatest tools any individual or business can employ in mitigating the effects of a broad economic downturn. The City has this principle at the root of its programs in both Housing and Economic Development. We view our relationship with the residents as a partnership and feel the best route to success is to have partners that are well-informed and prepared to face broad challenges.

Re-allocations

Typically, if a jurisdiction does not submit an Annual Action Plan on a timely basis and/or if HUD determines a jurisdiction's Plan to be inadequate the award amount is recaptured by HUD and reallocated in the next fiscal year's allocation. To expedite the utilization of Recovery Act funds, however, any sums that are to be reallocated based on a jurisdiction's inability to produce a satisfactory substantial amendment to their Annual Plan by the dates required will be re-allocated based on a set of performance criteria to be determined by HUD's Secretary.

Location

The locations of all activities undertaken in FY2010 are located in the IDIS report C04PR03, found in the FY2010 CAPER IDIS Reports. 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 in the City's FY 2010 One-Year Action Plan and the Five-Year Consolidated Plan for FY 2006 to 2010.

Activities by Geographic Area

Cambridge attempted to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate-income households live. 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.

Basis for Assigning Priority Needs

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division's individual narrative and the City's FY 2009 One-Year Action Plan and Five-Year Consolidated Plan for FY2006 to 2010.

Activities that are assigned as a "High" priority are those which are slated to receive HUD funds through the Community Development Department and Department of Human Service Providers as stated within the Plan, those that are assigned a "Medium" priority are those that the City intends to fund, but do not involve federal entitlement grant funds. Activities that are assigned a "Low" priority are activities that are not receiving community development funds as stated within this Plan, but may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan's scope. Certain other priorities receiving a "Low" priority rating are not currently slated for funding by any City funding sources or programs.

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.

General Questions

1. *Assessment of the one-year goals and objectives:*
 - a. *Describe the accomplishments in attaining the goals and objectives for the reporting period.*
 - b. *Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.*
 - c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*
 2. *Describe the manner in which the recipient would change its program as a result of its experiences.*
 3. *Affirmatively Furthering Fair Housing:*
 - a. *Provide a summary of impediments to fair housing choice.*
 - b. *Identify actions taken to overcome effects of impediments identified.*
 4. *Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*
 5. *Leveraging Resources*
 - a. *Identify progress in obtaining "other" public and private resources to address needs.*
 - b. *How Federal resources from HUD leveraged other public and private resources.*
 - c. *How matching requirements were satisfied.*
-

Affirmatively Furthering Fair Housing

Addressing Impediments to Fair Housing

The City of Cambridge completed a new Fair Housing Plan in FY 2010 that included the Analysis of Impediments (AI) to Fair Housing Choice. HUD does not require an AI to be submitted annually for review. However, the City is required, as part of the Consolidated Plan Performance Evaluation Report (CAPER), to provide HUD with a summary of the AI identified and the jurisdiction's accomplishments in addressing them for the current reporting year. Below are activities the City participated in this year to address impediments to fair housing.

The City strategically collaborates with private and non-profit developers and various funding sources to increase the supply of affordable rental and homeownership housing units for low- and moderate-income households. The City housing services are provided in a manner that reaches across cultures in the ethnically diverse City of Cambridge. This includes offering translation services for first time homebuyer classes and housing literature in several languages including Creole and Spanish. The City continues to implement programs it has created over the years to create new units and to utilize resources provided by the State of Massachusetts and the Federal government as it faces high development costs in a built-out City. Several strategies to address impediments to fair housing in Cambridge are listed below.

Subsidize High Cost of Land and Real Estate Development

The high cost of land continues to make Cambridge a very challenging real estate market to create and preserve affordable housing. Consequently, the City has implemented programs to facilitate the development and preservation of affordable housing. The programs include Non-profit Sponsored Rental and Homeownership Development, the Inclusionary Housing Program, the Expiring Use Program, the Cambridge Neighborhood Apartment Housing Service (CNAHS) Multifamily Rehabilitation Program and the Home Improvement Program (See Objectives 1-4 for additional details and accomplishments on these programs). In addition, recent citywide rezoning initiatives continue to foster the development of new housing opportunities throughout the City.

Promote Zoning Favorable to Affordable Housing Development

The Cambridge Community Development Department (CDD) has worked for many years to promote the development of affordable housing through amendments or additions to its zoning code. While the City made some minor changes to its Zoning Ordinance in FY 2005 which were favorable to the development of new affordable housing, the most significant recent changes made to support the creation of new affordable housing are the Inclusionary Zoning Ordinance, the Incentive Zoning Ordinance, and the City-wide Rezoning Initiative.

- ***Inclusionary Zoning Ordinance***

In 1998 the City adopted an Inclusionary Zoning Ordinance that requires developers of any new or converted residential development with 10 or more units to provide 15 percent of the total number of units as affordable housing. In return, the developer receives up to a 30 percent increase in density. CDD monitors compliance with this ordinance. CDD staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. In FY 2010, 6 units were secured through deed restrictions ensuring their permanent affordability. To date, 459 units have been created through the Inclusionary Housing Program. Discussions to secure additional inclusionary units over the next few years are underway with developers.

- ***Incentive Zoning Ordinance***

The Cambridge Incentive Zoning Ordinance was adopted in 1988. It requires that non-residential developers with projects over 30,000 square feet that require a Special Permit to authorize an increase in the permissible density or intensity of a particular use, mitigate the impact of their development through a contribution to the Affordable Housing Trust. These funds are used to sponsor the development of affordable rental and homeownership units. The current contribution is \$4.38 per square foot. There are several developments underway which will be required to make Incentive Zoning contributions prior to completion in the coming years.

- ***Citywide Rezoning Initiative***

The Cambridge City Council passed a citywide rezoning initiative in 2001 to increase the City's housing stock by allowing housing in all districts, by rezoning numerous districts for housing, by facilitating the conversion of industrial buildings by streamlining the permitting process, and by reducing the commercial floor area ratios (FARs), thereby increasing a developer's incentive to build housing.

Each of these have resulted in new opportunities for local affordable housing developers and produced more affordable units through the Inclusionary Zoning Ordinance. It is estimated that there are close to 2,000 new units under development around the City.

Buffering the Effects of the Ongoing Shortage of Affordable Housing

In 1995, Massachusetts eliminated rent control through a statewide ballot initiative. While the direct effects of the end of rent control was displacement of many low- and moderate-income households, the lasting effects of the loss of rent control can still be seen. Dramatic increases in rent were followed in recent years by widespread condominium conversion as condo prices of the city soared. Condominium conversions continue to occur disrupting many lower income long-term tenants. Many of whom cannot afford to remain in the City. Currently, a household needs to earn \$161,069 per year to afford the median-priced single-family home or \$107,507 per year to afford the median-priced condo. To rent a market-rate two-bedroom unit, a household must have an annual income of \$87,200.

Since 1995, Cambridge has made significant contributions to increasing affordable housing through the Cambridge Affordable Housing Trust. The Trust provides funding for housing development, preservation, and improvement. Cambridge is one of the few municipalities nationwide that spends significant local funds on affordable housing efforts. To date, the Trust has received over \$67 million in Trust funds to finance the development of new units, including \$7 million in FY 2010.

Leveraging Available Public & Private Funds

The Community Preservation Act (CPA) is a financing tool for communities to leverage funds to preserve open space, historic sites, and affordable housing which was adopted by the Cambridge City Council and Cambridge voters in 2001. The CPA places three percent surcharge on local property taxes to be used for the open space, historic preservation and affordable housing. The state, in turn, matches the generated tax revenue, providing an even greater incentive for municipalities to pass the CPA. Cambridge voters passed the CPA, which has provided a significant source of funds for affordable housing. These funds also have helped to leverage other funds for housing programs.

High acquisition and construction costs, low vacancy rates, and a strong economic sector have had a tremendous impact on the cost of housing in the Cambridge market. Continued escalation of the cost of housing has resulted in fewer units created with federal, state, and

local dollars. In FY 2010, the CPA committee appointed by the City Manager, held its annual public hearing on needs and priorities of residents. Affordable housing was the most important issue for the majority of residents who testified before the committee and the committee voted to appropriate 80% of available CPA funds, 10% for open space, and 10% for historic preservation. A total of \$7 million was appropriated to the Cambridge Affordable Housing Trust for housing development in FY 2010.

Addressing Competing Concerns of Neighborhood Residents

There are competing demands among residents in Cambridge. Several of the primary conflicts exist between the desire for more housing in general, but limited tolerance for increased housing density and the corresponding impacts on parking, traffic, and open space associate with many proposed developments. The City has considered several strategies to address and remove existing barriers. The strategies include: public education; using prior successful affordable housing developments as examples of good development with minimal impact on the neighborhood; and intensive work with neighborhood residents to identify and address concerns to develop support for proposed projects. However, with Cambridge being a densely populated City, the difficult issue of competing uses and appropriate density for any remaining undeveloped sites will likely continue to be a challenge.

Strategies for Affirmatively Furthering Fair Housing

The following section addresses the City's efforts to further fair housing for all Cambridge residents.

City's Human Rights Commission: The Commission investigates allegations of discrimination and continues its commitment to ensure compliance with Title VIII of the Civil Rights Law of 1968 and the 1988 Amendments that expanded the existing legislation to prohibit housing discrimination against disabled individuals and families. The City's Human Rights Commission receives HUD funds and City funds, for mediation, public hearings, and awarding of damages for cases under fair housing laws.

Fair Housing Plan: In FY2010, the Community Development Department created a Fair Housing Plan, which includes an Analysis of Impediments to Fair Housing Choice. The plan was developed in conjunction with many other departments of the city, along with Cambridge Human Rights Commission and the Cambridge Housing Authority. In addition, input was gathered from many of the nonprofit organizations in the city, including Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap.

Public Education and Community Outreach: The Community Development Department hosted and attended community meetings and housing events throughout the City to inform residents of services, projects and programs active in the City. Many of the events are held annually. Some of the outreach events include National Night Out, Danehy Park Family Day, Hoops and Health, and the Cambridge River Fest. Housing staff use outreach opportunities to disseminate information on City's housing services and speak with residents about available resources. The City also hosts public meetings to engage the community and identify current needs through the Consolidated Plan preparation process, and the annual Community Preservation Act appropriation process.

The following are descriptions of several community outreach efforts by the City.

Referral Services ~ The Community Development Department provides referral services to Cambridge residents directing them to organizations in the City which can assist with various housing and social service issues, as well as individual counseling on housing and homebuyer issues. In FY2010, Housing staff responded to over 3,217 inquiries concerning housing services and entered 941 new households in the housing database. Households are notified when affordable rental and homeownership units are available. The housing staff also continued to distribute a housing brochure in English as well as Creole and Spanish. The brochure describes the housing services and programs available in the City of Cambridge and includes contact information for accessing the housing services.

Loan Program Sessions ~ Housing Staff attend loan program sessions held by local banks to introduce new products available for assisting low and moderate income households. Program information is then shared with the City's First Time Homebuyer participants through the first time homebuyer classes and individual counseling.

Application Help Sessions ~ When affordable housing units are being made available by the City, Housing Staff conduct informational sessions to help potential applicants understand the eligibility guidelines, the application process, and the affordability requirements of each unit. These sessions are conducted for both rental or homeownership units marketed by the Housing Division.

Cambridge Fair Housing Month ~ April is Fair Housing Month in Cambridge. The Cambridge Human Rights Commission's fair housing award ceremony at the end of April marked the culmination of a month of fair housing activities, including the Commission's annual poster and essay contest for middle school students in Cambridge. After fair housing workshops and after-school programs at a variety of schools, the Commission received 64 entries to the contest, which represented students from across the city.

Creation of Proactive Zoning Policies: In 2001, the City Council passed a citywide rezoning initiative. The new zoning made housing an allowable use in all districts, rezoned numerous districts to housing, facilitated the conversion of industrial buildings by streamlining the permitting process, and reduced commercial floor area ratios (FARs), thereby increasing a developer's incentive to build housing. Each initiative fosters new opportunities for local affordable housing developers. Another change came with the adoption of the Inclusionary Zoning Ordinance, which requires developers of any new or converted residential development with ten or more units or more than 10,000 square feet to make 15 percent of the units affordable to households earning no more than 80 percent of the area median income.

Tenant and Landlord Support and Mediation Services: The Community Development Department supports programs and services administered by local agencies to further fair housing. With funding from the City, Just-A-Start Corporation administers a tenant and landlord Mediation Services Program, which provides a resource both for tenants and landlords. In FY2010 provided outreach to over 250 Cambridge residents and completed 79 specific cases.

City of Cambridge Multi-Service Center: This center provides housing search services, referrals to shelters, and limited emergency funds.

Cambridge and Somerville Legal Services (CASLS): CASLS provides free legal services for low-income residents.

Tenant Organizing for Expiring Use Buildings: With support from the City, the Cambridge Economic Opportunity Corporation (CEOC) employs a full-time Tenant Organizer whose responsibility it is to organize and mobilize tenants at risk of being displaced from federally-assisted buildings when its affordability restriction expire.

CEOC Lead Neighborhood Work-groups: Funded and supported by the City, the Cambridge Economic Opportunity Council (CEOC), coordinates participant-driven workgroups that address housing issues. These workgroups include the Cambridge Expiring Use Tenant Committee, the Public Housing Tenant Work-Group, LBJ

Association, Fresh Pond Tenant Association, and Haitians in Action at CEOC. CEOC's staff provide support to tenant associations and work with groups in a range of ways including tracking state and federal legislation which may affect the management, rents, and leases at properties where they reside; the production of informational flyers; translation services; assistance in agenda preparation; and meeting facilitation.

OTHER ACTIONS

In the Five-Year Consolidated Plan written in 2005 as well as in preparing the FY2010 Action Plan, the City identified impediments to developing affordable housing for the City's low-income residents and continues to address those needs in various ways (see the discussion on Affirmatively Marketing Fair Housing). In addition, the City has identified other key strategies to the successfully delivery of affordable housing programs and services. These strategies include continued collaboration among key federal, state and local agencies, which has helped to improve public housing policies, resident initiatives, and ensure the availability of de-leaded units.

Managing the Process

1. *Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.*
-

Lead Agency

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

Significant Aspects of Developing the Plan

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

Consultations

Working within the goals set by the City Council and the City Manager, CDD worked closely with neighborhood groups and residents developing goals, initiatives and strategies that are pertinent to each neighborhood. (See neighborhood studies). The Department of Human Services establishes their goals by consulting the public services providers who have direct contact with the clientele being served.

Cambridge City Council Goals and actions taken to achieve them:

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

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

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

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

Additionally, in the course of its Five-Year Consolidated Plan for FY2006-2010 the City utilized a total of over \$160 million in leveraged resources in the execution of its projects from federal, state and private sources. .

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

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

The City also uses its RAP program in conjunction with Just-A-Start corporation in the rehabilitation and construction of affordable housing units. The program gives

troubled and under-privileged Cambridge youths direct experience as laborers working under skilled craftsmen. This program not only provides useful skills training, but also exists as an encouraging and positive experience which gives the youths both knowledge and a sense of positive accomplishment.

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

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

Promote a Healthy Environment by adopting healthy and environmentally sound and energy efficient practices throughout the community.

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

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

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

The City spends typically no less than 60% of its annual CDBG and 100% of its annual HOME entitlements on affordable housing. From FY2006 to FY2010 the City has expended \$10,584,303 on housing, creating or stabilizing 737 units. The Cambridge housing market is very challenging to operate in for the purposes of expanding and maintaining an affordable housing stock and the City will continue to leverage and effectively use all possible resources. .

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

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

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

Collaboration & Outreach

The Community Development Department has worked closely with the Department of Human Services in the development of the One-Year Action Plan and the Consolidated Plan. Collaboration also included consultation with the City Manager's Office, the Cambridge Housing Authority, the Cambridge Historical Commission, the Cambridge Commission for Persons with Disabilities, the Cambridge Human Rights Commission, the Human Service Commission, the Cambridge Public Health Commission, Cambridge and Somerville Cooperative Apartment Program, Just A Start Corporation, Homeowner's Rehab, Inc., AIDS Housing Corporation and homeless and special needs providers.

Citizen Participation

1. *Provide a summary of citizen comments.*
 2. *In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds*
-

Citizen Participation Plan

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

Participation

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

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

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

Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the

Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

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

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

Public Meetings for CDBG, HOME & ESG Funding

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

Access to Information

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

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

Anti-displacement

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

Substantial Amendments

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

Citizen Comments on the FY2010 CAPER

The City made a draft version of the FY 2010 CAPER available for review by the public on Friday, August 27th. Versions of the Plan were made available at the City's planning offices, the main branch of the Cambridge Public Library and on the City's website. The Plan's availability was advertised in the Cambridge Chronicle and the Cambridge TAB.

Additionally, the City advertised that all comments from the public on the draft version of the Plan would be accepted until September 13 and would be included in the final version of the Plan to be submitted to HUD.

Institutional Structure

1. *Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.*
-

Institutional Structure & Enhanced Coordination

In FY 2010, the City continued to collaborate with and further develop its relationships with federal, state and local agencies, policy makers, funding sources, tenant groups, and service providers through formal and informal networks

Federal

Cambridge continues to work with the U.S. Department of Housing and Urban Development (HUD) on policy, program, monitoring, and funding.

Cambridge non-profits and CHDOs created affordable housing and provided services through contracts funded with CDBG and HOME. Federal funds also support the administration of the Rehab Assistance and Home Improvement Programs administered by Just-A-Start Corporation, and the CNAHS and HIP programs administered by Homeowners' Rehab. The City's nonprofits are invited to contribute to the development of the City's policies and programs to serve housing needs of low- and moderate-income households. Federal funding is a critical component to the ongoing health and stability of these agencies.

State

The City has a strong working relationship with the Massachusetts Department of Housing and Community Development (DHCD) and other state agencies that provide support to the City's affordable housing initiatives. While availability of state funds for the creation of new affordable units has become more difficult to rely on in recent years, local non-profits successfully secured funds in very competitive funding competitions from DHCD and other state funding sources in FY 2010.

Local

Cambridge has a number of Non-Profit Housing Organizations that collaborate to provide an effective delivery system for affordable housing production and social services. The City provides over \$1 million in annual contracts with non-profit housing agencies for the operation of housing programs and the development of affordable rental and homeownership units.

The Cambridge Housing Authority (CHA) is one of the highest performing authorities in the country. The CHA works collaboratively with local non-profit housing developers to use project-based Section 8 certificates to help finance new affordable rental developments, significantly increasing the financial feasibility of these projects. They assist in making Inclusionary Housing Program units available to very low-income households with Section 8 Certificates and in supporting the City's housing initiatives by attending and participating in public outreach events. HUD Entitlement Funds and Cambridge Affordable Housing Trust Funds have enabled the City to support the CHA's efforts to develop more affordable housing.

The Cambridge Multi-Service Center offers a wide range of services including homelessness prevention, emergency shelters, transitional housing, and emergency funds. Both the Community Development Department and Human Service Department communicate and collaborate regularly to serve as wide a range of persons as possible throughout the City.

The Cambridge Affordable Housing Development Working Group has met regularly since 1995, the year rental control was terminated in Massachusetts, to coordinate affordable housing development efforts and to share ideas, expertise and progress in the housing development process. This group is made up of staff from the Community Development Department's Housing Division, the Cambridge Housing Authority, Just-A-Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc.

The Cambridge Affordable Housing Trust is a nine-member independent City board comprised of experts in the fields of affordable housing, real estate finance, development, and housing policy and planning. The Trust serves as both a policy advisory board and a loan committee for new development projects. In FY 2010, the City Council appropriated more than \$7 million in City funds from the Community Preservation Act to the Trust to support affordable housing development. The Trust meets monthly and considers funding requests from housing developers proposing projects which preserve or create affordable housing in the City.

The City maintains strong working relationships with neighborhood groups and housing advocates that support affordable housing development in the City. Local support for housing has been one of the central factors contributing to the success of housing developers and service providers.

Collaboration & Outreach

The Community Development Department has worked closely with the Department of Human Services in the development of the One-Year Action Plan and the Consolidated Plan. Collaboration also included consultation with the City Manager's Office, the Cambridge Housing Authority, the Cambridge Historical Commission, the Cambridge Commission for Persons with Disabilities, the Cambridge Human Rights Commission, the Human Service Commission, the Cambridge Public Health Commission, Cambridge and

Somerville Cooperative Apartment Program, Just A Start Corporation, Homeowner's Rehab, Inc., AIDS Housing Corporation and homeless and special needs providers.

Actions to Further Develop Institutional Structure

The largest gap continues to be a need for additional funding to serve the low-income households in need of housing. Cambridge has continued search for additional funds from Federal, State, and private sources to give funds to non profits to develop additional housing. In addition the non-profit developers have searched for additional funds.

Cambridge has continued to market its affordable housing units to all eligible applicants. These include units from new affordable developments, inclusionary programs and re-sales of existing affordable units that have become available this year. Information on both these rental units and homeownership units has been made available through a variety of mailings and online formats. In addition the city has distributed information on the various housing programs that are available such as First Time Home Buyer classes and Home Improvement Program. CDD staff have attended public activities, such as Riverfest Family Days, and Fair Housing Meetings, to distribute information on the available affordable housing units and housing programs.

Cambridge Housing Authority (CHA) has continued to be an excellent public housing authority that has a national reputation. Despite the discouraging funding trends, CHA has been able to use the flexibility provided by its participation in the Moving to Work program to acquire and redevelop over 325 affordable, scattered site units since entering the MTW program in 2000. This increase in affordable housing opportunities is a significant accomplishment given the funding challenges Housing Authorities face. However the paucity of federal funds for new development continues to manifest in the ever-lengthening wait list for affordable housing and consistent numbers of homeless in Cambridge.

Monitoring

1. *Describe how and the frequency with which you monitored your activities.*
2. *Describe the results of your monitoring including any improvements.*
3. *Self Evaluation*
 - a. *Describe the effect programs have in solving neighborhood and community problems.*
 - b. *Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.*
 - c. *Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.*
 - d. *Indicate any activities falling behind schedule.*
 - e. *Describe how activities and strategies made an impact on identified needs.*
 - f. *Identify indicators that would best describe the results.*
 - g. *Identify barriers that had a negative impact on fulfilling the strategies and overall vision.*
 - h. *Identify whether major goals are on target and discuss reasons for those that are not on target.*
 - i. *Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.*

See also: Each Division's Narrative

Housing

The City's Community Development Department (CDD) uses HUD funds to support the following goals:

- **Create New Affordable Rental Units;**
- **Create Affordable Homeownership Units;**
- **Preserve Affordable Existing Affordable Housing; and**
- **Stabilize and Renovate Owner-Occupied Units.**

To monitor the programs that support reaching these goals, CDD performs assessments throughout the life of all projects and programs. Every year, CDD reviews on an ongoing basis applications for specific project funding, reviewing all available funds against the needs of projects in the pipeline. Projects are considered using the following criteria: their financial feasibility, the creation of preservation of long-term affordability; emphasis on the creation of housing for families; creation of both rental and homeownership housing to serve a mix of incomes; design quality and use of energy-efficient materials; and the use of City funds to leverage other public and private financing. Projects are also reviewed for their ability to comply with the funding requirements for all funding sources.

In addition to the review of future projects, CDD staff also provides technical assistance and monitors the progress of projects under construction. This involves the monthly review of all project expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs. CDD staff also monitors all sites under construction and regularly meets the construction managers of each project.

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

Annually, the City conducts regular ongoing site visits as well as tenant file monitoring of all affordable housing developments to ensure compliance with program goals and federal regulations. Site visits include property inspections, which are part of our service delivery system and are conducted as prescribed by HUD (see chart below). Each year the Housing Division conducts property inspections on approximately 10% to 15% of the units in its affordable housing stock. This year, 1154 affordable units were monitored.

Property Inspection Schedule:

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

The staff of the Housing Division of CDD also monitor loans created by Lead Safe Cambridge (LSC). The LSC program ended last year when the grants ran out, so no new loans are being created. But for the loans that are outstanding, CDD monitor the owners and tenants of property that was deleaded under the LSC, to verify compliance with the Affordable Housing Covenant.

Economic Development

The policy of the Economic Development Division is to monitor all sub-recipient performances against performance measures and standards, including compliance with all HUD regulations, and in accordance with the fully executed Agreements between the two parties. The program assessments look at the sub-recipients' progress in meeting objectives, meeting set goals, its reporting compliance with regard to timeliness and accuracy and whether required documentation is on file and all requirements set forth in the sub-recipient agreement between the City and the sub-recipient are met.

In FY 2010, the Economic Development Division staff continued to hold face-to-face meetings on a regular basis with all sub-recipients. The Division retains a long-time relationship with the sub-recipients. Staff checked for compliance with the sub-recipient Agreement terms in the different programs and with HUD regulations. Monitoring of the activities of all the sub-recipients under contract with the city in FY2010 was held. All sub-recipients were found to be in compliance with their Agreement terms and HUD regulations. There were no findings.

In FY 2010, on a monthly basis, EDD staff reviewed all sub-recipients' personnel and non-personnel operating expenses by examining invoices and supporting documentation for monthly program expenditures, outreach and general and administrative expenditures, as well as program income, if any, and approved same.

In addition, all the sub-recipients received performance assessments in accordance with their individual Agreements and annual schedules:

Cambridge Bio-Medical Careers Program: The Program was evaluated by the sub-recipient quarterly and the results reported to the city in the Quarterly Report Form, as required in the Agreement. EDD staff reviewed all reports and found the sub-recipient met all required performance standards and measurements. The sub-recipient met the Program's objective to create economic opportunities through job accessibility for the residents who were students in the Program. As of June 2010, one year after graduation, 7 of the 10 students supported by the Program in the Class of 2008-2009 have obtained full-time positions in the biotech/biomedical field. Salaries ranged from \$10/per hour (Packing Specialist) to \$18/per hour (Pharmacy and Manufacturing Technicians).

Best Retail Practices Program: The City actively participates with the sub-recipient in the distribution of services provided to the clients of this Program. In FY 2010, EDD staff advertised and marketed the original three part Program to eligible Cambridge businesses, participated in the workshop presentation as an outreach activity, reviewed, accepted and keep on file the original applications (family income certification forms), set up and accompanied the consultant on the individual consultations and monitored the number of clients to whom the sub-recipient consultant provided services. In FY 2010, two advanced workshops were held targeting best practices areas of interest for participants who had completed the original three part Program. These were Restaurant Best Practices and Advanced Marketing Best Practices. A total of 43 businesses received assistance in FY2010.

EDD staff monitored the receipt of, reviewed and distributed requisite post-consultation written reports from the consultants to the clients, making sure that they are received and distributed in accordance with a pre-set schedule outlined in the contract. EDD staff also worked with the sub-recipient, reviewing and then implementing consultant recommendations for client improvements under the Grant Program. The sub-recipient met all performance standards and measurements required for FY 2010.

Center for Women & Enterprise: In addition to ongoing performance monitoring, EDD met with the City's service provider, Center for Women & Enterprise (CWE), several times during FY 2010 for overall program evaluations. The first meeting took place in September 2009 and subsequent meetings took place during March 2010 and June 2010. On-site monitoring occurred in February 2010.

The first overall program evaluation concluded that CWE performed well in delivering programs and serving clients and has improved greatly with budgeting and preparing

program reports. CWE has also improved regarding long term tracking reports and using participant feedback in improving marketing and programming.

For FY 2010, the business development program plans include a combination of, group workshops, individual business consulting, and entrepreneurial training. EDD expects that this combination of services will provide more targeted help to clients and produce more long-term results concerning business starts and business growth.

Cambridge Green Jobs Program: The Cambridge Green Jobs Program began in April 2010. The Program will continue to be evaluated by the sub-recipient quarterly and the results will be reported to the city in the Quarterly Report Form, as required in the Agreement. The sub-recipient is meeting the Program's objective to create economic opportunities through job training for the residents who are students in the Program. As of June 2010, 3 eligible residents are in the training program.

Public Services

In addition to reviewing written quarterly performance reports submitted by each sub-recipient, City staff made an annual site visit to each of the 15 subrecipient agencies, as well as the three programs operated by the Department of Human Service Programs (Multi-Service Center, Haitian Services, Council on Aging Grandet an Aksyon program). Each program was furnished with a copy of the monitoring guide in advance of the visit, and received a written report of the site visit afterwards.

There were no findings on any of our monitoring visits to subrecipients in FY2010. The City remains in close contact with subrecipients throughout the year, and works with them on resolving any difficulties early on, which avoids findings at the time of monitoring.

Public Services programs, which provide services to individuals and families and are not oriented toward economic, neighborhood or community change *per se*, have much different metrics of success than other CDBG funded activities. In most categories of service, category total goals were met or exceeded for the year.

Emergency Shelter Grant (ESG) Program

Over the past program year, all thirteen Cambridge-funded ESG programs were monitored on a regular basis using the three-pronged approach of:

1. Distance monitoring, using telephone, fax and email correspondence with each agency's program and fiscal personnel;
2. Reviewing program reports, bills and back up; and
3. Conducting site visits where deemed necessary-

In addition to ensuring that each funded program was in compliance with both HUD regulations and City ordinances, monitoring was used as a tool to help improve some of the weaker programs by offering technical assistance.

City personnel performed on-site monitoring visits to the following ESG programs during the FY 2010 program year:

- Heading Home, Inc.'s Shelter Plus Care Program;
- HomeStart's Homeless to Housing Services drop-in facility;
- CASPAR's Emergency Service Shelter; and
- The YWCA of Cambridge's family shelter; and

All programs visited were found to be in compliance with HUD regulations and were deemed to be performing their services and achieving their goals as contractually agreed with the City.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and 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.

Financial Resources

FEDERAL RESOURCES

AmeriCorps

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

Cambridge Health Alliance

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

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

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

Cambridge-Somerville Healthy Homes

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

The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

Community Development Block Grant Program

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

Conventional Public Housing Operating Subsidy

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

Emergency Shelter Grant - HUD

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

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

- Providing matching funds itself, or

- Through matching funds or voluntary efforts provided by any recipient or project sponsor.

The City may use any of the following in calculating the amount of matching funds provided:

- Cash,
- The value or fair rental value of any donated material or building,
- The value of any lease on a building,
- Any salary paid to staff to carry out the program of the recipient; and
- The value of the time and services contributed by volunteers to carry out the program of the recipient at a current rate of \$5 per hour.

Fair Housing Initiatives

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

Family/Youth Services Bureau

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

Federal Emergency Management Agency (FEMA) Funds

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

Federal Mental Health and Substance Abuse Block Grant

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

Federal PACE Grants

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

HOME Entitlement Grant

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

HOME Match Contribution

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

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

HOPE Programs (HOPE I, HOPE IV, HOPE VI)

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

Leadsafe Cambridge Program

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

Low-income Housing Tax Credits

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

McKinney–Vento Supported Housing Program (SHP)

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of \$1 million per year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.

McKinney–Vento Shelter Plus Care (S+C)

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

Moderate Rehabilitation Single Room Occupancy Program

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

Non-Public Housing Development

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

Public Housing Capital Funds

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

Public Housing Capital Grant

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

Public Housing Development

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

Safe Havens for Homeless Individuals

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

Section 108 Loan Grantee Program Funds

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

Housing Choice Voucher Program (Local Leased Housing Program)

The HCVP (“Section 8”) Program was developed to offer low-income households a chance to obtain units in privately owned buildings. Theoretically, the program’s mobility promotes poverty deconcentration in urban neighborhoods and provides a desirable alternative to public housing developments. The program, under the aegis of the CHA, provides participants subsidies to rent private units throughout the City. The success of the program in Cambridge is in large part due to the regulatory flexibility granted CHA through its participation in the MTW program. MTW allows CHA to quickly adjust subsidy levels in response to fluctuations in the City’s rental market in order to maximize the number of households accessing housing subsidies through the voucher program.

Currently, CHA’s MTW participation allows it to exceed HUD’s regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and/or allowed residents to contribute a higher percentage of their income than program rules would regularly allow. In aggressive pursuit of Project-Based units, the CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that should or can be project-based. At the end of the Demonstration, currently set at March 31, 2009, the CHA will need regulatory changes to continue this important work.

Shelter Plus Care Program

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

Supportive Housing for Persons with Disabilities (Section 811)

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

Supportive Housing Program

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

Program Income

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

Workforce Investment Act

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-

16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. They spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals.

YouthBuild

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

STATE RESOURCES

Cambridge Housing Assistance Program

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

Capital Improvement and Preservation Fund (CIPF)

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

Commercial Area Transit Node Housing Program (CATNHP)

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

Community Based Housing (CBH)

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

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local referendum. Monies collected for this fund are raised from a surcharge of up to 3% on local property

taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and is now eligible for state matching funds. The City's Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately \$7.2 million annually. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

Housing Innovation Fund (HIF)

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

Housing Stabilization Funds

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

Massachusetts Affordable Housing Trust Fund (AHTF)

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

Mass Housing Get the Lead Out Program

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

Menotomy Weatherization Program

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

Soft Second Loan Program

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

State-Assisted Public Housing

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

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

While the recent past has seen a significant disinvestment by the state in its affordable housing programs, the Patrick administration's budget proposal for FY 2008 provides significant increases in funding for some of the state's housing programs. The CHA is encouraged that state appear committed to increasing their commitment to the Commonwealth's long-neglected affordable housing programs.

State's Department of Public Health

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

State Emergency Assistance

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

State HOME Allocations

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

State Taxes

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

TOD Infrastructure and Housing Support Program (TOD Bond Program)

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

LOCAL RESOURCES

Affordable Rental and Homeownership Services

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

Cambridge Affordable Housing Trust

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

Cambridge Fund for Housing the Homeless

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

Cambridge Historic Commission

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

shingles. It may also be applied toward structural repairs that are essential to the integrity of original features.

Cambridge Housing Assistance Program

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

Cambridge Multi-Service Center

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

Cambridge Neighborhood Apartment Housing Services (CNAHS)

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

Expiring Use ~ Low-Income Housing Preservation Program

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

Harvard Loan 20/20/2000 Initiative

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

Incentive Zoning Program

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

Inclusionary Zoning Program

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

Property Tax Revenues

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

PRIVATE RESOURCES

Bank of America Foundation (B of A)

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

Second Chance Program

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

Families to Families Funds (FFF)

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

Federal Home Loan Bank Programs

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

Harvard Emergency Loan Program

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

Non-Profit & Owner Equity

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

Private Lenders

Cambridge local private lenders, provide acquisition, rehabilitation, and construction loans to Cambridge affordable housing projects.

FY2010 Housing Loan Information

The City, through its housing non-profit partners, provides housing loans for many purposes. Through the Home Improvement Program (HIP) these loans are used for rehabilitation; the terms of which being either pay-back loans of 0.5 to 3% interest, or deferred loans to be paid back upon transfer of the property. The other loans are through Affordable Housing Development programs for the development of new units, and these loans are all deferred / forgiven contingent upon the unit remaining affordable for periods ranging from 20 years to perpetuity. Deed restrictions are placed on the affordable home-ownership units to ensure long-term affordability.

FY 2010 Loan Portfolio:

<i>Deferred HIP loans:</i>	<i>137 loans totaling \$2,055,884</i>
<i>Scheduled Payback HIP loans:</i>	<i>188 loans totaling \$2,692,329</i>
<i>Affordable Housing Development loans:</i>	<i>26 loans totaling \$6,576,628</i>

Financial Information

IDIS Financial Reports:

(All complete Financial Reports are included at the end of this document)

- **HUD Grants and Program Income – C04PR01**
- **Summary of Consolidated Plan Projects for Program Year 2008 – C04PR06**
- **CDBG Financial Summary for Program Year 2008 – C04PR26**
- **Status of CHDO Funds by Fiscal Year – C04PR25**
- **Status of HOME Grants C04PR27**

Leveraged Resources for FY2010

SOURCE	-
FEDERAL SOURCES: (Non-CDBG or HOME)	
AmeriCorps - Corporation for National Service (Fed)	264,328
Cambridge Office of Workforce Development (CDBG)	13,500
Metro North Regional Emp. Board WIA (Fed)	166,187
Leadsafe Cambridge - Federal Funds	9,850
HUD Youthbuild	183,460
Commonwealth Corporation (ARRA)	57,315
Neighborhood Reinvestment	71,686
US Dept of Labor (ETA) YouthBuild	180,337
Mass. Service Alliance (ARRA)	45,310
Somerville CDBG (ARRA)	19,489
<i>sub-total: federal</i>	1,011,463
STATE SOURCES*:	
DHCD - Housing Stabilization Funds III	588,111
DHCD - CATNHP	68,196
State Department of Education (State Youthbuild)	147,336
Green Affordable Housing Initiative (GAHI)	264,402
<i>sub-total: state</i>	1,068,045
LOCAL/CITY SOURCES*:	
Cambridge Historic Commission	52,200
Cambridge Affordable Housing Trust	1,983,785
Leadsafe Cambridge	82,700
City Tax Revenues (Fair Hsg & Non-profits)	130,511
Cambridge Mayor's Program	21,500
<i>sub-total: local</i>	2,270,696
PRIVATE & NON-PROFIT EQUITY SOURCES*:	
Owner Contribution	10,820
Associate Grant Makers (AGM)	19,800
Cambridge Housing Authority (CHA)	24,788
CNAHS	136,412
JAS	357,309
HRI	32,114
East Cambridge Savings Bank	78,891
Cambridge Trust Company	2,634,933
Cambridge Savings Bank	891,975
Project Reserves	546,129
Enterprise Green Grant	5,000
YB USA/WalMart Foundation	42,028
Hyams Foundation	54,005
Other Private	16,705
Citi Foundation	10,000
Mass Technology Collaborative	80,000
<i>sub-total: private / non-profit</i>	4,940,909
TOTAL	
	9,291,112

Emergency Shelter Grant Matched Funds for FY2010

Agency	Program	FY2010 Grant	Total Match	Sources
Shelter Inc.	Women's Drop In	\$ 28,000	\$ 28,000	Private fundraising & United Way
Shelter Inc.	Shelter Plus Care	\$ 20,000	\$ 32,379	Fundraising
CASPAR	Wet Shelter	\$ 18,000	\$ 759,996	MA DPH/BSAS
Hildebrand	Family Shelter	\$ 9,000	\$ 9,000	Dept of Housing & Comm Dev (DHCD)
Bread & Jams	Bread & Jams Drop In Shelter	\$ 10,000	\$ 15,000	Private Fundraising
Salvation Army	Shelter	\$ 8,000	\$ 8,000	Volunteer labor
Transition House	Battered Women Shelter	\$ 9,000	\$ 25,000	MA DTA
Catholic Charities	St. Patrick' Women's Shelter	\$ 6,500	\$ 10,000	City of Somerville
Phillips Brooks/UNILU	Harvard Square Shelter	\$ 3,500	\$ 51,000	State (MHSA) & Private Fundraising
Phillips Brooks House	St. James Summer Shelter	\$ 2,500	\$ 3,000	Private (Harvard PPSG Grant)
HomeStart	Cambridge Homeless to Housing	\$ 6,000	\$ 16,605	SHP funds HRT Program
YWCA	Residence/ Shelter	\$ 5,000	\$ 5,000	Citizens for Energy + MA DHCD
Cambridge Cares about AIDS	Youth on Fire day drop in	\$ 10,000	\$ 16,100	Federal (SAMHSA) + State (DPH)
DHSP	Administration @ 5%	\$ 6,978		
Total		\$142,478	\$ 979,080	

HOUSING

Housing Needs

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

1. *Describe Actions taken during the last year to foster and maintain affordable housing.*

Specific Housing Objectives

1. *Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.*
2. *Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*
3. *Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.*

HOUSING DIVISION

Introduction

Through its commitment to create and preserve affordable housing for low- and moderate-income residents in Cambridge, the City's Community Development Department Housing Division identified four definitive objectives to meet its goal. The objectives are:

- Create New Affordable Rental Units;
- Create New Affordable Homeownership Units;
- Preserve Affordable Rental Units; and
- Stabilize and Renovate Owner-Occupied 1-4 Unit Buildings.

In the Five-Year Consolidated Plan, completed in May 2005, the City projected goals to be achieved over five years, and embarked on plans to strategically meet its objectives by partnering with non-profit housing developers, private developers, the Cambridge Affordable Housing Trust, and the Cambridge Housing Authority (CHA). With funds received from the U.S. Department of Housing and Urban Development (HUD), the City continues to successfully leverage financial support from other federal, state, local and private sources to meet development and housing service objectives. The following narrative is an overview of the City's housing activities completed in fiscal year 2010, and its progress in meeting housing goals stated in its Five-Year Consolidated Plan.

Objective #1

To create new affordable rental units targeted to extremely low, low- and moderate-income families and individuals.

Non-profit Affordable Housing Development Program - Rental

Affordable rental units are developed through the City's Non-profit Affordable Housing Development program. Local non-profit housing agencies include designated Community Housing Development Organizations (CHDOs) Homeowner's Rehab Inc. (HRI) and Just-A-Start Corporation (JAS) in addition to Cascap Inc., the Cambridge Housing Authority (CHA), and two subsidiaries of the CHA: Essex Street Management, Inc. (ESMI) and the Cambridge Affordable Housing Corporation (CAHC). Each received financial assistance, technical support, or both this year. These organizations acquire and rehabilitate existing buildings or build new housing, to add new rental units to the City's affordable housing stock. The housing is affordable under terms of the City's Affordable Housing Agreement, a long-term deed restriction which requires an affordability period of fifty years or more. Whenever possible the City considers the use of City-owned land for development of affordable housing to reduce development costs.

In addition to funds used to finance these developments, salaries of the City's Community Development Department Housing staff were funded in part with CDBG and HOME funds to deliver these projects. Staff worked with non-profit organizations to identify potential opportunities; assess the overall feasibility of the project; identify funding sources; advance the project through acquisition and development; and monitor units during rehab/construction and after completion to ensure compliance with program requirements.

Accomplishments

CDBG, HOME and Cambridge Affordable Housing Trust funds supported the development of affordable rental units and leveraged several million dollars from public and private sources. These units are currently in various stages of development and will be occupied by extremely low, low- and moderate-income residents when completed. In FY 2010, the City continued work on affordable rental units around the City. Projects with affordable rental units that secured and closed on their financing during this fiscal year include:

- Continued to assemble financing of an existing building on Porter Road which will be converted to affordable rental housing;
- The acquisition of property at 625 Putnam Street where new construction of 40 affordable rental units has been proposed.

Work on other projects by the City and the non-profit agencies include:

- The rehab of an existing building at 95-97 Pine Street to create 12 affordable rental units.
- The completion of the rehab of an existing lodging house at 35 Harvey Street to create 16 affordable SRO units;

Challenges

Specific challenges to producing new affordable rental opportunities in Cambridge are high acquisition and construction costs. Being a largely built-out City, opportunities for development of new housing units are limited. Competition from developers of market-rate housing makes obtaining sites for development of new units difficult. Whenever possible the City considers the use of City-owned land for development of affordable housing to reduce development costs.

Additional challenges in creating new affordable rental housing stem from continued uncertainty in the market for low-income housing tax credits and reductions in funding available for Section 8 rental subsidies which are critical to the feasibility of developing new rental units. Rental developments are much more difficult to finance with uncertainty regarding the Section 8 program funding levels and tax credit equity yields. Questions about continued Section 8 commitments and concerns about the market demand for and price of tax credits make financing rental housing challenging.

Inclusionary Housing Program - Rental

Through the Inclusionary Housing Program, private owners developing new or converted residential developments with ten or more units are required to provide 15 percent of the units as affordable housing. The units are affordable for the life of the building.

Amidst rising land costs and housing prices, the Inclusionary Housing Program has been a very successful and cost effective vehicle for securing affordable units in mixed-income developments in the City. Since its inception in 1998, 459 affordable rental and ownership units have been created under the program.

Salaries of Community Development Department Housing staff who administer the Inclusionary Zoning Program are funded with CDBG funds. Project delivery activities for Inclusionary Housing projects include technical assistance to developers, reviewing plans and specifications to ensure that the appropriate number and type of units are designated as affordable, ensuring that the units are comparable in size and amenities to market-rate units, and assisting the developer in marketing the units to eligible renters or buyers.

Accomplishments

In FY 2010, 6 affordable rental units were created through the Inclusionary Zoning Program, and 57 units completed in previous years were marketed. In addition CDD Staff has provided technical assistance to seven developers, who are working on potential new inclusionary zoning projects for 2011.

Objective #2

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

Non-profit Affordable Housing Development Program - Homeownership

The City finances the acquisition and rehabilitation of affordable homeownership units through non-profit sponsored development of homeownership units. The City also supports the creation of homeownership opportunities for low- and moderate-income families through the Inclusionary Housing Program and the City's Financial Assistance Program, which provides deferred loans to first-time buyers. In addition, the City assists with the resale of deed-restricted affordable units to eligible households.

Affordable homeowner units are developed through the City's Non-profit Affordable Housing Development program. Local non-profit housing agencies include designated Community Housing Development Organizations (CHDOs) Homeowner's Rehab Inc. (HRI) and Just-A-Start Corporation (JAS), and Cascap. These organizations acquire and develop property to create new homeownership units which become part of the City's affordable housing stock. Units remain affordable through the City's Affordable Housing Agreement, a long-term deed restriction. Whenever possible the City considers the use of City-owned land for development of affordable housing to reduce development costs.

In addition to funds used to finance these developments, salaries of the City's Community Development Department Housing staff were funded in part with CDBG and HOME funds to deliver these projects. Staff worked with non-profit organizations to identify potential opportunities; assess the overall feasibility of the project; identify funding sources; advance the project through acquisition and development; and monitor units during rehab/construction and after completion to ensure compliance with program requirements.

Accomplishments

CDBG, HOME and Cambridge Affordable Housing Trust funds supported the development of affordable homeownership units and leveraged several million dollars from public and private sources. These units are currently in various stages of development and will be occupied by income-eligible residents when completed. In FY 2010, the City continued work on affordable homeownership units around the City. Projects with affordable homeownership units underway this fiscal year include:

- Completed construction of 24 new units at 125 Harvard Street began in FY2010. Began selling units to First Time Home Buyers. Occupancy will be completed in FY2011;
- Completed construction of 10 new units at 823 Main Street FY2010. Began selling units to First Time Home Buyers. Occupancy will be completed in FY2011

Challenges

Being a largely built-out City, Cambridge faces several challenges in producing new affordable homeownership opportunities, such as high acquisition costs and escalating construction costs. Nevertheless, the City continues to be proactive in creating and implementing housing programs to aid low- and moderate-income buyers through initiatives such as non-profit housing development and Inclusionary Housing Programs. The City also utilizes state and federal programs and funds as they become available to assist low- and moderate-income families in becoming homeowners.

City of Cambridge First-time Homebuyer Programs

The City offers funding to first-time homebuyers. Up to \$130,000 is available to income-eligible buyers who participate. Funds are made available as a deferred loan which requires no repayment, and the unit remains affordable upon resale under the terms of the City's Affordable Housing Agreement, a long-term deed restriction.

As the affordable homeownership program has matured, resale of deed-restricted homeownership units have become an important resource for income-eligible homebuyers. The City administers the resale of these units by assisting both the existing homeowners who are selling the units and the first time home buyers who are becoming new homeowners.

The City also provides services to support first time homebuyers as they begin the process of buying a home through homebuyer education workshops, individual counseling, and post-purchase classes. Class graduates are often eligible for downpayment and closing cost assistance supported with HOME funds, special mortgage products from Mass Housing, and/or Soft Second Loans. These funds are used in conjunction with reduced-rate first mortgage funds provided by area lenders and partners.

Accomplishments

In FY2010, with CDBG, HOME and Cambridge Affordable Housing Trust funds, supported the following:

- Assisted 53 low and moderate income households purchase units in Cambridge;
- Conducted 11 First Time Homebuyer (FTHB) classes;
- Provided individual counseling to 204 homebuyers;
- Provided a credit workshop;
- Provided a budget workshop for new homeowners;
- Provided a class on multi family ownership
- Served more than 829 people through the City's FTHB program.

Inclusionary Housing Program – Homeownership

Through the Inclusionary Housing Program, private owners developing new or converted residential developments with ten or more units are required to provide 15 percent of the units as affordable housing. The units are affordable for the life of the building.

Amidst rising land costs and housing prices, the Inclusionary Housing Program has been a very successful and cost effective vehicle for securing affordable units in mixed-income developments in the City. Since its inception in 1998, 459 affordable rental and ownership units have been created under the program.

Salaries of Community Development Department Housing staff who administer the Inclusionary Zoning Program are funded with CDBG funds. Project delivery activities for Inclusionary Housing projects include technical assistance to developers, reviewing plans and specifications to ensure that the appropriate number and type of units are designated as affordable, ensuring that the units are comparable in size and amenities to market-rate units, and assisting the developer in marketing the units to eligible renters or buyers.

Accomplishments

In FY 2010, 57 inclusionary units completed in previous years were marketed by the City. In addition CDD Staff has provided technical assistance to seven developers, who are working on potential new inclusionary zoning projects for 2011.

Objective #3

To preserve affordable rental housing and enhance access for extremely low, low- and moderate-income households.

This housing objective is accomplished through the City's Expiring Use Preservation Program. Through this program, the City provides technical and financial assistance to tenants, owners, non-profit organizations, and other concerned parties as they collaborate to address the long-term needs of housing developments at risk of losing their affordability due to expiring use restrictions and/or viability due to need for capital reinvestment.

Through the Cambridge Economic Opportunity Committee (CEOC), the City funds a Tenant Organizer who works directly with tenants living in expiring use buildings that may be at-risk of being converted to market-rate housing. The City's housing preservation strategy also includes enforcing local use restrictions resulting from zoning or tax agreements.

Accomplishments

In FY 2010 the City made a substantial commitment of City funds to assist in the preservation and revitalization of 115 public housing units at the Cambridge Housing Authority's Lincoln Way and Jackson Gardens developments. At Lincoln Way 60 units will be demolished and replaced with 70 new units, while 45 units at Jackson Gardens will completely renovated. Also in FY 2010, Housing staff worked with the owners of several privately-owned affordable housing developments that are at risk of expiring in the upcoming years. Plans to preserve Cambridge Court apartments, a 122-unit elderly development, are well underway. In addition, HRI obtained preliminary site control to acquire, renovate and preserve two expiring use properties, CAST II and Inman Square Apartments, containing a total of 125 affordable units. JAS continued renovations at Linwood Court under terms of a funding commitment from the Cambridge Affordable Housing Trust to finance renovations in return for a long-term affordability extension. Under this agreement, Linwood Court units will remain affordable resources for low- and moderate-income households. Finally, the City committed funding to several existing affordable rental developments which are in need of substantial capital investment, including the Cambridge YMCA and YWCA.

Challenges

The strong real estate market in Cambridge continues to be the primary challenge in preserving buildings with expiring affordability restrictions. While the City has had success in preserving or extending the affordability of many such properties, owners of federally funded developments and cooperatively owned buildings need significant financial incentives to decide not to convert units to market-rate rental or condominium housing, as tremendous financial gains can be made by doing so. In addition, preservation

of these large rental buildings require substantial financial resources which have become more scarce in recent years.

Cambridge Neighborhood Apartment Housing Services

The Cambridge Neighborhood Apartment Housing Services, Inc. (CNAHS) provides low-interest rehabilitation financing to private owners of multifamily properties in return for a set-aside of units for low-and moderate-income tenants. Units assisted by CNAHS have historically been affordable resources in the community.

Accomplishments

In FY2010, CNAHS provided financing to one project, adding **24** affordable rental units to the City's affordable housing stock (22 of which were initiated in previous fiscal years and closed in FY2010 while 2 were opened and closed during FY2010). CNAHS also continued with outreach to private multifamily owners who may benefit from participating in the program. Through relationships developed with participating private property owners, CNAHS has also been successful in purchasing buildings from owners who have participated in the CNAHS rehab program, ensuring that these affordable rental units are preserved for the long term.

Challenges

The primary challenges to creating new affordable rental opportunities in Cambridge are high acquisition and construction costs. High market rents make it more challenging for owners to commit to long-term rent restrictions on units.

Objective #4

To stabilize and renovate owner-occupied one-to-four family buildings owned by the very low, low- and moderate-income households.

Home Improvement Program

The Home Improvement Program (HIP) is a low-interest rehabilitation loan program for low- and moderate-income owner/occupants of one to four unit buildings. HUD approved the City's Neighborhood Revitalization Strategy (NRS), which expands the program to serve households with incomes up to 120 percent of area median income living in low-income census tract areas. Through the HIP program, owners use funds to renovate one-to-four family homes to meet HUD, State and City building code requirements. The HIP program is successful in helping owners rehab their homes, stabilize their housing costs, and helping to eliminate blighted properties. Homeowners Rehab, Inc. and Just-A-Start manage the program with oversight from the City's Housing Division. Between the rehabilitation efforts of both non-profits, HIP Program services are available in all 13 Cambridge neighborhoods.

Accomplishments

In FY 2010, Just-A-Start and Homeowner's Rehab worked with homeowners to complete **62** cases providing technical and financial assistance to rehabilitate and stabilize **82** units under the HIP program. The Community Development Department (CDD) funds a contract with each agency to support both staff time and loan funds for this program. In addition, the program leverages outside funds from a variety of other public and private sources to undertake necessary renovations to revitalize the housing stock in low-income communities and stabilize the occupancy of low- and moderate-income homeowners in their homes.

Challenges

Escalating construction costs and the need for increased subsidies are a challenge to HIP program administrators in their work to seek new owners to participate in the program. In addition, Title X continues to pose a challenge to owners looking to rehab using federal funds because it requires owners to de-lead units receiving \$5,000 or more in CDBG funds. Many owners without young children do not want to have their unit delead and have elected not to participate in the program since this regulation was enacted, thus, reducing the number of units that might have been served by the program.

Also, the increase in condominium conversion of the older stock of two-, three- and four-family homes across the City has also impacted the program. With more two- and three-family buildings now converted to condominiums, condo conversion has affected the number of units served by the program as the two agencies, Just-A-Start and HRI, have

been increasingly serving individual condo owners as opposed to the owners of two-, three-, or four-unit properties.

Rehabilitation Assistance Program

Through the Rehabilitation Assistance Program (RAP) program, youth crews received hands-on rehabilitation experience by working on non-profit sponsored housing projects and the Cambridge Housing Authority's public housing sites. Just-A-Start administers the program with financial support from the City through the CDBG program. In FY 2010, **132** youths participated in the program receiving on-the-job technical training as they rehabilitated housing units around the City.

Affordable Housing

As described throughout this report, the City of Cambridge has adopted a multi-faceted approach in its commitment to creating and maintaining the City's affordable housing stock, and to assisting low- and moderate-income households. To this end, the City offers a wide range of programs and services.

Rental Housing Production Programs

Non-Profit Acquisition and Development Program and Inclusionary Housing Program

In FY 2010, **40 new** rental units were created under these programs. Through the City's acquisition and development program, non-profit organizations in Cambridge and the Cambridge Housing Authority acquire and rehab existing buildings and/or develop new housing to provide affordable units. Under the City's Inclusionary Housing Program, private developers are required to include affordable units in all new housing developments of more than 10 units. Housing units created by the City under these programs remain affordable under the terms of a long-term deed restriction held by the City.

First-Time Homebuyer (FTHB) Programs

Non-Profit Acquisition and Development Program; City FTHB Financial Assistance Program & Inclusionary Housing Program

In FY2009, **2** affordable homeownership units were created and **53** households were assisted with purchasing affordable units through the FTHB program. Housing staff hosted **11** First Time Homebuyer classes, for persons interested in purchasing multi-family buildings, a Credit 101 class to assist individuals with improving their credit, and two post purchase classes for home owners that have recently purchased a new home.

Approximately **570** people participated in these classes. Housing staff provided one-on-one counseling to **204** individuals or households. The City's housing staff also assisted households to access special mortgage products, financial assistance/down payment and closing cost assistance through the HOME program, the Soft Second Loan Program, and the Municipal Mortgage Program or with affordable unit re-sales.

Expiring Use Property Preservation Program

In FY2010, the City committed a significant amount of City funds to assist in the revitalization and preservation of 115 public housing units. The City also made funding commitments to recapitalize and preserve affordability in 231 affordable rental units at the YWCA and YMCA, and worked with non-profit and private owners to pursue preservation of 247 privately-owned affordable rental units. In order to preserve affordable rental housing and other developments with expiring restrictions or significant capital needs, the program provides technical and financial assistance to tenants, owners, and non-profit developers working with these properties.

Multifamily Rental Housing Rehab Loan Program

In FY2010, Cambridge Neighborhood Apartment Housing Service (CNAHS) assisted in financing the renovation of rental units through the Multifamily Rehabilitation Program adding **24** rental units (22 of which were initiated in previous fiscal years and closed in FY2010 while 2 were opened and closed during FY2010) to the City's affordable housing stock. CNAHS, with funding from the City, provides low-interest rehabilitation financing to private owners of multifamily properties in return for a set-aside of affordable units.

Home Improvement Program (HIP)

HIP is a low-interest rehabilitation loan program for low- and moderate-income owner/occupants of one to four-unit buildings. In FY2010 **62** units were assisted through this program. The City, in collaboration with Homeowners Rehab Inc. and Just-A-Start Corporation, provides technical and financial assistance in the form of low-interest and deferred financing to owners of one-to-four family homes to renovate properties to meet HUD, State and City building code requirements.

Inclusionary Housing Program

Through the Inclusionary Housing Program, private owners developing new or converted residential developments with ten or more units are required to provide 15 percent of the units as affordable housing. The units are affordable for the life of the building. In FY2010, a total of 6 affordable rental and homeownership units were created through this program. The City is also responsible for the marketing and filling of all affordable units created through this program. During FY2010, the City marketed 51 units.

Incentive Zoning Program

The Incentive Zoning Ordinance requires non-residential developers needing a Special Permit to mitigate the impact of their development through a contribution to the Cambridge Affordable Housing Trust.

Through these innovative programs and policies, the City provides new affordable housing opportunities in mixed-income developments and leverages funds from non-residential developers in Cambridge to further housing production.

Other City-Sponsored Services

Tenant/Landlord Mediation Services: With funding from the City, Just-A-Start Corporation administers a tenant/landlord mediation program, Mediation For Results. The Agency receives funds from the City annually to administer, develop, and implement this program.

Tenant Organizing for Expiring Use Buildings: With support from the City, the Cambridge Economic Opportunity Corporation (CEOC) employs a full-time Tenant Organizer whose responsibility it is to organize and mobilize tenants at risk of being displaced from federally-assisted buildings when their affordability restrictions expire. CEOC receives funds annually from the City for this program.

City of Cambridge Multi-Service Center: This center provides housing search services, referrals to shelters, and limited emergency funds.

Cambridge and Somerville Legal Services (CASLS): CASLS provides free legal services for low-income residents.

Housing for Individuals with Disabilities

The City ensures that its non-profit sponsored developments comply with the American with Disabilities Act to provide handicap accessible units. In addition, the City seeks to ensure that it secures handicapped accessible units as part of the Inclusionary Housing Program. Housing staff work closely with the Commission on Persons with Disabilities to market units to appropriate households.

Worst Case Needs

The City of Cambridge requires that affordable housing developers submit a tenant marketing and selection plan. The City addresses households with worst-case needs through a "priority point system" established by the City that reflects HUD's guidelines. Priority is given first to households with children under six to ensure they are living in spaces that are properly dealed and priority is next given to households with children under eighteen. For rental units, first priority is also given to the following households: those living in an emergency situation such as those living in an overcrowded or unsafe home; households paying more than fifty percent of their income in rent; households who are being involuntarily displaced, or those who are homeless.

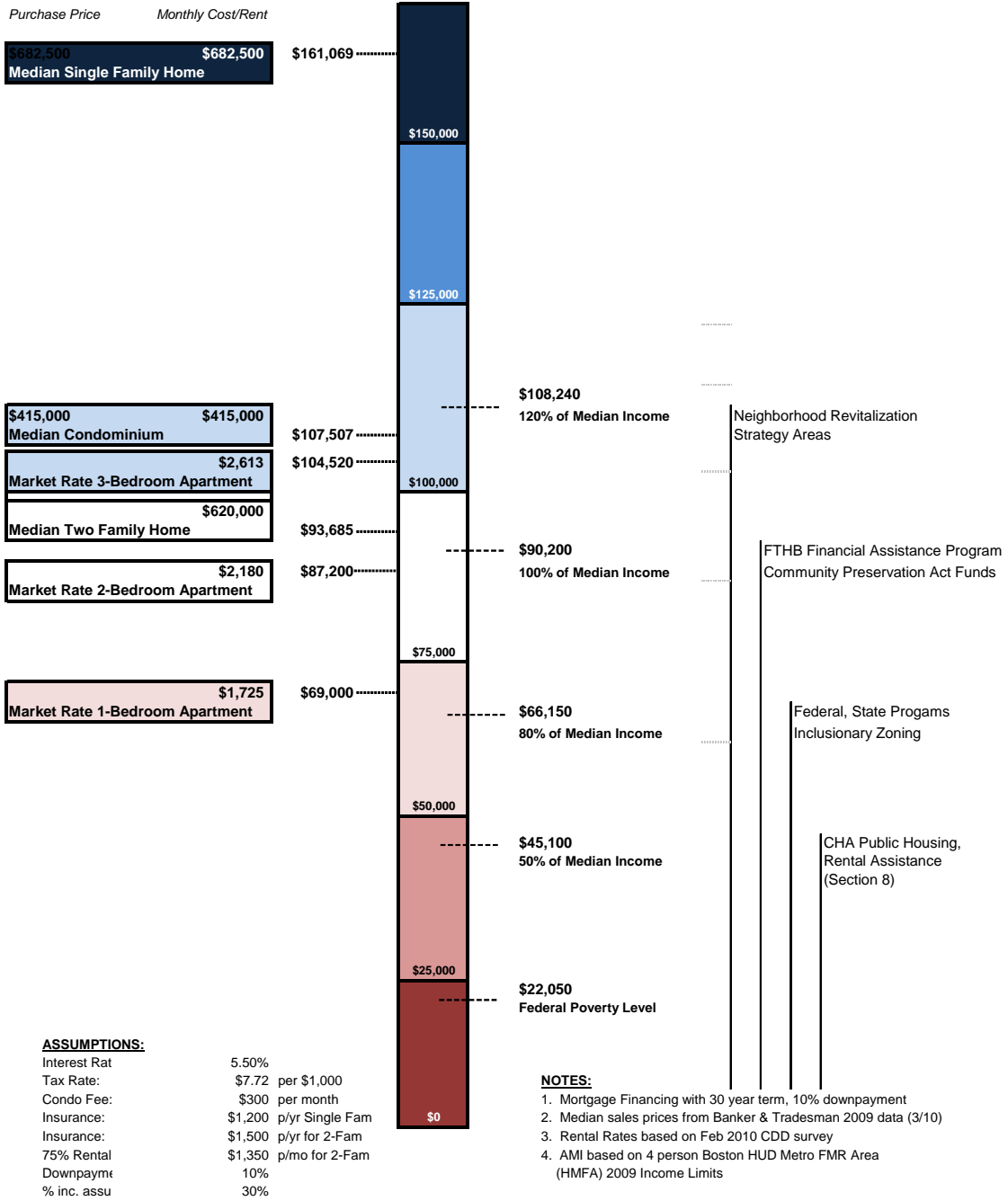
FY2010 Accomplishments - Self Evaluation

<u>Housing Objectives</u>	<u>FY 2010 Production</u>	<u>Comments for Current Year's #s</u>
Obj 1: Creation of new rental units: Implemented to increase supply of affordable rental units for low- and moderate-income households, stabilize communities, and remove blight	56 Units	<ul style="list-style-type: none"> ▪ 40 units created through the Non-Profit Affordable Housing Development Program ▪ 6 units created through the Inclusionary Housing Program
Obj 2: Creation of New Homeownership Units: Implemented to increase supply of affordable units for low- and moderate-income households, stabilize communities, and remove blight	2 Units	<ul style="list-style-type: none"> ▪ 2 created through the City Financial Assistance Program
Obj 3: Preserve existing affordable units: Implemented to preserve existing affordable rental units	107 Units	<ul style="list-style-type: none"> ▪ 115 public housing units preserved ▪ 2 created through the CNAHS Program
Obj 4: Stabilize 1-4 unit owner occupied Buildings: Implemented to stabilize low- and moderate-income owner occupants, rehab, existing housing stock, reduce blight, increase affordable rental units, and increase property values and neighborhood tax base	39 Units	<ul style="list-style-type: none"> ▪ Provided financial or technical assistance for 39 units through the Home Improvement Program (HIP)
<u>Other Housing Services</u> Public Outreach & Resident Inquiries Fielded: Implemented to educate residents and inform them of available city housing programs, services and affordable units services to improve their quality of life	3,217 Persons 8 Events 941 Added to Database	<ul style="list-style-type: none"> ▪ 3,217 Requests for information & referrals ▪ 7 Outreach and information events across Cambridge ▪ 941 Households added to housing database
First-Time Home Buyer Classes & Counseling: Implemented to stabilize neighborhoods through education and increase the percentage of ownership units in neighborhoods	827 Households Assisted 13 Housing Courses or Workshops held	<ul style="list-style-type: none"> ▪ 528 participants in FTHB courses ▪ 42 participants in courses addressing specific housing topic (i.e. Credit 101) ▪ 204 Cambridge residents receiving individual counseling ▪ 53 households assisted with purchase of units in Cambridge ▪ 10 four-session FTHB classes ▪ 1 workshops for multi-family homeowners ▪ 1 workshop to assist homeowners with budgets ▪ 1 workshop to assist individuals with improving their credit
Rehabilitation Assistance Program (RAP): Implemented to improve neighborhood stability by renovating both new and existing affordable units	127 Youths	<ul style="list-style-type: none"> ▪ 132 Youths Participated and trained
Tenant and Landlord Mediation: Implemented to stabilize communities by empowering tenants to reduce displacement and improve quality of life	264 Clients	<ul style="list-style-type: none"> ▪ Number of clients assisted through landlord and tenant counseling and mediation service under Housing Services Program

Cambridge Housing Affordability Ladder

-Updated May 2010-

HOUSING COSTS INCOME NEEDED INCOME BENCHMARKS PROGRAM ELIGIBILITY



ASSUMPTIONS:

Interest Rate:	5.50%
Tax Rate:	\$7.72 per \$1,000
Condo Fee:	\$300 per month
Insurance:	\$1,200 p/yr Single Fam
Insurance:	\$1,500 p/yr for 2-Fam
75% Rental	\$1,350 p/mo for 2-Fam
Downpayment:	10%
% inc. assu	30%

NOTES:

1. Mortgage Financing with 30 year term, 10% downpayment
2. Median sales prices from Banker & Tradesman 2009 data (3/10)
3. Rental Rates based on Feb 2010 CDD survey
4. AMI based on 4 person Boston HUD Metro FMR Area (HMFA) 2009 Income Limits

	SINGLE FAMILY	TWO FAMILY	CONDO
PRICE	\$682,500	\$620,000	\$415,000
MORTGAGE	\$614,250	\$558,000	\$373,500
P&I	\$3,488	\$3,168	\$2,121
Insur/Fee	\$100	\$125	\$300
Taxes	\$439	\$399	\$267
Rent	\$0	(\$1,350)	\$0
Mthly Cost	\$4,027	\$2,342	\$2,688
Inc needed	\$161,069	\$93,685	\$107,507.01

Public Housing Strategy

1. *Describe actions taken during the last year to improve public housing and resident initiatives.*

CAMBRIDGE HOUSING AUTHORITY

In this past Fiscal Year 2010 the Cambridge Housing Authority (CHA) celebrated its tenth year as part of the Moving to Work (MTW) Deregulation Demonstration and executed a Restated and Amended Agreement with HUD to continue in the program for another ten years.

As a result of the regulatory flexibility MTW provides, CHA has been able to accomplish things that would otherwise seem impossible given the gradual federal disinvestment from subsidized housing programs we have experienced. These are some major milestones from the past decade:

- During a time of unmatched growth in real estate values (and expense) and in the face of declining federal support for capital efforts, CHA added over 300 units of affordable housing to the City's stock and completed tens of millions of dollars in modernization and renovation projects throughout the public housing portfolio.
- While the size of most housing authorities' voucher programs - constrained by federal caps - remained static, CHA's federal program grew by more than 400 households.
- In 2006 CHA used its MTW authority to reinvent the way incomes, rents and deductions are calculated for public housing residents. These changes, implemented through the Rent Simplification Policy (RSP), are resulting in increasing resident employment income, decreased rent burdens, and increased rental income for CHA.
- CHA crafted its own Project Based Voucher (PBV) program which has helped local non-profit developers secure long-term affordability for over 500 units throughout Cambridge, including 80 units acquired, developed and owned by CHA's affiliate nonprofits.
- In recent years CHA has concentrated on designing small, pilot subsidy programs that combine local service providers' case management and self-sufficiency training expertise with CHA's subsidized housing expertise. CHA believes that this linkage between economic development training, case management and stable housing may provide a model for future self-sufficiency program designs.

CHA is excited by the prospect of ten more years in the program, a luxury not afforded in the past when agreements needed to be extended every few years. A ten year term allows CHA to think much longer-term when making choices about new programs, policy reforms and capital strategies.

Public and Affiliate Housing

In FY 2010 the Operations department focused on streamlining procedures and improving customer service, while implementing the new MTW Admissions and Continued Occupancy Policy. Efforts to improve management and maintenance for over 2,500 public housing units scattered around the City continued throughout FY 2010. More importantly, the Operations department contributed toward the successful start of the agency-wide Capital Plan for modernization and redevelopment.

Rent Simplification

Since FY 2006 CHA's Rent Simplification program (RSP) restructures the way rents are calculated. Instead of being based on 30 percent of the tenant's income, tenants pay a certain amount depending on where their annual income falls within \$2,500 income bands. Other aspects of Rent Simplification include a 2-year recertification process, and hardship waivers. Rent Simplification seeks to encourage self-sufficiency among CHA residents by simplifying the rent calculation process.

As the Agency has done since RSP's implementation in FY 2006, CHA continued tracking the impact of RSP on household income and employment patterns in FY 2010. Compared to data prior RSP from July 2005 there are still 1,041 households at the end of FY 2010 that have their rents calculated under RSP policies. These transition households show a promising increase in average wage income of 28.06% from 2005 to 2010. A more modest increase of 15.2% is seen in their median wage income, which increased from \$24,413 in 2005 to \$28,164 in 2010. In 2005 there were a total of 62 households that reported no income at all. The data for these households in 2010 indicate that 21 out of 62 households now report an average of \$21,433 in wage income.

When looking at all households currently living in Federal Public Housing the total average adjusted income increased by 12.4% since 2005. At the same time the average employment income for all households increased by 7.9% since 2005. Also of note, households are paying an average of 24.5% of their adjusted income toward rent. This rent burden is much lower than the 30% required by HUD under standard regulations and 1.4% less than households were paying before RSP was implemented.

All Households	Pre RSP 2005	Current RSP 2010	Difference July 2005 to Apr 10
	(July 2005)	(April 2010)	
Number of Households	1582	1797	
HHs w/ Income		1768	
Average Gross Income	\$19,419	\$20,808	\$1,389
Average Adjusted Income	\$18,247	\$20,514	\$2,267
Average Employment Income	\$26,810	\$28,930	\$2,120
Average Social Security Income	\$9,799	\$11,382	\$1,583
Average Public Assistance Income	\$5,031	\$6,083	\$1,052
Average Total Tenant Payment (TTP)	\$394	\$408	\$14
Total Average % of TTP to Gross Income	24.4%	24.1%	-0.23%
Total Average % of TTP to Adjusted Income	25.9%	24.5%	-1.43%
Total Rent Roll/mo	\$623,591	\$732,874	\$109,283

CHA considers the low number of hardship applications (14 in FY 2010) combined with encouraging rent burden and earned income data, to be evidence that Rent Simplification is having the intended effect of encouraging work while simultaneously reducing administrative burden of operating public housing.

Admissions and Continued Occupancy

The new Admissions and Continued Occupancy Policy (ACOP) was successfully implemented in early FY 2010. Throughout FY 2010 the Operations department focused on providing training to its managers and tenant selection staff. These training sessions included a comprehensive review of the changes in policy and the new requirements established by the new ACOP. Also, staff were routinely trained on the revised program forms, first implemented in May 2009.

At the same time, in its effort to engage residents in the implementation of new policies, the Operations department in collaboration with the Alliance of Cambridge Tenants (ACT) conducted resident training sessions. As a result of these various training sessions, CHA was able to clarify certain provisions in the document to ease their implementation in the field. More importantly, thanks to the feedback received from staff and residents, certain policies were reevaluated. In FY 2010 a new preference policy was approved by the Board of Commissioners. In response to public criticisms of the preference policy, specifically

that the policy precluded Cantabrigians living in subsidized housing from qualifying for a preference, CHA revised its policy to allow Cantabrigians living in subsidized housing to qualify for a preference.

To better align the federal preferences to the state preferences, CHA added veterans (regardless of where they live) to the list of applicants who qualify for a preference. Finally, CHA revised its emergency policy in order to provide broader support for victims of domestic violence as well as low-income unassisted households at risk of losing their housing due to rent increases.

As evidenced by this and other changes adopted in FY 2010, CHA regularly revisits policies adopted in the MTW ACOP and adjusts them to meet the changing circumstances of the population it serves.

In FY 2010 the Operations department also worked in streamlining the current lease. This new lease incorporates policies from the MTW ACOP and is based on the Massachusetts state public housing lease. The new lease is now in draft form and will be disseminated to residents and advocacy groups as part of the public comment process.

Simplify Development Choice for Applicants

In FY 2000 CHA implemented its site-based waiting list. Applicants were able to state a preference for up to three choices (including a “first available” choice) from CHA’s developments when applying for conventional public housing, thus significantly expanding applicants’ housing choice options.

In order to streamline the process for applicants as well as simplify waiting list administration, CHA eliminated the first available waiting list choice in FY 2010. Applicants that had only selected “first available” were notified in advance that they needed to select specific sites. Over 5,000 households were contacted and approximately 1,500 applicants replied with requests to be added to a specific site’s waiting list. The respondents’ applications have all been updated in CHA’s waiting list database.

In FY 2010 the waiting lists were successfully converted to CHA’s new business management platform. To minimize data conversion issues, several steps were taken to clean up the files prior to conversion, including eliminating duplicate entries and households who were only on “first available” lists.

Additionally, in FY 2010 twenty small scattered sites owned by CHA were grouped in new waiting lists by their geographic distribution within the City (East, Mid, and North Cambridge). This change was made to support the continuing effort to make applicants more informed when applying for public housing.

Management Indicators

Vacancy Rates

At the end of FY 2010 there were a total of 55 units undergoing modernization. These account for 12 units at CHA's Federal PH sites and 43 units at CHA's State PH sites.

	MOD UNITS At end of FY10		MOD UNITS At end of FY10
<i>Federal Sites</i>		<i>State Sites</i>	
Corcoran Park	1	Jackson Gardens	25
UDIC	4	Lincoln Way	12
Daniel F. Burns	6	Manning	5
Lyndon B. Johnson	1	Norfolk St.	1
TOTAL	12	TOTAL	43

The table below shows the difference between the FY10 Plan and the Actual vacancy rates.

FY10 Plan	FY10 Actual	
Gross %	Gross %	Adjusted %
3.4%	2.0%	1.4%

The Operations department set aside various units for relocations caused by the ongoing construction work in the sites mentioned above. As of March 31st 2010 CHA had a total of 77 vacant units available throughout both, the Federal and State PH programs.

Work Orders

CHA's work order turnaround time continued to exceed standards in FY 2010. Emergency work orders were abated within 24 hours. Non-Emergency work orders were completed on average within 3.4 days in CHA's Federal PH sites. This is an 8.1 % decrease from FY 2009.

Inspections

100% of public housing units were inspected in FY 2010.

Rent Collection

In FY 2010 rent collection were 99.5% in the Federal Public Housing sites. This number excludes repayment agreements and is subject to change based on end of this fiscal year closing.

Security

The CHA continues to maintain a strong working relationship with the Cambridge Police Department. The Public Safety Administrator is in regular communications with the police to report particular problems, and works with the police to develop strategies to promote public safety at the housing developments. The Public Safety Administrator also coordinates monthly meetings with the police and the housing managers to discuss safety concerns at the sites. In FY 2010 an agency-wide safety and security survey was conducted

and recommendations for improvements to lighting and camera systems were made to the site managers. Crime and incident trends are routinely analyzed throughout the portfolio. Additionally, community meetings are held to disseminate relevant information to promote public safety and address resident concerns.

Households Served: Federal Public Housing by Bedroom Size, Race, Ethnicity and Income

In FY 2010, CHA housed **1,796** households in conventional federal public housing units.

Household Information	Federal Public Housing				Federal PH Total	
	Family		Elderly		FY 10 Plan	FY 10 Actual
	FY 10 Plan	FY10 Actual	FY 10 Plan	FY10 Actual		
# of Bedrooms						
Studio	0	0	438	462	438	462
1 Bedroom	151	150	244	259	395	409
2 Bedroom	460	450	3	3	463	453
3 Bedroom	373	376	0	0	373	376
4+ Bedroom	98	96	0	0	98	96
Total Households	1,082	1,072	685	724	1,767	1,796
Race						
Black	694	686	168	192	862	878
Asian	37	40	17	20	54	60
White	339	333	496	508	835	841
American Indian	12	12	4	4	16	16
Other	0	1	0	0	0	1
Total Households	1,082	1,072	685	724	1,767	1,796
Ethnicity						
Hispanic	125	129	35	42	160	171
Non-Hispanic	957	943	650	682	1,607	1,625
Total Households	1,082	1,072	685	724	1,767	1,796
Income						
< 30% AMI	614	588	555	565	1,169	1,153
30%-50% AMI	287	277	99	119	386	396
50%-80% AMI	133	147	29	37	162	184
> 80% AMI	48	60	2	3	50	63
Total Households	1,082	1,072	685	724	1,767	1,796

Note: Data displayed under FY10 Plan represents the number of households served at the time of the FY10 Plan publication. Numbers given under FY10 Actual reflect the current number of households served at the end of the fiscal year 2010.

Waiting List: Public Housing Bedroom size, Race, Ethnicity and Income

In FY 2010 CHA revised the site-based waiting lists for small scattered sites and now groups these sites by geographic distribution within the City of Cambridge (East, Mid, and North Cambridge).

Additionally, CHA has just finished processing the last batch of applicants that were previously on the “first available” waiting lists CHA eliminated in FY 2009. The elimination of the first available lists makes wait list management easier and to at the same time it allows applicants to better understand how their applications move up each sites’ waiting list. Each applicant previously on the “first available” waiting list has been contacted and given the opportunity to select a specific site.

Compared with the previous fiscal year (FY2009), there was a 14.8% decrease in the total number of applicants by bedroom size. This is mainly due to the elimination of the first available lists. Demand continued to be greatest for studio (35%), one bedroom (20%) and two bedroom (28%) units. The vast majority of applicants (96%) continue to be extremely low-income households (<30% Area median Income).

Applicants Information	Public Housing			
	Family	Elderly	Regional Waiting Lists*	FY 10 Total
# of Bedrooms**				
Studio	0	1,177	1,337	2,514
1 Bedroom	1,141	179	163	1,483
2 Bedroom	1,551	34	416	2,001
3 Bedroom	793	0	148	941
4+ Bedroom	162	0	26	188
Total Households	3,647	1,390	2,090	7,127
Race				
Black	1,811	442	914	3,167
Asian	220	74	64	358
White	1,487	793	979	3,259
American Indian	33	13	28	74
Other	1	3	11	15
Total Households	3,552	1,325	1,996	6,873
Ethnicity				
Hispanic	841	170	341	1,352
Non-Hispanic	2,711	1,155	1,655	5,521
Total Households	3,552	1,325	1,996	6,873
Income				
< 30% AMI	3,393	1,262	1,944	6,599
30%-50% AMI	123	49	44	216
50%-80% AMI	32	14	6	52
> 80% AMI	4	0	2	6
Total Households	3,552	1,325	1,996	6,873

*Regional Waiting Lists include: East, Mid, and North Cambridge.

**The total number of applicant households for FY 2010 by Bedroom Size differs from the total number given under Race and Ethnicity due to households applying for more than one bedroom

Local Leased Housing

FY 2010, despite the economic challenges, CHA was able to serve more households than in prior years while forging new partnerships with local service providers to enhance the housing services it currently offers to Cambridge residents. From FY 2009 to FY 2010, CHA's voucher program grew from 2,567 to 2,608.

In FY 2010 the Local Leased Housing department focused on several administrative and programmatic initiatives to continue improving service delivery while sustaining cost effectiveness in federal expenditures.

Family Opportunity Subsidy (FOS) Program

In FY 2010 CHA engaged in the development of an alternative subsidy program that combines housing assistance with long-term job training, education and mentoring programs for homeless households. This initiative was re-named Family Opportunity Subsidy (FOS) after the final partnership agreement was reached between CHA, Heading Home, Inc., and COMPASS Community College Collaborative (a public/private partnership between the Executive Office of Massachusetts Community Colleges and Parenting Resource Associates, Inc.).

FOS is offered to a small number of volunteer households living in Boston area homeless shelters selected by Heading Home, Inc. The participants first benefit from a wide-range of supportive services, including educational opportunities and economic incentives provided by the other members of the partnership. CHA's contribution comes in the form of a sponsor-based voucher that begins in the 3rd month of participation, followed by a declining, ten year subsidy paid directly to participants.

These are some of the noteworthy elements of the FOS program:

- After 12 months, provided the family meets specific program goals, the sponsor-based subsidy converts to a tenant-based FOS.
- Subsidy is paid directly to participants after the first 12 months.
- Including the sponsor-based component, a 10 year family subsidy budget is established.
- Households have an Individual Development Account that complements Heading Home, Inc.'s Asset Development Program.
- All participant households are required to establish a family budget.

Through this service-rich subsidy program hard-to-house, formerly homeless families are provided access to resources otherwise not available to them, putting them on the path towards real, permanent economic self-sufficiency. FOS represents a radical departure from typical housing subsidy programs and as such will be closely monitored by the program partners, and refined over time if outcome data shows that participants are unable to attain their goals in the time-frame envisioned.

Preservation/Conversion of State MRVP Program

CHA's State housing programs have been largely underfunded for the past decade. Hence in FY 2001 CHA under its MTW Agreement proposed bringing the allowable contract rent levels for the Massachusetts Rental Voucher Program to the 120% of the Fair Market Rent level with support from federal funds. The flexibility included in CHA's MTW Agreement allowed the Agency to use federal resources to augment this state program. CHA uses this flexibility to preserve an otherwise insufficient state subsidy, and effectively expand the number of rental vouchers over what would have been available absent the regulatory relief provided by MTW.

Since FY 2001 \$610,194 in federal funds were leveraged to keep the State's MRVP program running. Currently ten households receive stabilization assistance. These households are able to continue paying no more than 30% of their adjusted income.

Sponsor-Based Leased Housing Program

In FY 2008 CHA initiated a sponsor-based program offering a small number of vouchers, approximately 40, to local service providers. These subsidies are not assigned to individual households, as in the tenant-based program, and are not tied to a property, as in the project-based program. Instead, sponsor-based subsidies are attached to a service provider, and the service provider is responsible for selecting a recipient that will use the benefits of the voucher without gaining permanent control over the subsidy.

In FY 2010 after a throughout review of the funds initially set aside for this program, CHA was able to issue an additional 19 subsidies for a total of 59 vouchers allocated to different service providers throughout Cambridge. It is important to note that these monthly subsidies are cost effective and slightly less expensive than CHA's actual housing assistance payments for the HCV program. Below is a distribution of vouchers by provider:

Providers	# of vouchers
CASCAP	2
Heading Home Inc.	30
Home Start	7
Just A Start	1
North Charles Bridge Program	5
Specialized Housing, Inc.	2
Transition House	6
Vinfen	1
YWCA Cambridge	4

Project-Based Leased Housing Program

In FY 2010 there were a total of 529 units receiving project-based assistance. This accounts for 25.6% of the total MTW vouchers leased in FY2010. At the same time, CHA has now forty 15-year leases in place.

In FY 2010 the Project-Based program approved four new projects in Cambridge. 4 vouchers were allocated at 35 Harvey Street with CASCAP, Inc., 8 units were committed at Elm Place with Just-A-Start, and 2 vouchers for Temple Street with CAHC, a CHA affiliate.

Inspection Protocols

Given that annual HQS inspections were cut in half by CHA's revised inspection protocol, all requests for initial inspections were completed within 48 hours of receipt. The reduction of annual inspections is also allowing staff to spend more time with problematic inspections and to respond quickly to special inspection requests from tenants and owners. The Leased Housing department conducted 543 inspections in FY 2010.

An analysis of the year's inspection results shows that the protocol is having the intended effect of reducing inspections, without negatively impacting the quality of units rented by voucher holders. While a significant number of sample inspections resulted in failed units follow-up inspections and outreach to owners, resulted in 100% HQS compliance by year's end. For example, Group I owners had a 37.5% initial inspection failure rate. After CHA staff met with the owners and placed the properties on probationary status (denying all rent increases for 2010 and placing all units on a biennial inspection status) all Group I units inspected were brought into compliance and no units were removed from the program.

	Total Units	Selected	%	Passed	Failed	Pending*
Group I	869	167	19%	112	35	20
Group II	1,080	372	34%	126	91	155
PBAs	521	52	10%	37	15	0
Total	2,470	591		275	141	175
Total Inspections Conducted				416		
Extra 20% Selected	# of Extra 20% of selected units passed	# of Extra 20% of selected units failed				Special Inspections Conducted
81	56	25				7
0	n/a	n/a				9
20	20	-				10
101	76	25				26
Total Extra Inspections Conducted	101			Total Special Inspections Conducted		26

Total Inspections (Reg./Extra/Special) conducted 543

* Pending due to tenant non-compliance. The inspector was not allowed into premises or tenant was not available at time of inspection.

Leased Housing Households Served by Bedroom Size, Race, Ethnicity and Income

Over 2,000 households participated in the Federal Leased Housing Program in FY 2010. The table below compares the FY 2010 Plan and the FY 2010 actual numbers.

Household Information	Federal MTW Leased Housing				Federal MTW Leased Housing Total	
	Family		Elderly		FY 10 Plan	FY 10 Actual
	FY 10 Plan	FY 10 Actual	FY 10 Plan	FY 10 Actual		
# of Bedrooms						
Studio	66	109	40	87	106	196
1 Bedroom	474	522	299	275	773	797
2 Bedroom	581	543	126	124	707	667
3 Bedroom	335	311	29	17	364	328
4+ Bedroom	47	51	4	4	51	55
Total Households	1,503	1,536	498	507	2,001	2,043
Race						
Black	-	773	-	133	911	906
Asian	-	35	-	12	38	47
White	-	717	-	361	1,036	1,078
American Indian	-	9	-	1	14	10
Other	-	2	-	0	2	2
Total Households	-	1,536	-	507	2,001	2,043
Ethnicity						
Hispanic	-	203	-	36	206	239
Non-Hispanic	-	1,333	-	471	1,795	1,804
Total Households	-	1,536	-	507	2,001	2,043
Income						
< 30% AMI	-	1,066	-	377	1,356	1,443
30%-50% AMI	-	323	-	101	447	424
50%-80% AMI	-	130	-	26	182	156
> 80% AMI	-	17	-	3	16	20
Total Households	-	1,536	-	507	2,001	2,043

Note: 1. Data displayed under FY10 Plan represents the number of households served at the time of the FY10 Plan publication. Numbers given under FY10 Actual reflect the current number of households served at the end of the fiscal year 2010.

2. Data reported in the FY10 Plan did not distinguish HCV Households between Family or Elderly households for Race, Ethnicity and Income. Thus only totals are compared.

3. The administrative software that was replaced in FY 2010 provided no specific fields to classify HCV households by type. Hence, in prior reports CHA classified households by age and disability status, and reported them in the appropriate program type based on that information. Under the new software however, there is a specific field to distinguish Elderly, Family and Disable households. CHA feels that reporting on disabled households under the Elderly category does not provide a coherent representation of the households it serves. CHA will continue reporting on households according to their age and not their disability status. CHA would provide specific information regarding the number of households with disabilities upon request.

Leased Housing Waiting List by Bedroom Size, Race, Ethnicity and Income

The Leased Housing Waiting list remained closed in FY 2010. These numbers are an approximation based on family composition of the pre-application submitted by applicant households.

Applicants Information	Leased Housing	
		FY 10 Total
# of Bedrooms**		
Studio		1,261
1 Bedroom	CHA does not keep a Leased Housing waiting list by Elderly/Disabled of Family	2,055
2 Bedroom		2,154
3 Bedroom		1,088
4+ Bedroom		133
Total Households		6,691
Race		
Black		3,336
Asian		211
White		2,822
American Indian		72
Other		0
Total Households		6,441
Ethnicity		
Hispanic		1,408
Non-Hispanic		5,033
Total Households		6,441
Income		
< 30% AMI		6,299
30%-50% AMI		121
50%-80% AMI		17
> 80% AMI		4
Total Households		6,441

*The total number of households for FY 2009 by Bedroom Size differs from given under Race to households applying for more than one bedroom size.

**This data was collected over a 48hr period, therefore the total number of applicant households for FY 2009 by Income Range differs slightly from the total number given under Race, Ethnicity and Bedroom Size.

of applicant 2009 by Bedroom and Ethnicity due

Capital Improvements

Over the past year, the CHA made progress on a number of significant capital improvement projects. The following accomplishments reflect the CHA's commitment to enhanced capital projects.

Federal Public Housing:

- Award of a construction contract for the bathroom mock-up at Washington Elms. \$50,726
- Award of a construction contract for building envelope improvements at Washington Elms, Newtowne Court, and Jefferson Park. \$1,699,900
- Award of a construction contract for the renovation of UDIC properties. \$2,200,000
- Award of a construction contract for bathroom modernization at Washington Elms. \$4,911,308
- Award of a construction contract for site improvements associated with the federalization of Willow Street Homes. \$37,124*
- Award of a construction contract for kitchen and bathroom upgrades associated with the federalization of Family Condos and Cambridgeport Commons Condos. \$91,880*
- Award of a construction contract for kitchen and bathroom upgrades associated with the federalization of Elderly Condos and 45 Linnaean Street. \$53,621*
- Award of a construction contract for kitchen and bathroom upgrades associated with the federalization of St. Paul's Residence. \$77,500*
- Award of a construction contract for window replacement associated with the federalization of Russell Apartments. \$153,300*
- Award of a construction contract for lead-based paint abatement associated with the federalization of Family Condos and Inman Street. \$52,000*
- Award of a construction contract for accessibility improvements associated with the federalization of 116 Norfolk Street. \$141,680*
- Award of a construction contract for selective repairs associated with the federalization of Woodrow Wilson Court. \$144,540*

*Not anticipated prior to start of FY 2010; mid-year revision.

- Award of a construction contract for elevator modernization associated with the federalization of Manning Apartments. \$847,770*
- Award of a construction contract for elevator modernization associated with the federalization of 116 Norfolk Street. \$245,000*
- Award of an A/E contract for heat conversion, domestic hot water, ventilation and water saving improvements at Truman Apartments. \$205,496*
- Award of two A/E “house doctor” contracts for selective modernization at federal properties. \$525,000 each.
- Award of a consultant contract for assistance in implementing energy savings. \$24,000
- Close out of the construction contract for masonry repairs at Truman Apartments. \$181,510
- Close out of the construction contract for elevator modernization at L.B. Johnson and Burns Apartment. \$809,400
- Close out of the construction contract for selective modernization at L.B. Johnson and Millers River Apartments. \$359,478
- Close out of the construction contract for the bathroom mock-up at Washington Elms. \$50,726
- Close out of the construction contract for elevator modernization at Millers River Apartments. \$566,070

Total Federal PH: \$13,428,029

State Public Housing:

- Award of a construction contract for the accessibility conversion project at Manning Apartments. \$329,720
- Award of a construction contract for roof replacement, exterior repairs and masonry refurbishment at Jackson Gardens and 116 Norfolk Street. \$1,890,380
- Award of a construction contract for roof replacement, exterior repairs and masonry refurbishment at Putnam School. \$1,161,000
- Award of an A/E “house doctor” contract for selective modernization at state properties. \$450,000
- Award of an A/E “house doctor” contract for leak investigation and remediation at state properties. \$450,000
- Acceptance of the Jefferson Park Master Plan as complete.

Total State PH: \$4,281,100

Mixed Finance Housing:

- Award of a Construction Manager at Risk contract for the revitalization of Jackson Gardens and Lincoln Way.
- Award of a Construction Manager at Risk contract for the revitalization of L.B. Johnson Apartments.
- Award of an accounting services contract for implementation of Phase 1 of CHA’s Public Housing Preservation Plan.
- Award of a legal services contract for implementation of Phase 1 of CHA’s Public Housing Preservation Plan.
- Award of three moving services contracts to support various on-going relocation activities.
- Approval of Relocation Plans associated with the revitalization of Lincoln Way and Jackson Gardens.

*Not anticipated prior to start of FY 2010; mid-year revision.

Cambridge Public Housing Preservation Program

During FY 2009, the CHA finalized its Public Housing Preservation Program so it may move forward with the much-needed renovations of the CHA's state and federal public housing inventory. The program, based upon the use of tax-exempt bonds and low-income housing tax credits, seeks to complete these renovations with the most effective and efficient legal and financial deal structure. It relies upon the use of tax exempt debt and low income housing tax credits in a coordinated manner, and allows multiple projects to be redeveloped within a single "umbrella" deal structure. It also would reduce, to the greatest extent possible, the number of entities regulating the development of the redevelopment properties.

CHA is now proceeding with the first phase of the program. This phase will involve the renovation of 120 units at three locations as follows:

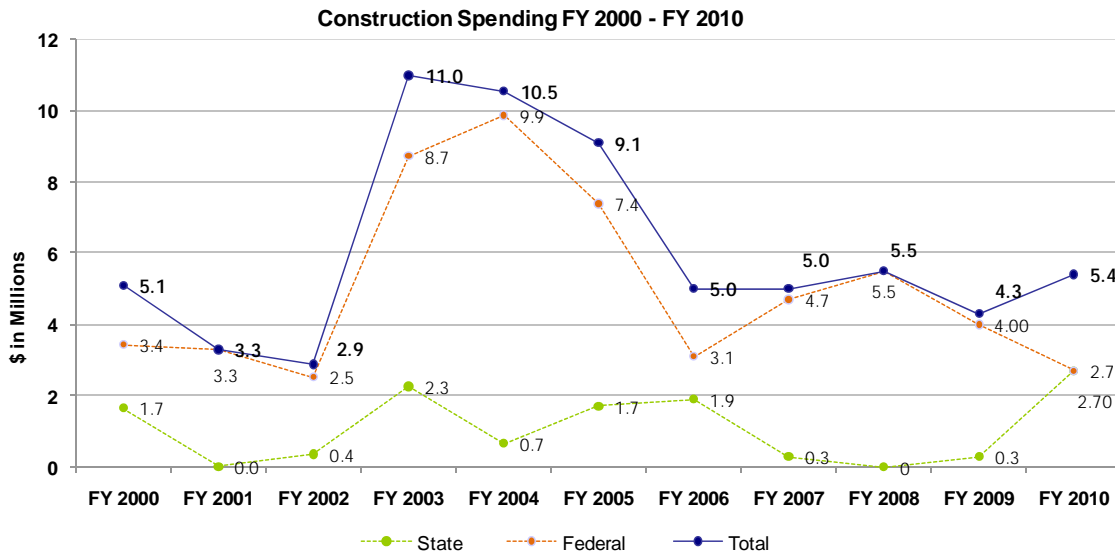
- Substantial renovation of Willow Street Homes, a fifteen (15) unit development located in East Cambridge;
- Demolition and reconstruction of Lincoln Way, a sixty (60) unit development located in North Cambridge; and
- A substantial, comprehensive modernization of Jackson Gardens, a forty-five (45) unit development located in mid-Cambridge.

Renovation work at Willow Street Homes started in early March 2009, and it is anticipated that work at Lincoln Way and Jackson Gardens will begin in late 2009.

Total development cost for the Phase 1 program is estimated at \$57.6 million. Funding sources for the work include possibly federal funding through either MTW, Capital Fund (CFP), or American Recovery and Reinvestment (ARRA) programs, private activity tax-exempt bond financing with associated 4% tax credits issued by the Cambridge Housing Authority, substantial contributions from the Commonwealth of Massachusetts and the City of Cambridge, private financing through a conventional mortgage, energy savings program, and an acquisition loan from CHA.

Spending

The following chart details capital expenditures from FY 2000 through FY 2009. Thanks to MTW CHA is able to expend more on capital improvement activities, in both state and federal developments. MTW fungibility has enabled CHA to direct program funds to capital projects. However, the CHA's ability to allocate funds where they will be most beneficial continues to be restricted by funding reductions in federal capital for public housing and housing choice vouchers that were available in the early 2000s.



The following developments underwent construction or modernization during FY 2009:

Federal Public Housing

Corcoran Park

All windows were replaced at Corcoran Park, and the project was fully completed in FY 2010. This included 980 window openings at this 153 unit development.

Total Cost: \$1,592,195

FY 2010 Expenditures: \$1,417,400

Washington Elms

One bathroom was completely modernized and served as a mock-up for the planning of the larger project. A construction contract for larger project, bathroom modernization of 174 units, was awarded in early March 2010. The contractor is currently preparing submittals for the project.

Total Cost: \$50,726 (Bathroom Mock-Up), and \$4,911,308 (Overall Bathroom Mod)

FY 2010 Expenditures: \$50,726 (Bathroom Mock-Up), and \$0 (Overall Bathroom Mod)

Washington Elms, Newtowne Court, Jefferson Park, and Truman Apartments

Masonry refurbishment occurred at four different sites during FY 2010. Work was completed at Truman Apartments,

and continued at Washington Elms, Newtowne Court and Jefferson Park. A total of 272 units will benefit from the masonry work at these sites.

Total Cost: \$2,791,125 (four contracts, four different sites)

FY 2010 Expenditures: \$425,245

Millers River

Final payment was made on elevator work completed in early 2010 which increased the efficiency and improved operational reliability. A total of 301 units were benefited by this improvement.

Total Cost: \$566,070

FY 2010 Expenditures: \$46,420

Millers River and LB Johnson Apartments

An additional 26 units at Millers River and L.B. Johnson Apartments were identified for selective modernization. Work was started in FY 2009, and completed in FY 2010.

Total Cost: \$359,428

FY 2010 Expenditures: \$207,579

Emergency Generators at L.B. Johnson and D. F. Burns Apartments

Punch list and project close-out activities were completed in FY 2010 on the installation of new emergency generators at these two sites. A total of 376 units were benefited by this activity.

Total Cost, Federal Properties:
\$701,833

FY 2010 Expenditures: \$73,807

were benefited by this modernization work.

Total Cost: \$2,731,709

FY 2010 Expenditures: \$2,381,281

Manning Apartments

Handicapped accessibility improvements to 10 units were completed in FY 2010. Early design work associated with a comprehensive modernization of Manning Apartments was completed in FY 2010, and will continue in FY 2011. Manning Apartments was approved for federalization in February 2010, and is currently under a federal development ACC pending completion of ARRA-funded elevator and building envelope work.

Total Cost: \$329,720

FY 2010 Expenditures: \$285,113

Putnam School

A construction contract to complete masonry, window and roof refurbishment work was awarded in September 2009. Work is will be completed in FY 2011. A total of 33 units are being benefited by this initiative.

Total Cost: \$1,161,000

FY 2010 Expenditures: \$131,931

116 Norfolk Street

A construction contract to complete masonry refurbishment and window replacement in 37 units was awarded in September 2009. Work is underway, and will be completed in FY 2011. 116 Norfolk Street was approved for federalization in February 2010, and is currently under a federal development ACC pending completion of ARRA-funded elevator and handicapped accessibility work.

Total Cost: \$1,260,531

FY 2010 Expenditures: \$65,261

Jackson Gardens

Masonry refurbishment work is proceeding in advance of ARRA-funded gut rehabilitation of Jackson Gardens. The gut rehabilitation in 45 units is

State Public Housing:

Willow State Comprehensive Modernization

Substantial upgrades were completed at Willow Street Homes including building and system upgrades. Work was initiated in March 2009, and substantially complete in February 2010. Willow Street Homes was approved for federalization in February 2010, and is currently under a federal development ACC pending completion of ARRA-funded site work. 14 units

slated to start in June 2010, with pre-construction activities by the construction manager already underway.

Total Cost: \$629,849

FY 2010 Expenditures: \$55,000

Lincoln Way

Pre-construction activities in advance of the demolition and new construction of Lincoln Way are underway. A mixed finance proposal was submitted to HUD on March 19, 2010, and the financial closing is anticipated for late May or early June. Currently with 60 units, Lincoln Way modernization work is expected to add an additional 10 units to the development.

Total Cost: \$93,292 (Pre-construction only)

FY 2010 Expenditures: \$11,940 (Pre-Construction only)

Emergency Generators at Putnam School, 116 Norfolk Street, and Manning Apartments

Punch list and project close-out activities were completed in FY 2010 on the installation of new emergency generators at these three sites, benefiting a total of 269 units.

Total Cost: \$554,388

FY 2010 Expenditures: \$39,365

Jefferson Park

A comprehensive investigation and master study evaluation was completed in FY 2010, and recommended the demolition and reconstruction of the units at Jefferson Park. Early design efforts to implement the recommendations proceeded in FY 2010, and will continue in FY 2011. However, efforts to proceed will require the infusion of additional federal, state, local and private funding. CHA expects that a total of 107 units will be benefited by this initiative.

Energy

Energy Conservation

As in prior years, CHA's energy coordinator accessed funding from low income weatherization programs to complete lighting and heating upgrades throughout the portfolio.

During FY 2010 use of weatherization funds enabled CHA to replace older, inefficient heating plants at sixteen scattered sites throughout the portfolio. Based upon a review of energy reports and capital planning information, several sites were identified as best candidates for the weatherization program. Mini energy audits were conducted, and those sites determined as meeting program cost efficiency standards were selected to receive program funds. This effort resulted in \$130,000 worth of heat plant improvements while using only \$15,000 of MTW block funds set aside to pursue energy conservation opportunities. Most of the sites selected were state properties, suffering the effects of long-term public disinvestment. As noted elsewhere in this Report all but one of CHA's state properties was subsequently approved for inclusion in the federal public housing program.

CHA is also the proud host of a new "micro-cogen" heating system at 8-10 Columbus Ave, three units of federal family housing. This site was identified as a compelling candidate for a pilot program to study the feasibility of residential micro-cogen (combined heat and power). The system is valued at \$30,000 and was installed at no capital cost to CHA, although energy block grant funds were once again accessed to provide new heating distribution at the property. This heating system is estimated to reduce gas use by over 20% while also offsetting electricity bills.

CHA continues to work in partnership with the Menotomy Conservation program to complete energy efficient lighting upgrades at various sites. During FY 2010 CHA completed a comprehensive lighting upgrade for the common areas of Millers River Apartments – including a trial of LED fixtures in the community room. Common area lighting was also replaced and augmented with occupancy sensors at the Putman School Apartments. As of this writing, new lighting projects are underway at the Truman Apartments and Woodrow Wilson Court.

Energy Performance Contracting

Building on the work completed in FY 2009 at the Daniel F. Burns Apartments, during FY 2010 CHA in partnership with Ameresco, successfully executed the necessary financing and amended the term of the existing 12 year energy performance contract for an additional 8 year term.

Augmenting the prior energy savings with savings from new conservation measures, CHA financed an additional \$1.8 million in capital improvements for the Daniel F. Burns Apartments. Enhancements include lighting upgrades, heating and ventilation replacement and upgrades, roof replacement, and a 46 KW solar PV array. The project is currently in construction planning with completion estimated for December 2010.

Onsite Generation

FY 2010 was the first year of operation for the solar PV array installed at Washington Elms during FY 2009. This 92KW array is the largest residential PV array in the City of Cambridge. To date, the array has been exceeding performance expectations. The power from the panels provides 35% of the common electricity use for the site, while reducing carbon emissions by over 71 tons, or 155,000 car miles.

The Washington Elms solar array was structured as a power purchase agreement with Boston Community Capital's Solar Energy Advantage program. This project was not projected to deliver cost savings during the initial years, however, given the difference between the negotiated power purchase price for electricity generated by the array and the utility market rate for FY 2010, the program managed to achieve approximately \$2,600 of operating savings. Given the overall current economy and falling energy prices, CHA does not anticipate financial savings for FY 2011, but certainly will build on savings over the over the 20 year term of the agreement.

CHA does however anticipate a substantial increase to the onsite and renewable energy generation over the next two years. Given the scope of work for projects currently in construction, by 2012 CHA anticipates achieving an additional 196KW of solar generation and 180KW of onsite generation via combined heat and power (co-gen).

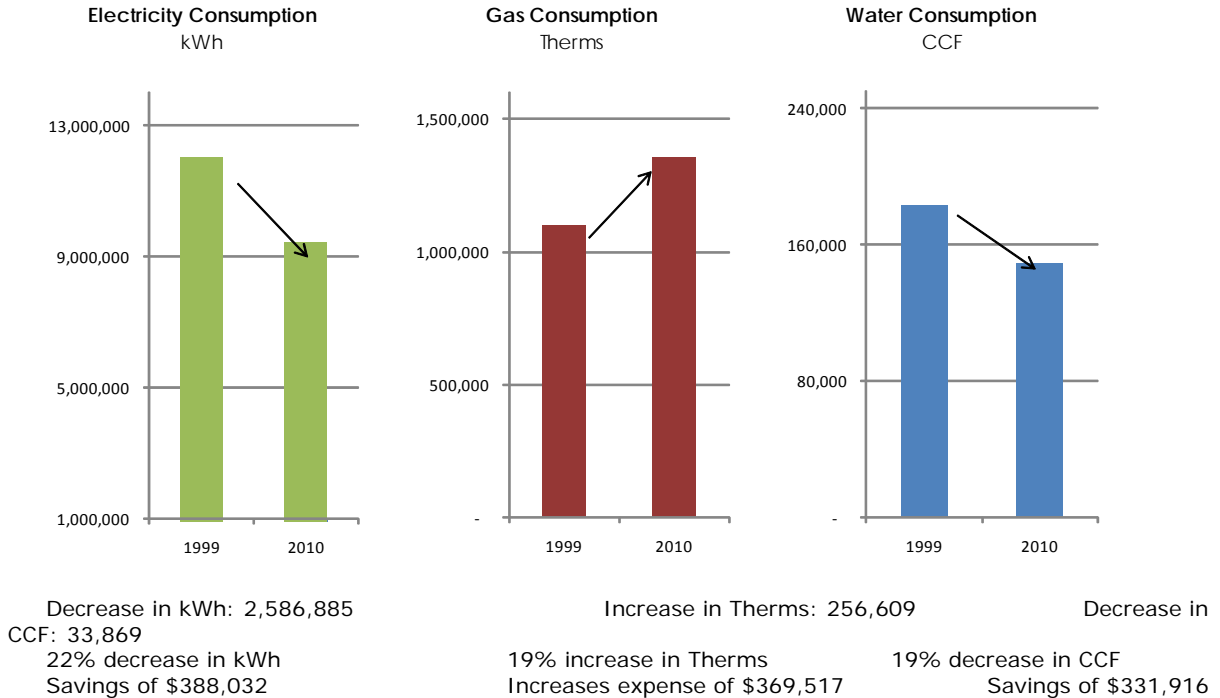
Energy Reporting

During FY 2010 CHA worked to refine the energy reporting system first developed under partnership with Boston University during FY 2009. In addition to monitoring energy use and reporting by standard energy metrics, reports have been customized to monitor energy use against both the MTW frozen consumption base as well as a three year "rolling base". Reports may be run by funding program or individual locations; providing sufficient flexibility for a range of users at various levels of the organization.

Managers now receive monthly reports that provide a visual "snapshot" of the energy use for their development(s), enabling field staff to quickly assess the month's consumption against the same month in the prior three years, as adjusted for weather. Additionally, managers (or any system user) can customize reports longitudinally or compare one site against other sites in the portfolio.

As illustrated in the charts below, comparison of the FY 2010 energy use for the federal public housing portfolio against the MTW frozen consumption base reveals that while gas use has increased 19% from the frozen base, electricity use has been reduced by over 22%. Water consumption is 19% below the frozen consumption base. The emphasis on

conservation in general coupled with the shift from reliance on electricity to gas has resulted in cost savings to the authority, allowing CHA to maintain operational standards despite the pro-ration of operating subsidy.



Multi-Family Acquisition Program

Through the multi-family acquisition program, CHA acquires buildings, units within larger buildings, or buildable sites. During FY 2010 the CHA pursued four efforts, as summarized below:

- 195-203 Prospect Street: Efforts to obtain permanent financing have stalled due the economic crisis, and limited private equity resources. CHA will again be submitting a “One Stop” funding application to DHCD, which if funded would provide permanent financing for the 20-units 195 Prospect Street building. Efforts to redevelopment the single-family home at 203 Prospect Street into an affordable homeownership opportunity move forward in FY 2010 with the transfer of the property to Just-a-Start Corporation for its redevelopment.
- YWCA Pool Site: CHA’s affiliate Cambridge Affordable Housing Corporation (CAHC) continues to have a 99 year ground lease for the YWCA Pool Site located in Central Square to redevelop the site into 42 units of affordable rental housing. Preliminary design and financial analysis work has been initiated and a “One Stop” application will be resubmitted to DHCD in June 2010. The Cambridge Board of Zoning Appeals approved a Comprehensive Permit in July

2008, but an abutter subsequently appealed it. A court ruling is expected in May 2010, after which CAHC anticipates being able to move forward with its plans.

Resident Services and Economic Development

In FY 2010 the Resident Services department faced the impact of the economic turmoil firsthand as funding from federal and state sources were cut. The department's commitment to serving CHA residents however continued throughout FY 2010 and the hard work was rewarded with the award of a competitive grant from the Department of Commerce's National Telecommunications and Information Agency.

The grant will be instrumental in maintaining The Work Force and CHA's adult vocational programming, the computer centers that were closed in July 2009 for lack of funding will be reopened, and more services will be provided to residents across CHA's developments. The Resident Services department will continue to leverage funds from sources other than the federal and state governments, as this grant only allows CHA to manage services for a limited amount of time. It is in CHA's best interest to work toward offering more supportive services to our residents, thus assisting them in becoming economic self-sufficient and active members of their respective communities.

Alliance of Cambridge Tenants

In April 2009 the Board of the Alliance of Cambridge Tenants was elected by an agency-wide election. Thirty-four residents were elected, with three seats left unfilled. The Arlington League of Women Voters certified the results of this election and by May 2009 the Board ratified the bylaws of the group.

Throughout FY 2010 CHA provided logistical support and coordinated meetings between ACT and CHA staff. These meetings were in form of workshops where CHA senior staff presented their respective departments and discusses their mayor responsibilities. ACT members contributed to the agenda development for these workshops and provided senior staff with suggestions to further improve CHA's relationship with its residents.

CHA is currently negotiating a Memorandum of Understanding with ACT. At the end of FY 2010 there were a total of four meetings. CHA and ACT expect to reach consensus in FY 2011.

In CHA's effort to continue empowering residents to become active in their communities CHA's Tenant Liaison assisted individual Tenant Councils in leadership development programs. The Tenant Liaison also provided support in the coordination of elections in several developments.

Work Force Alumni Support

In FY 2010 CHA proposed to develop and implement a support program for Work Force alumni to assist them complete post-secondary education in which they enrolled.

As part of this initiative the Resident Services department submitted grant proposals to thirty-seven foundations across the country. The funds leveraged through this activity

were to be used in the hiring of a part-time support staff. Unfortunately, not enough funds were awarded in FY 2010 to support this activity. Instead, the Work Force utilized the services of a Master's level intern from the Boston University School of Social Work. The intern was able to create a database of all recent alumni and has established contact with some students now in college, including all 2009 graduates. In addition, the intern has help coordinate workshops and support groups for alumni during school vacations.

During the summer of 2009 the Work Force Alumni Reunion hosted 40 alumni and guests. Alumni also participated in orientation sessions for current Work Force seniors to prepare them for the transition to college.

Although not able to undertake the effort with the intensity that was first expected, the Resident Services department will continue working to provide appropriate support to the growing number of Work Force alumni.

Financial Literacy & Microfinance Partnership Program

CHA planned at the beginning of FY 2010 to explore options for partnering with local nonprofits with experience in multi-lingual financial literacy and microfinance programs. This initiative aimed to provide residents and voucher holders with training and resources to help their economic development.

During the last quarter of FY 2010 CHA met with the leading provider of Microfinance services in the New England area, ACCION USA. CHA and ACCION have agreed to work on developing a pilot support program suited to the population CHA serves. CHA expects to continue this relationship in FY 2011 and aims to support ACCION in rolling out financial training workshops in CHA sites before a more specific program is developed.

Public Schools and Public Housing Symposium

In November 2009 the Resident Services department organized a very successful symposium in conjunction with Steps for Success, a program similar to the Work Force run at the Brookline Housing Authority. Nearly 200 officials from schools, housing authorities, foundations, nonprofits, and other organizations from every part of the state attended.

This symposium examined how institutional partnerships can help students achieve educational success and position themselves for post-secondary education and economic self-sufficiency. The event was moderated by Paul Tough, New York Times editor and author of *Whatever It Takes*, a study of the Harlem Children's Zone. The keynote speakers included: Keith Motley, Chancellor, UMass Boston, Paul Reville, Secretary of the Massachusetts Executive Office of Education, and Tina Brooks, Undersecretary of the Massachusetts Executive Office of Housing and Community Development

Resident Services Line Item in the State Budget

Since FY 2008 CHA has been working with fourteen of the state's largest Public Housing Authorities to urge state legislators and the Governor to create a line item for resident services in the state's budget.

This supportive services working group continued to meet through FY 2010. However, a dismal state economy precluded inclusion of new funding for a Resident Services line item. Nonetheless, the Public Housing-Public Schools symposium in November 2009, attended by policy-makers from the Massachusetts Departments of Education and Housing and Community Development, as well as several legislative aides, helped to keep the issue alive.

Expansion of the Work Force Program

In FY 2010 the Resident Services department made significant progress toward securing a fourth Work Force site. The Principal of the local high school has made a commitment to CHA to offer space at the high school. Moreover, the Superintendent of Schools has given early indications that he is supportive of a request from CHA for an allocation of 50% of the funds needed to run that fourth site.

Thanks to the funding flexibility under MTW, CHA has already committed funds to this possible expansion. As of the end of FY 2010, the Resident Services department expects to start working at the fourth site in the 2010-2011 academic year.

Childcare and Healthcare Services for Families

Despite the funding shortfall CHA was able to continue offering youth and family programs in FY 2010. CHA feels strongly about providing residents with services that cater to their needs in the areas of childcare, nutrition and health.

CHA provides early childhood programs through a contract with Head Start and recreation activities such as after-school and summer activities for elementary –age children in partnership with the Boys and Girls Club and the City of Cambridge Youth Center. In FY 2010 the Youth Center at Corcoran Park moved to a much better equipped, dedicated facility near the development.

In addition to these youth services CHA also works to assist families maintain a healthy life. The Resident Services department continues building partnerships with local healthcare organizations that provide low or no-cost services to CHA residents. Outpatient healthcare services are currently being offered at two developments, Windsor Street and Jefferson Park. At the same time CHA offers assistance with nutrition issues through its Women, Infants & Children Nutrition program (WIC).

Also in FY 2010, began a collaboration with Boston University School of Public Health to participate on a national dental hygiene study involving families with children ages 0–

5. All families will receive quarterly preventive care visits, including oral health assessments and the application of fluoride varnish, over a 2-year period.

Educational Services

The Work Force: the award-winning 5-year long youth development program continued to offer a wide range of comprehensive support services and college prep activities for students between 13 and 18 years old.

In FY 2010 all 25 Work Force seniors graduated from high school. 24 students matriculated in college for the 2009-2010 academic year and one enrolled in the City Year program.

The Resident Services department has now established an alumni support system for students who enroll in post-secondary studies. Hence, CHA expects to see all 24 graduates to finish college successfully and achieve a 100% graduation rate.

Baby-U: in FY 2010 a collaboration with 12 local agencies resulted in the development of an 18-week Baby University parent education program targeted at CHA families and modeled on the Harlem Children's Zone Baby College. During the 2009-2010 academic year 28 families participated in the program and another 40 to 50 families are expected to enroll in 2010 – 2011

Gateways Adult Literacy: at the close of FY 2010 CHA is providing 84 students with English language (ESOL) and language-enhanced computer literacy classes through this program.

Cambridge Housing Authority Resident Training Program (CHART): Since FY 2008 CHA has awarded a total of seven scholarships through this program. Participants were awarded up to \$5,000 to support their participation in job training for high-demand industries. CHART was made possible through a partnership with the Metro North Regional Employment Board and the Cambridge Employment Program. Funds for these scholarships were provided by the City of Cambridge Community Development Department, the Jacobs Foundation, the Whittaker Foundation and CHA's MTW Block Grant.

Unfortunately the CHART program was discontinued in FY 2010 due to lack of funding to continue awarding scholarships.

Community Computer Center: in FY 2009 the two computer centers CHA managed served over 290 residents. CHA used funds from the MTW Block Grant to match funds from the Massachusetts Department of Housing and Community Development as these funds were significantly reduced in the last fiscal year. However, State support was discontinued in FY 2010 and the decision was made to close the centers.

The Resident Services department worked hard to resurrect this successful service that has helped hundreds of CHA residents to date. In late 2009 a grant application was submitted to the Department of Commerce, which, through the National Telecommunications and Information Agency, allocated funds from the American Recovery and Reinvestment Act (ARRA). In early March 2010 CHA's proposal for \$698,924 in Broadband Technology Opportunities Program utilizing Public Computer Centers as the focus was awarded in full.

The grant will allow CHA to refurbish the Windsor and Jefferson Park labs, create a lab at Roosevelt Towers, and re-start the computer classes that were cancelled in July 2009 in response to the withdrawal of federal and state support. In addition, this funding will be instrumental in maintaining The Work Force and our adult vocational programming, as \$300,000 of the grant will cover the costs of computer hardware, software and instruction, while \$400,000 will go toward the shortfall in The Work Force and our Cambridge Employment Program contract caused by the reduction in HUD funding and withdrawal of state support.

Bridge-to-College Program (BTC): in FY 2010 CHA continued to offer individual counseling and classroom instruction to high school graduates and GED-holders who are not academically prepared for college level work. This service is provided in partnership with the Cambridge Community Learning Center. In addition, CHA secured funding from a private foundation to offer a \$1,000 scholarship to a BTC graduate who matriculates at, and remains enrolled in a two- or four-year college.

Elder Resident Services

As described in the "Future of Public Housing" Policy Framework, most elderly public housing residents express a preference for aging in place to being resettled into more institutional elderly settings such as nursing homes. In recognition of this preference, CHA works hard to provide its elderly residents with the specialized physical and social supportive services required to help them thrive.

Much like with its services for family residents and voucher holders, CHA leverages partnerships with local service agencies and programs to provide elderly residents the services they need. Elder services offered by CHA in FY 2010 include the following:

Supportive Living Program: the Supportive Living Program offered to two hundred low-income elders at Manning Apartments, a state-assisted senior development. The Supportive Living Program provides elder residents with homemaking services, shopping, meal-preparation, and case-management services for no cost or on an income based sliding fee scale;

Prepared meals (via the Meals-on-Wheels program) were made available to participants seven days per week. Prepared meals were also served in the community room at lunch time five days per week and at dinner time one day per week in order to provide an opportunity for a more social dining experience. Staff from Somerville/Cambridge Elder

Services were also available to residents 24 hours per day with basic services. These services were made available through a partnership with the State of Massachusetts Executive Office of Elder Affairs and Somerville / Cambridge Elder Services.

Supportive Services Program: similar to the Supportive Living program at Manning Apartments, and in collaboration with Somerville/Cambridge Elder Services, case management services and activities were offered to all Millers River residents in FY 2010.

Elder Service Plan / PACE Program: CHA maintained its partnership with the Cambridge Health Alliance Elder Service Plan (ESP) Program (Program for All-inclusive Care for the Elderly (PACE) and provided on-site staffing 24/7 in a congregate facility at the Putnam School Apartments. The PACE program at Putnam School Apartments was so successful that CHA expanded the program to Millers River Apartments and Lyndon B. Johnson Apartments (LBJ).

The program at Millers River came online as FY 2008 drew to a close, with sixteen pace program clients. By early FY 2009 LBJ came online with twenty PACE clients. Program services for participating residents included a continuum of medical care, personal care, recreational activities, housekeeping, case management, and meals.

ESP Participants:

Millers River	16 residents + 2
L.B. Johnson	20 residents + 2
Putnam School	9 residents
TOTAL Residents Assisted	49

Service Coordination Program: through a contract with local non-profit service provider CASCAP, four full-time and one part-time Service Coordinators conducted needs assessments, provided case management, and made medical and social service referrals at our four federal elderly developments that house over six hundred seniors.

In FY 2009 CHA hired a part-time service coordinator who focused on activities and case management for over seventy elderly and disabled residents living in family public housing who needed supportive services and increased socialization opportunities.

Recreational Services: In partnership with the City’s Department of Human Services through the North Cambridge Senior Center, CHA served the recreational needs of its elderly residents at an on-site facility housed at the Russell Elderly development.

In addition, for the past fifteen years, CHA has rented space at 270 Green Street (a part of the Manning Apartments building), where Cambridge Health Alliance’s Elder Service Plan operates its Elder Day Care Program. This location has made it particularly convenient and readily accessible to residents of Manning Apartments; but it has continued to serve CHA residents from various areas of the city.

Interpretation / Language Services: Bilingual French Creole speaking staff provided translation services to residents needing assistance with management, maintenance requests and service coordination at LBJ, Millers River and Burns Apartments.

CHA provided English as a Second Language classes at LBJ, Manning and Millers River Apartments in FY 2009.

Barriers to Affordable Housing

1. *Describe actions taken during the last year to eliminate barriers to affordable housing.*

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

The high cost of land continues to make Cambridge a very challenging real estate market to create and preserve affordable housing. Consequently, the City has implemented programs to facilitate the development and preservation of affordable housing. The programs include Non-profit Sponsored Rental and Homeownership Development, the Inclusionary Housing Program, the Expiring Use Program, the Cambridge Neighborhood Apartment Housing Service (CNAHS) Multifamily Rehabilitation Program and the Home Improvement Program. In addition, recent citywide rezoning initiatives continue to foster the development of new housing opportunities throughout the City.

Barrier 2: Availability of Funding

High acquisition and construction costs, low vacancy rates, and a strong economic sector have had a tremendous impact on the cost of housing in the Cambridge market. Continued escalation of the cost of housing has resulted in fewer units created with federal, state, and local dollars.

One of our major financing tools is the Community Preservation Act (CPA) that allows communities to leverage funds to preserve open space, historic sites, and affordable housing which was adopted by the Cambridge City Council and Cambridge voters in 2001. The CPA places three percent surcharge on local property taxes to be used for the open space, historic preservation and affordable housing. The state, in turn, matches the generated tax revenue, providing an even greater incentive for municipalities to pass the CPA. Cambridge voters passed the CPA, which has provided a significant source of funds for affordable housing. These funds also have helped to leverage other funds for housing programs.

In FY 2010, the CPA committee appointed by the City Manager, held its annual public hearing on needs and priorities of residents. Affordable housing was the most important issue for the majority of residents who testified before the committee and the committee voted to appropriate 80% of available CPA funds, 10% for open space, and 10% for historic preservation. A total of \$7 million was appropriated to the Cambridge Affordable Housing Trust for housing development in FY 2010.

Barrier 3: Zoning

The Cambridge Community Development Department (CDD) has worked for many years to promote the development of affordable housing through amendments or additions to its zoning code. Some of the accomplishments

- CDD has continued to monitor compliance with the Inclusionary Zoning Ordinance. This ordinance requires developers of any new or converted residential development with 10 or more units to provide 15 percent of the total number of units as affordable housing. CDD staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. In FY 2010, 6 units were secured through deed restrictions ensuring their permanent affordability. To date, 459 units have been created through the Inclusionary Housing Program. Discussions to secure additional inclusionary units over the next few years are underway with developers.
- In addition the Cambridge Incentive Zoning Ordinance, adopted in 1988, requires that non-residential developers with projects of certain size and specifics mitigate the impact of their development through a contribution to the Affordable Housing Trust. These funds are used to sponsor the development of affordable rental and homeownership units. There are several developments underway which will be required to make Incentive Zoning contributions prior to completion in the coming years.
- The Cambridge City Council passed a citywide rezoning initiative in 2001 to increase the City's housing stock by allowing housing in all districts, by rezoning numerous districts for housing, by facilitating the conversion of industrial buildings by streamlining the permitting process, and by reducing the commercial floor area ratios (FARs), thereby increasing a developer's incentive to build housing. And in FY 2005 the City made some additional minor changes to its Zoning Ordinance which were favorable to the development of new affordable housing,

Barrier 4: Competing Concerns of Neighborhood Residents

The City has considered several strategies to address and remove the competing demands among residents in Cambridge, between the desire for more housing in general, but limited tolerance for increased housing density and the corresponding impacts on parking, traffic, and open space associate with many proposed developments. The strategies include: public education; using prior successful affordable housing developments as examples of good development with minimal impact on the neighborhood; and intensive work with neighborhood residents to identify and address concerns to develop support for proposed projects. However, with Cambridge being a densely populated City, the difficult issue of competing uses and appropriate density for any remaining undeveloped sites will likely continue to be a challenge.

Barrier 5: Impacts from Changes to the Mortgage Industry

The City has continued to monitor the impacts of the credit crisis in the mortgage industry. Staff from the City's homebuyer programs and the Home Improvement Programs worked with eligible homeowners to provide assistance in understanding and accessing available assistance.

The City's homebuyer education programs educated homebuyers and homeowners about the dangers of predatory lending and risks of subprime and adjustable rate mortgage products. In addition to the monthly courses for First Time Home Buyers, the City staff offered a workshop on credit to help residents understand and improve their credit to become better candidates for housing. The City also continued to provide individual counseling to homebuyers assessing mortgage options to assist in their accessing financing with reasonable underwriting standards, rates, and terms.

HOME/ American Dream Down Payment Initiative (ADDI)

1. *Assessment of Relationship of HOME Funds to Goals and Objectives*
 - a. *Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.*
 2. *HOME Match Report*
 - a. *Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.*
 3. *HOME MBE and WBE Report*
 - a. *Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).*
 4. *Assessments*
 - a. *Detail results of on-site inspections of rental housing.*
 - b. *Describe the HOME jurisdiction's affirmative marketing actions.*
 - c. *Describe outreach to minority and women owned businesses.*
-

HOME Narrative

Overview of HOME Program in Cambridge

The City of Cambridge receives entitlement funds under a grant agreement with the United States Department of Housing and Urban Development (HUD) for the HOME Program. Since the program's inception in 1993, the City has received \$16,607,631 in HOME funds, including \$1,160,593 received in FY 2010.

With the HOME funds received from HUD, the City provides loans to support the acquisition, new construction, and rehabilitation of eligible affordable rental and homeownership residential units. HOME funds are also used for first-time homebuyer closing cost and downpayment assistance. As required by HUD, a minimum of 15 percent of the City's HOME funds are used specifically to support local Community Housing Development Organizations (CHDOs), to create affordable rental and homeownership units.

City staff work with development project managers within the CHDOs and other community non-profits to apply federal regulations to HOME funded programs and development projects; ensure that approvals needed from HUD are acquired; ensure that required record keeping is maintained for projects; and monitor HOME funded projects throughout the construction process and the project's affordability period. The latter involves property inspections and tenant and program file reviews, which are conducted each year in compliance with HOME program requirements. Projects with 1-4 units are monitored every three years, projects with 5-25 units are monitored every two years, and projects with twenty-six or more units are monitored annually. In FY 2010, the City

monitored **1,154** units, a total which includes affordable units supported with HOME funds.

HOME Development Projects for FY2010

823 Main Street: Sponsor, Just-A-Start, Corp.

Just-A-Start Corporation (JAS) completed construction on Main Street, for ten affordable homeownership units (2 one-bedroom, 2 two-bedroom, 6 three- bedroom). These units are being sold to households earning no more than 80 percent of the Area Median Income. The redevelopment of 823 Main Street will contribute to the ongoing revitalization of the neighborhood in addition to providing new residents access to the nearby services and amenities.

125-127 Harvard St: Sponsor, Cascap

Cascap completed construction of 24 affordable homeownership units on the corner of Davis and Harvard Streets in Neighborhood Four. The existing Print Shop was demolished and homeownership units, consisting of 10 one-bedroom, 8 two-bedroom, 6 three-bedroom, were built. These units are being sold to households earning no more than 80 percent of Area Medium Income. The building uses renewable technology, including solar panels and a green roof.

95-97 Pine St: Sponsor, Homeowners Rehab, Inc.

Homeowners Rehab, Inc. began major rehab of a 12 unit building at 95 to 97 Pine St. The building will consist of 12 affordable rental units (8 two-bedrooms and 4 three-bedrooms). One half of the building (6 units) has been completed and income eligible tenants are moving in. The remainder of the building will be complete in FY11.

HOME Match Report

Cambridge is a Participating Jurisdiction (PJ) and is therefore required to match 25 percent of the amount drawn down in HOME funds in each fiscal year. HOME funds that do not require a match include funds used for administrative costs, CHDO operating expenses, CHDO capacity building, and seed money or technical assistance loans where the project did not go forward. In FY2010, the City of Cambridge disbursed **\$569,253** in HOME funds, **\$482,078** of which required a HOME match. This resulted in a HOME match liability of **\$120,519**. HOME projects leveraged **\$1,766,604** in HOME match-eligible funds in FY2010 from other public and private sources, exceeding the required match for the current fiscal year. Match funds can be carried over from one fiscal year to the next. As of the end of FY2010, the City's total excess HOME match from all fiscal years is **\$90,339,942**. The completed HOME Match Report form HUD 40107-A is included in the FY2010 CAPER report.

MWBE Report: Minority and Women's Business Enterprise

As stipulated by the HOME program, the City includes in its contract agreements requirements that developers make a good faith effort to involve minority and women owned businesses as contractors and subcontractors when working on federally funded projects. During annual monitoring and at the close of a project, documentation must be provided to demonstrate that efforts were made to include minorities and women in the bidding process. In FY2010, all HOME Projects completed in the past year were monitored to ensure that agencies completed MWBE Reports, in addition to other required documents. The completed HOME Annual Performance Report is included the FY2010 CAPER report.

Due the methodology the City uses in considering the completion status of housing activities, several HOME funded activities were completed in the prior year (FY2009) and reported as such. By HUD's definition these same activities we deemed complete in FY2010. Therefore, because these activities have been reported in HOME Performance Reports from previous years they will not appear in the current report.

HOMELESS

Homeless Needs & Specific Homeless Prevention Elements

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

1. *Identify actions taken to address needs of homeless persons.*
2. *Identify actions to help homeless persons make the transition to permanent housing and independent living.*
3. *Identify new Federal resources obtained from Homeless SuperNOFA.*
4. *Identify actions taken to prevent homelessness.*

Continuum of Care Narrative

Homelessness Objectives

- Provide a variety of housing options, with services, for homeless individuals and families. Support the development of housing at appropriate sites, at a scale that ensures neighborhood compatibility. Ensure the provision of adequate on site services.
- Prevent extremely low and low-income families and individuals from becoming homeless.
- Address emergency shelter and transitional housing needs of homeless individuals and families with children.
- Help homeless persons, including persons with special needs, make the transition to permanent housing and independent living.

Continuum of Care Objectives

- To sustain and expand efforts to prevent homelessness, so that as few as possible individuals and families become homeless.
- To maintain and expand access of homeless persons to programs and services which can meet their basic human needs, so that to the extent that they are willing to accept such assistance, every homeless individual and family has, at a minimum, a safe place to sleep, food, clothing and necessary health care.
- To maximize the number of homeless individuals/families who, with the help of resources available through the Cambridge Continuum of Care, are able to obtain housing and develop the necessary skills, resources and self-confidence to sustain that housing and maximize their self-determination.

The Cambridge Continuum of Care continued to be an active planning entity for homeless service planning and coordination. Service providers, consumers, and other interested parties attended monthly meetings to identify needs and gaps in available services. The City was the lead agency for the SuperNOFA application and used the monthly meetings to gather input and set priorities.

FY 2010 Funding Sources and Activities

McKinney Supportive Housing Program:

\$2.75 million in annual grants fund 29 ongoing SHP projects (all administered by the City of Cambridge, and all but two sponsored by private non-profit providers). Another \$530,000 funds three Shelter Plus Care grants (two administered by the City and one by the Cambridge Housing Authority). As described in greater detail in the following section, McKinney grants fund a mix of critically needed housing and services:

- Transitional housing;
- Permanent supported housing;
- Supported employment;
- Housing placement assistance;
- Field-based case management;
- Legal assistance;
- Representative payee services;
- Drop-in services;
- Street outreach; and
- HMIS

Permanent Supportive Housing

- Three Shelter Plus Care (S+C) grants (approx. \$534,000) 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 Cambridge Cares About AIDS under contract with the Mass. Department of Public Health, case management by Heading Home under ESG contract with the City, and case management by Cambridge Cares About AIDS, with the help of federal Ryan White funding. Because program clients are able to contribute a portion of their income to housing costs, the S+C grants are able to support subsidies to 45 individuals and 8 families, that is, 15% above projected capacity.
- Twelve (12) ongoing McKinney-Vento SHP grants (**including two grants contributing a total of \$153,300/year that funded start-up in early 2010 of 11 new units of permanent supported housing (PSH)**) provide more than \$1.7 million in annual funding help sustain another 127-plus units of PSH for formerly homeless persons with disabilities, most of whom were chronically homeless, and five (5) units of PSH for families with disabilities who were rendered homeless through victimization by domestic violence. McKinney-funded project sponsors include HomeStart (71 units, plus 6 units under development), Heading Home (38 units), Transition House (7 units for individuals and families rendered homeless by domestic violence), the Cambridge Housing Authority (8 units), and New Communities (8 units). At the time of the PIT count, these programs were operating at 106% of capacity, housing 135 individuals and 5 families, as compared to their targeted

capacities of 127 individuals and 5 families. Heading Home also operates 14 units of PSH (Duley House) that were developed with a mix of federal HOME funds, State HIF and other funds, and local resources. Services are paid for through the fundraising of the sponsor.

Transitional Housing

- Five (5) transitional housing programs are funded, in part by McKinney-Vento SHP grants, as follows: a North Charles Inc. program for five men in recovery (\$42,600/year plus matching funds), a CASPAR program for seven women in recovery (\$57,000/year plus matching funds), a Cambridge Cares About AIDS (CCAA) program for five men with HIV/AIDS (\$27,000/year for leasing plus leveraged funding for staffing), a CCAA program for five women with HIV/AIDS (\$31,000/year for leasing plus leveraged funding for staffing), and Transition House's Transitional Living Program for five families and four women rendered homeless because of domestic violence (\$57,000/year plus matching funds).
- Another four (4) transitional housing programs operate with other funding. CASPAR uses State and Federal Substance Abuse Block Grant funds and other resources to operate a recovery-oriented transitional housing program for 10 newly sober homeless women. The Salvation Army draws upon private funding to operate an in-house transitional program for shelter residents who have demonstrated commitment to ending their homelessness. A State-originated grant administered by the Mass. Housing and Shelter Alliance (approx. \$42,000) pays a share of the rent and staffing costs for a nine unit women's transitional housing program operated by Heading Home (which covers the remainder of the costs) at the Cambridge YWCA. Another State-originated grant administered by the Mass. Housing and Shelter Alliance (approx. \$89,000 for staffing and \$132,000 to cover the annual rent) helps fund a 22-unit men's transitional housing program at the YMCA operated by the City's Multi-Service Center.

Outreach, Case Management and Other Supportive Services

- A \$131,000/year McKinney-Vento grant matched by agency-fundraised dollars supports CASPAR's street outreach program serving 200-plus unsheltered and marginally sheltered persons; a \$49,000/year McKinney-Vento grant matched by Eliot Community Human Services funds a Mental Health clinician who partners with the aforementioned street outreach team. Approximately \$90,000 in federal PATH grants fund shelter-based mental health outreach services operated by Eliot Community Human Services.
- \$222,000/year in SHP funds for two HomeStart housing search/case management programs serving approximately 100 persons; a combination of State and privately-fundraised pools of money (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, etc.) help homeless individuals pay the up-front cost of obtaining rental housing;
- \$32,000/year in SHP funds for CASCAP's fiduciary (money management / representative payee) program, intensively serving over 44 persons at any point in time;

- \$52,000/year in SHP funds for Heading Home’s specialized legal assistance program, serving an average caseload of 30 persons;
- \$17,000 in SHP funds for Transition House’s stabilization program providing support to four families and two individuals who are in the initial months of their transition from homelessness to housing.
- A \$14,000/year McKinney Vento grant matched by the Cambridge Health Alliance helps fund shelter-based health care case management services for homeless families and residents in the City's DV shelter and transitional housing.
- An \$18,600/year McKinney-Vento grant matched by cash contributions and State reimbursement for services to covered clients funds a North Charles relapse prevention program serving transitionally housed homeless men in substance abuse recovery.
- Upwards of \$50,000/year from federal sources helps the Cambridge Health Care for the Homeless program deliver medical services at shelter-based clinics. Private resources help fund a weekly visit by a doctor from the Sidney Borum Health Center to Cambridge Cares About AIDS' Youth on Fire drop-in program. A mix of government and private funding enables Bridge Over Troubled Waters to provide van-based health care services to homeless and street youth and young adults.
- A network of low threshold drop-in programs offer a site-specific mix of daytime drop-in programming for homeless and at-risk persons, drawing funding support from a mix of government and private sources.
 - A \$14,000 ESG grant matched by Heading Home funds a drop-in for homeless women.
 - A \$57,800/year McKinney Vento grant, a \$10,000 ESG grant, and matching funds raised by Eliot Community Human Services' fund the Bread & Jams’ drop-in program serving unsheltered and marginally sheltered homeless adults.
 - A mix of federal (SAMHSA), State, ESG (\$10,000), and private funding helps support Youth on Fire, Cambridge Cares About AIDS’ drop-in program for homeless and runaway youth and young adults.
 - A mix of State and ESG funding has enabled CASPAR to open its wet shelter during the day to provide more intensive services to medically at-risk substance abusers.
 - State and privately fundraised monies support On the Rise’s service-intensive drop-in program serving unsheltered and marginally sheltered homeless women.
 - Private funding enables the Salvation Army to operate a lunchtime drop-in for homeless and at-risk persons.

Emergency Shelter

- A mix of federal (ESG), State, local and privately fundraised resources will support 178 year-round shelter beds for individuals, 24 seasonal shelter beds for individuals, and emergency shelter for 27 families, including 7 families whose homelessness is directly related to domestic violence.

Homelessness Prevention / HPRP

Homelessness Prevention and Rapid Re-Housing (HPRP): The City began implementing its \$1.3 million HPRP grant in August 2009. The grant funds one City-employed case management position and one contracted for case management position, part-time HMIS staff, small contracts with two legal assistance providers, and a projected \$860,000 in direct client assistance (e.g., rental assistance, including arrearage repayment; utility assistance, including arrearage repayment; and assistance with relocation costs). Over the first 11+ months of the program, Multi-Service Center-based staff provided homelessness prevention services to over 220 households, and rapid re-housing assistance to 22 households. One third of these households were individuals, and two thirds were families. Outcome data available for 96% of the 134 closed cases indicates that all households served were able to remain in their housing or transition to other housing.

Metro-Boston Regional Network (MBN): The City of Cambridge has been an active partner in the development of the Metro-Boston Network, one of about a dozen State-funded networks intended to support a more seamless and comprehensive approach to homelessness prevention and rapid re-housing services. The City's Multi-Service Center (MSC) used approximately \$32,000 in assisting 26 very low income households avoid or transition out of homelessness. (As of the date that this report was submitted, there was one pending request from the MSC for assistance to a Cambridge family, and the MBN had exhausted its ability to accept new requests for assistance. Efforts are under way by MBN partners to obtain continuation funding to sustain regional planning efforts and to support more limited flexible funding assistance in the coming year. Overall, the MBN, which covers a geography including 20-plus communities north and west of Boston, received \$1.2 million to support prevention and Housing First activities for a period of 18 months which will end in September 2010. A number of Cambridge-based providers, including the Community Dispute Settlement Center (mediation), Just A Start (Mediation for Results program), HomeStart (housing first for individuals), Heading Home (housing first for families), and Cambridge Somerville Legal Services were also active members of the Network.

Homeless Family Shelter and Housing Placement/Stabilization Program: The City of Cambridge partners with the Cambridge YWCA to provide shelter and housing placement / stabilization services for families staying in that shelter. Over the course of the current six-month contract, the Multi-Service Center will receive \$26,000 for staffing costs associated with placement and stabilization services, plus \$55,00 in so-called "Tool Box" funds to assist with the up-front costs of family relocation and/or to provide shallow subsidy supports for families transitioning into housing. Over the past 12 months, the City and YWCA helped 23 families move from shelter to housing.

Other Multi-Service Center Resources: Overall, over the course of a year, Multi-Service Center (MSC) staff and staff from non-profit partners based at the MSC

offer assistance to some 1,000 individuals and family households. In addition to the aforementioned HPRP-funded homelessness prevention and rapid rehousing services, MSC-based assistance includes housing search assistance to sheltered and transitionally housed individuals and families, case management assistance, money management assistance and Representative Payee services, income tax-filing assistance and help claiming the Earned Income Tax Credit, job search assistance, legal services, mental health services, and substance abuse relapse prevention services.

In addition to the aforementioned HPRP, Metro Boston Network, and State Family Shelter resources, the City used \$54,000 in FY 2010 Community Development Block Grant funding (\$48,000 for salaries, \$6,000 for operating expenses) and contributed \$608,700 in municipal tax dollars to support Multi-Service Center-based efforts to prevent and address homelessness (\$376,300 in personnel costs, \$96,000 for rental assistance to at-risk and homeless persons, \$55,000 for purchased legal services for clients, and \$81,400 for other expenses associated with operation of the Multi-Service Center, including for rent, utilities, and other operating costs).

Emergency Shelter Grants (ESG)

1. *Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).*
 2. *Assessment of Relationship of ESG Funds to Goals and Objectives*
 - a. *Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.*
 - b. *Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.*
 3. *Matching Resources*
 - a. *Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.*
 4. *State Method of Distribution*
 - a. *States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.*
 5. *Activity and Beneficiary Data*
 - a. *Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.*
 - b. *Homeless Discharge Coordination*
 - i. *As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.*
 - c. *Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.*
-

ESG Funds Awarded by the City of Cambridge in FY 2009 & 2010

Heading Home, Inc.

The women's day drop-in provides daytime support and services to homeless women. While in recent years, the number of homeless women served daily rose steadily to close to 30 per day, by FY 2009 that number dropped down to 20, and in FY 2010 the average daily dropped to eighteen. This is a reflection not of the declining demand, but of reduced hours at the shelter. The drop-in is primarily a safe-haven to help homeless women off the streets during the day. Services include:

- Crisis intervention
- One-on-one counseling
- Weekly visits from Health Care for the Homeless
- Lunch, Clothing & Showers
- Referrals for mental health, substance abuse, tertiary health care, job training, legal services, and housing search

The FY 2010 ESG funded operating costs including salaries for the program specialist, food and utilities. This year, the program served **319** homeless women including **95** who

were chronically homeless. The total number of women served rose 9% during the most recent fiscal year.

Heading Home’s Shelter + Care program provides stabilization services to between **8** and **12** homeless people with disabilities who live in scattered site apartments. Furthermore it helps these individuals transition into their own homes and to successfully live on their own. The FY 2009 & ‘10 grants paid for part of the salary of the caseworker. In the most recent year, the program served **11** homeless individuals, **7** women and **4** men, **3** of whom were chronically homeless.

ESG	FY 2009	FY 2010	FY 2009	FY 2010
Project	Women’s Day Drop-In	Women’s Day Drop-In	Shelter + Care	Shelter + Care
Amount	\$28,000	\$28,000	\$20,000	\$20,000

FY 2010 Matching Funds

Women’s Day Drop-In: **\$28,000**

- Sources: *Private Fundraising & United Way*
Shelter + Care: **\$32,379**
- Sources: *Private Fundraising*

CASPAR

CASPAR operates their shelter at 240 Albany St, which is a 24-hour shelter open to men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. The shelter has on-site primary health care four times a week, and provides a range of other services including mental health counseling, alcohol and drug programs, HIV/AIDS services and hot meals. Eight years ago, budget cuts caused CASPAR to lower the number of clients it can serve per night down to 75; however, from FY 07 onwards, they were able to secure funding to once more serve **107** adults per night. Like FY ‘09, demand has for their shelter beds has continued to be high this program year. During the last year, the program sheltered 1012 homeless individuals: **800** men and **212** women. **91%** of male clients (725) and **29%** female clients (62) were chronically homeless. Both the FY 2009 and FY 2010 grants were for non-salary operating costs.

ESG	FY 2009	FY 2010
Project	Wet Shelter	Wet shelter
Amount	\$18,000	\$18,000

FY 2010 Matching Funds

Wet Shelter: **\$759,995.52**

- Sources: MA DPH

Hildebrand

The Hildebrand provides emergency shelter for **9** families in Cambridge. In the last project year, the shelter served an average of **9** homeless women and **12** children a night and **25** homeless families over the year. The 24-hour shelter on Bishop Allen Drive is in need of continual renovations, and the FY 2008 funds were used to make repairs to their bathrooms, which previously were often out of order. The FY 2010 funds were used to provide repairs to the office and common areas in the shelter. In the most recent contract year, Hildebrand provided shelter to 66 persons in Cambridge, including 27 women, 2 men and 37 children.

ESG	FY 2008	FY 2010
Project	Family Shelter	Family Shelter
Amount	\$8,000	\$9,000

FY 2010 Matching Funds

Family Shelter: **\$9,000**

- Sources: State DHCD

Transition House

In 1975, Transition house became the first battered women’s shelter in the US, and since then it has sheltered well over **7,000** 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. The shelter has a **22** bed capacity each night, and in the last fiscal year served on average **8** adult women and **14** children per night, and **72** women and children over the year. Eight (**8**) of the adult women were chronically homeless. Both the FY 2009 & FY2010 grants were for basic operating costs and minor maintenance. Additionally, the FY2010 grant helped replace the shelter’s water heater.

ESG	FY 2009	FY 2010
Project	Battered Women’s Shelter	Battered Women’s Shelter
Amount	\$9,000	\$9,000

FY 2010 Matching Funds

Battered Women’s Shelter: **\$25,000**

- Sources: MASS State DTA

Eliot Community Human Services (ECHS)

Two years ago, Bread & Jams, a process oriented non-profit run by the formerly homeless for the homeless, merged with ECHS. So for the second year running ECHS is operating the Bread & Jams day drop-in shelter for the homeless, providing services including daily meals, job and housing search. The merger has improved the financial stability and efficiency of the shelter. In FY 2010, Bread & Jams served on average **40** adults per day, and **142** homeless men and women over the course of the year. Of those clients **67** were chronically homeless. About 8% of clients were women during the last fiscal year. Funds have been used for the past few years to pay rent.

ESG	FY 2009	FY 2010
Project	Drop-In Shelter	Drop-In Shelter
Amount	\$10,000	\$10,000

FY 2010 Matching Funds

Day Drop-in: **\$15,000**

- Sources: private fundraising

Catholic Charities

The ESG helps to operate St. Patrick’s Shelter, which in FY 2010 provided shelter to **238** individual homeless women, **140** of whom were chronically homeless. St Patrick’s is the only emergency shelter for sober women in the area outside of Boston and has a **39** bed capacity per night. Both the FY 2009 & FY2010 grants were used for utilities.

ESG	FY 2009	FY 2010
Project	St. Patrick’s Women’s Shelter	St. Patrick’s Women’s Shelter
Amount	\$6,500	\$6,500

FY 2010 Matching Funds

St. Patrick’s Women’s Shelter: **\$10,000**

- Sources: City of Somerville

Phillips Brooks House

Harvard University volunteers run both St James' Summer Shelter, which is located in St. James' Episcopal Church in Porter Square, and Harvard Square Homeless Shelter in the University Lutheran Church. Both programs serve homeless men and women. While St James' operates at night only through the summer months, and provides dinner and breakfast to up to **12** clients a night, Harvard Square Homeless Shelter operates at night the from the Fall through the Spring serving **24** clients per night. The Harvard Square Shelter can accommodate an extra **4** during emergency winter conditions. In FY2009, funding went to St James' Shelter for maintenance and food, and to the Harvard Square Shelter for rent and utilities. The FY 2010 ESG awards were used for non-salary operating costs at both St James' Shelter, and Harvard Square Shelter. During FY2010, Harvard Square Served **180** individuals, **100** of whom were chronically homeless, and St James', which operates more like a transitional housing program, served **12**, with **4** being chronically homeless.

ESG	FY 2009	FY 2010	FY 2009	FY 2010
Project	Saint James' Summer Shelter	Saint James' Summer Shelter	Harvard Square Shelter	Harvard Square Shelter
Amount	\$2,500	\$2,500	\$3,500	\$3,500

FY 2010 Matching Funds

Saint James' Summer Shelter: **\$3,000**

- Sources: private fundraising, including Harvard University

Harvard Square Shelter: **\$51,000**

- Sources: MHSA & (\$20,000) private fundraising

Cambridge Cares About AIDS (CCAA)

Youth on Fire is CCAA's drop-in shelter for "throw away," run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV who were practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The FY 2009 & 10 grants paid for rent at the drop-in. **193** youth were served in FY 2010, and **139** of those clients served were chronically homeless. This represents a 68% increase in homeless youths served over the previous year.

ESG	FY 2009	FY 2010
Project	Youth on Fire (rent)	Youth on Fire (rent)
Amount	\$10,000	\$10,000

FY 2010 Matching Funds

Youth On Fire: **\$16,100**

- Sources: Federal SAMHSA and State DPH

Salvation Army

The Salvation Army operates a shelter open year round for up to 1,000 homeless men from the Cambridge area. This grant for utilities enables the shelter to be a more inviting place for clients as reading lights and, more importantly, the heat could be left on during the day in the winter. During the most recent grant period, **791** homeless men benefited from staying at the shelter, **594** of whom were chronically homeless.

ESG	FY 2009	FY 2010
Project	Shelter for men	Shelter for men
Amount	\$10,000	\$8,000

FY 2010 Matching Funds

Shelter for Men: **\$8,000**

- Sources: Volunteer labor

HomeStart

For the first five year's HomeStart received Cambridge ESG funding, it was used to support homelessness prevention and rapid re-housing, specifically their Cambridge Rental Assistance Program. With this program HomeStart provided rental assistance for up to **19** different homeless men and women each year. In the past, funds helped clients to move into permanent housing by providing additional money to these clients for moving, security deposits and rent.

In FY 2010, these funds were used to support their Homeless to Housing Services Facility. This day drop-in program provided information and referral (I & R) services to over **315** homeless individuals in Cambridge over the course of the year. While most of these clients came in for one time I & R services, 43 clients came back multiple times, and many of them went on to become housing search case management clients of HomeStart's. 35% of these clients were women. The FY2010 ESG award was used for rent of the premises.

ESG	FY 2009	FY 2010
Project	Rental Assistance Program	Rental Assistance Program
Amount	\$6,000	\$6,000

FY 2010 Matching Funds

Housing Placement Service: **\$16,605**

- Sources: Federal HUD SHP funds

YWCA of Cambridge

The Cambridge YWCA has been receiving ESG funds since FY 2004 largely for non-salary operations. The funds for the FY 2006 grant were used to renovate the top floor of their family shelter so 4 more families could move in at the same time. From that point on, the Family Shelter could serve 12 adults and 13 children a night. In FY 2009 & FY2010, the funds were used again for non-salary operating costs. During the last fiscal year, the shelter served 31 adult women, 2 men, and 40 children.

ESG	FY 2009	FY 2010
Project	Residence/Family Shelter	Family Shelter
Amount	\$5,000	\$5,000

FY 2010 Matching Funds

Residence / Family Shelter: **\$5,000**

- Sources: Citizen’s Energy & MA DTA

Discharge Policy from Cambridge Funded Shelters

The City of Cambridge recognizes the need to try to prevent the discharge of low income individuals and families from institutions into homelessness. That said, the City is aware that a client's discharge from a shelter, transitional housing, or permanent supported housing program can be necessary when their breaking -program rules jeopardizes the well-being of other participants, his or her safety, or the safety of program staff. Discharge can also be appropriate when failure to enforce behavioral guidelines undermines the integrity of the program. However, because a discharge to the street places the offending individual at increased risk, the Cambridge Continuum has adopted the following policy, which member shelters and transitional housing programs are strongly encouraged to follow:

When the discharging shelter, transitional housing, or permanent supported program is unable to assist the discharged individual in accessing an alternate placement, then if the discharge will occur during the hours that the First Step Street Outreach team is operating, the discharging shelter or transitional housing program is strongly encouraged to contact the First Step program for such assistance, provided that (a) the individual being discharged consents to such assistance, and (b) the delay inherent in waiting for the arrival of the First Step team will not place the staff or other guests at additional risk. By calling First Step, the shelter, transitional housing, or permanent supported program understands that it is not discharging the client to First Step, but is making every effort to ensure that the client, once discharged, does not end up unsheltered and without access to resources while on the street.

Additionally a planner from the City of Cambridge's Human Services Department is working with other representatives from the Cambridge Continuum of Care (CCOC) to take part in an ongoing series of meetings with officials from the Cambridge Health Alliance. The purpose of these meetings is to strengthen the collaboration between the City's hospitals and CCOC to prevent discharges from medical facilities directly onto the streets. While the dialogue is still nascent, the willingness of both sides to develop a coordinated homeless prevention discharge policy from Cambridge's hospitals is encouraging.

Lastly, the City's planner and members of the CCOC are taking part in a Massachusetts State interagency taskforce on homelessness. Specifically, the Cambridge contingent are focusing on homeless prevention interventions and are planning to liaise with the appropriate State and County corrections facilities to help reduce the rates of discharges into homelessness. As yet no direct ESG funds have been used for these activities, though it could be argued that part of the City's ESG administration funds are used for this work.

COMMUNITY DEVELOPMENT

Community Development

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

1. *Assessment of Relationship of CDBG Funds to Goals and Objectives*
 - a. *Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.*
 - b. *Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.*
 - c. *Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.*
2. *Changes in Program Objectives*
 - a. *Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.*
3. *Assessment of Efforts in Carrying Out Planned Actions*
 - a. *Indicate how grantee pursued all resources indicated in the Consolidated Plan.*
 - b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
 - c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*
4. *For Funds Not Used for National Objectives*
 - a. *Indicate how use of CDBG funds did not meet national objectives.*
 - b. *Indicate how did not comply with overall benefit certification.*
5. *Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property*
 - a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
 - b. *Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
 - c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.*
6. *Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons*
 - a. *Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
 - b. *List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.*
 - c. *If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.*
7. *Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit*
 - a. *Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.*
8. *Program income received*
 - a. *Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.*
 - b. *Detail the amount repaid on each float-funded activity.*
 - c. *Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
 - d. *Detail the amount of income received from the sale of property by parcel.*
9. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*

- a. *The activity name and number as shown in IDIS;*
 - b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
 - c. *The amount returned to line-of-credit or program account; and*
 - d. *Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*
10. *Loans and other receivables*
- a. *List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
 - b. *List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
 - c. *List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
 - d. *Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
 - e. *Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*
11. *Lump sum agreements*
- a. *Provide the name of the financial institution.*
 - b. *Provide the date the funds were deposited.*
 - c. *Provide the date the use of funds commenced.*
 - d. *Provide the percentage of funds disbursed within 180 days of deposit in the institution.*
12. *Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year*
- a. *Identify the type of program and number of projects/units completed for each program.*
 - b. *Provide the total CDBG funds involved in the program.*
 - c. *Detail other public and private funds involved in the project.*
13. *Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies*
- a. *Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.*
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COMMUNITY PLANNING OBJECTIVES

Overall Planning Goals and Projects

Over the 5 year period from FY2006 – FY2010, the City, through the Community Planning Division of the Community Development Department continued its efforts to refine and revise the long term overall goals and policies of its Master Planning policy document “Toward a Sustainable Future” and implement these policies through the corresponding zoning regulations which were developed during the Citywide Rezoning in 2000. Also included in the implementation of the long term implementation is the rezoning developed during the major planning policy initiatives of the Eastern Cambridge Rezoning of 2001 and the Concord Alewife Planning Study, which after a year-long public committee led process of resulted in zoning changes adopted in 2006. These projects all share the same overall goals and policies of both “Towards a Sustainable Future” and the updated set of goals, which shaped the Citywide Rezoning. These Goals and Objectives are:

- Encourage a mix of uses to enhance vitality
- Promote transit-oriented development
- Facilitate residential use and affordable housing
- Encourage appropriate retail uses
- Work for the creation of new open space
- Lower allowed density and bulk for non-residential uses across the city
- Reduce traffic growth and traffic impacts
- Urge institutions to house their graduate students, develop in core campuses, and control parking
- Require design review and public input for large projects

The public planning process for each of these planning initiatives share similar framework of a committee process working intensively with staff and planning consultants on long term planning in the areas of traffic and transportation, land use and zoning, open space and urban design. Public input is solicited at public meetings throughout the process, supplemented by frequent mailings of newsletters and bulletins. In the past few years, this information has also been shared over the internet, and, in the case of the Citywide Rezoning, allowing for online prioritization of goals and objectives to supplement public meeting input.

Implementation and Refinement

Over the next 5 years the Community Planning Division will work to ensure that the overall planning and zoning for the City is consistent with these overall policies, making adjustments to the zoning to ensure that they are both operating and implemented in a way that the results of specific projects are as consistent as possible with the overall citywide goals and objectives. This involves careful work on a project by project basis, working with project proponents and the Planning Board as it takes public testimony, discusses specific issues, and deliberates on the project, and also may involve adjustments to the zoning from time to time. Such adjustments may require a range of staff resources, from formal planning studies to small research projects – each with the focus on achieving outcomes on the ground from projects, which when responding to the zoning and associated design guidelines, result in projects which most consistently reflect the goals and objectives of not only the overall citywide objectives but the more finely grained area policies as well.

Planning For Aging

Over the past number of years there has been developing a growing interest group of older Cambridge residents who are advocating for city policies that would promote a safe, healthy and more independent life in their own homes in the future as they age. In 2010 the Community Planning Division began work with city staff and the public on physical planning issues in light of both research and practice that have grown out of the

last thirty years of planning for habitability across the human life cycle – a recognition that habitability requirements change over time and that there is no one static or single set of appropriate physical settings for people as they age. Issues of lifestyle, age, cultural appropriateness and health all interact with the physical environment and influence how it evolves. Planning for this set of issues has involved elements of research, public discussion, and formulation of recommendations so that Cambridge more fully serves its entire population. The expected outcomes may include recommendations concerning: zoning, including ; mix of uses, housing types, density, specialized services and uses; Development Guidelines, including project review and building materials and forms; Open Space, including design of parks/plazas, streets and sidewalks; transportation, and public process and communication. This study also includes an assessment of existing housing choices and housing preferences, and will include a public forum on housing choices for seniors, along with recommendations for further action, based on the results of this research and public discussion.

Neighborhood Study Program

The Community Planning Division, through its Neighborhood Study program, seeks to preserve the character of the City's 13 neighborhoods by undertaking comprehensive planning efforts aimed at appropriate growth management – This program, through a year long committee process (a Neighborhood Study) or a series of public meetings (a Neighborhood Study Update) also seeks to strengthen communication among and between the City, its residents and the business community, improve the public's knowledge of critical planning issues, and provide a forum for the discussion of issues and suggestions for improvement.

Community Planning Accomplishments for FY2010

Community Planning activities undertaken during FY2010 addressed certain goals and objectives stated in Cambridge's Five-Year Consolidated Plan (July 1, 2006 to June 30, 2010). These established specific goals and objectives are outlined as follows:

- Provide high quality technical assistance to staff members, the City, and residents. Continue to provide support for all departments operations. Federal, State and Local funds. 5-year goals: 60 staff members receiving assistance, FY 2010goals: 15 staff members receiving assistance.

Accomplishments for FY 2010: 15 staff members received assistance via the upgrading of computer software and hardware and all necessary training and technical assistance associated with these upgrades.

- Provide public with information on planning and zoning. Federal and Local Funds. 5-year goals: 4,000 people served, *FY 2010goals: 800 people served.*

Accomplishments for FY 2010: 2,300 people served.

- Work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban-design plans and proposed developments. Federal and Local funds. 5-year goals: 600 meetings with interested parties and groups, *FY 2010goal: 110 meetings.*

Accomplishments for FY2010: 114 meetings with interested parties and groups.

- Develop, implement and review urban design improvements and master plans. Federal and Local funds. 5-year goals: 120 projects to be reviewed, *FY 2010goal: 20 projects to be reviewed.*

Accomplishments for FY2010: 41 projects to be reviewed.

- Staff and assist Planning Board. Federal and Local funds. 5-year goals: 120 meetings assisted, *FY 2010goal: 22 meetings to be assisted.*

Accomplishments for FY2010: 21 meetings.

- Provide parks, playgrounds and recreation site with design and construction supervision services. Federal and Local funds. *5-year goals: 25 park renovations, 30 projects receiving technical assistance.*

Accomplishments for FY2010: 3 park renovations and 10 projects to receive technical assistance.

- **Park renovations:** Completed construction: Cambridge Common Playground, Clement Morgan Playground and Sennott Pocket Park; in design: Cambridge Common Park, Glacken Field Park.
- **Projects receiving technical assistance:** City Hall Annex Planting, Fresh Pond Reservation Slope, Old Graham and Parks School Playground, Granite Recycling with DPW, Cambridge Common, Lechmere Canal, New Riverside Park, Healthy Playground Task Force, Cambridge Cemetery, Pacific Street,

- To increase the quality and availability of planning-related information to staff, other City departments, residents, property owners, developers, state and federal agencies. Federal and Local funds: 5-year goals: 600 GIS maps, 500 presentations, 20 project and program materials, 20 major department initiatives, *FY 2010 goals: 120 GIS maps, 100 presentations, 4 project and program materials, 4 major department initiatives.*

Accomplishments for FY2010: 225 GIS maps, 80 presentations. 4 Project and program materials, 7 major department initiatives.

Community Planning - General

During the 7/1/08 - 6/31/09 CAPER reporting period, the primary activities undertaken from the above list of five-year goals involved providing high quality technical assistance to staff members, the City and residents for all department operations. Providing the public with information on planning and zoning through phone calls, mailings, brochures, website and office visits. Staff and assist the Planning Board. Activities also included working with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments and also developing, implementing and reviewing urban design improvements and master plans. Providing parks, playgrounds and recreation sites with design and construction services. Increasing the quality and availability of planning-related information through the Community Planning website.

Charles River

Completed a staff level planning study focusing on access to and experience of the Charles River, including recommendations for open space, pedestrian access improvements, and guidelines for key sites along the riverfront. The report of this work was brought to community groups and then forwarded to the Planning Board.

Open Space/Playground Renovations

Completed park improvements at Cambridge Common Playground and Clement Morgan Playground and Sennott Park Pocket Park. Continued design for Glacken Field.

Cambridge Common Playground

In its first season of operation, Cambridge Common Playground design has proved enormously successful at encouraging children to play imaginatively, create and interact with their own play environments and engage in physically challenging and stimulating play in a more natural setting than most playground environments.

Technical Assistance

Funding was provided for Technical Assistance for City Hall Annex planting, Fresh Pond Slope improvements, and New Riverside Park.

ECONOMIC DEVELOPMENT

Introduction

The Cambridge community's overall quality of life is based, in part, on business growth and stability. The Economic Development Division's (EDD) efforts focus on activities designed to meet the City's need for a diversified and thriving economic base by providing a broad range of services to assist small businesses including supporting entrepreneurship, working to maintain a diversified employment base and revitalizing businesses in the City's commercial districts.

Toward this end, the Division has several programs that are operated internally and others that work with collaborative partnerships. These programs provide assistance to low-income small businesses and individuals to help increase job opportunities for Cambridge residents and to help provide the goods and services they need.

Objective #1

To cultivate a supportive environment for income-eligible micro-enterprises and businesses in the City's NRS areas, with particular emphasis on small, women and minority-owned businesses.

Non-profit Delivered Programs

The Department continued its support of Cambridge small business by contracting with The Center for Women & Enterprise (CWE), a nonprofit organization, to provide a number of educational workshops to residents and business in Cambridge NRS areas and low and low-moderate income micro-enterprises. Workshop and information session offerings included, *You and Your Money – a Financial Literacy Training Program (also known as Living on a Shoe String), Steps to Starting Your Own Business, Record Keeping for Small Businesses, Pricing Strategies, Marketing 101, Web Based Business Development, Introduction to QuickBooks, Advanced QuickBooks, Real Estate and Lease Negotiations, Is Your Business Profitable?- Understanding Your Financial Health, Advanced Marketing Techniques, Getting More Traffic to Your Website and One-on-One Business Consulting.*

You and Your Money – A Financial Literacy Training Program

This workshop was offered in the fall and spring of FY2010. This workshop series consisted of six, 2 hour sessions that covered topics such as understanding spending habits, credit standing and repair, banking, budgeting, and developing savings plans for business development, housing and or education. A local bank provided

incentives to those who completed the workshop including calculators, and assistance in opening different accounts.

Steps to Starting Your Own Business

The workshop was held in the fall of FY 2010. This workshop series provided pre-business development training to low and low-moderate income aspiring entrepreneurs. The program introduced participants to the fundamentals of launching a business through such topics as business plan development, financing strategies, business lending practices, and marketing.

Record Keeping for Small Businesses

Offered in the winter of FY2010 and covered topics such as what type of business records should be kept, how to set up a bookkeeping system, how to choose a CPA and tax planning and compliance. This workshop emphasized the importance of keeping sound financial records.

Pricing Strategies

This workshop was offered in the winter of FY2010 with a goal of teaching pricing techniques and cost analysis based on industry-wide averages for specific businesses.

Real Estate and Lease Negotiations

Offered for the first time in the fall of FY2010, this workshop discussed major real estate issues that small businesses face, such as rent negotiations, lease renewals and other agreements.

Introduction to QuickBooks

This workshop was offered for the first time in the fall of FY2010 with the goal of teaching small business owners how to set up and maintain a bookkeeping system using QuickBooks software, enter invoices, pay bills and reconcile banks statements.

Advanced QuickBooks

Offered for the first time in the winter of FY2010 with the goal of using QuickBooks beyond basic financial needs. Topics included how to use QuickBooks to tracking inventory and managing debt and loans.

Marketing 101

This workshop was offered in the fall of FY2010 and consisted of an introduction to marketing. Covered topics included ways that retailers could better identify, reach, and keep their customers. There was extensive discussion of web-based technologies and ways to measure the effectiveness of different marketing strategies.

Advanced Marketing Techniques

Offered for the first time in the spring of FY2010. This workshop allowed participants to assess their current marketing strategies. Topics included information about internet marketing and when to rebrand. Participants were also encouraged to bring in their current marketing strategies to class for feedback.

Web Based Business Development

Offered in the spring of FY2010, this workshop provided business owners with information on how set up an internet-based business or how to expand their current business on the web. Topics covered selecting and registering a domain, what is a web host, how to receive online payments and internet marketing.

Getting Traffic to Your Website

This workshop was offered for the first time in the spring of FY2010. Topics included how to create an online marketing plan, how to locate profitable website promotions and how to incorporate the latest search engine strategies into their website.

"Is Your Business Profitable? Understanding Your Financial Health"

Offered for the first time in the spring of FY2010, this workshop allowed participants to learn how to analyze their business. Participants looked at profit and loss and cash flow statements to better understand the health of a business. Participants learned how to decide what measures need to be taken in order to make their business more viable, such as cutting employees or increasing inventory.

One-on-One Consulting

This workshop was also provided to participants for those needing individual counseling sessions. These sessions were held with industry executives from the client's specific business or industry and covered topics such as business planning and legal issues.

Program Marketing

With the assistance of the Economic Development Division, CWE's outreach and marketing activities included meetings with other non-profit organizations that serve low-moderate income clientele for exchange of information on programs, advertising in various newsletters, direct postcard mailings, e-mails to other class participants, flyering to NRS areas, postings on community bulletin boards, notices to community calendars in local and area newspapers, public service announcements on local cable TV, and listings on websites including the City of Cambridge, CWE, and a local banks.

Leveraged Funds

CWE was compensated a total of \$48,750 in FY 2010 for the financial literacy and business development workshops. Leveraged funds totaled \$127,500 and were comprised of CWE staff and instructor compensation, program materials, curricula development, marketing and outreach, postage and general administrative costs.

Accomplishments

Overall, EDD assisted a total of **126** clients during the reporting period, FY2010. The goal was to target **75** NRS businesses and residents for business development services via workshops. Of these **126** clients, **83** were from an NRS area and **16** reported that they were income eligible. **16** clients were non-eligible Cambridge participants, and **11** were non-Cambridge participants.

You and Your Money- Financial Literacy: This workshop series was held in collaboration with a local non-profit agency in the fall and at a variety of locations in the NRS area in the spring, both of which served the two NRS areas. EDD provided CWE with technical assistance and community contacts to enable a more intensive outreach which helped to increase the number of eligible participants for future financial literacy workshops. Due to a low pre-registration in the spring, CWE and EDD separated the four classes into separate workshops on each topic, which was a very successful model since participants could either choose to go to one class or the whole series. CWE also expanded its outreach through door-to-door marketing and EDD enhanced relationships with local banks for future workshops.

Feedback from the most recent workshop clients indicated that many individuals began to understand the importance of establishing budgets, and how good credit impacts long-range goals. After the spring series of workshops, budgeting and credit were of the highest importance and interest to clients. After the workshops, 75% had savings accounts and feedback indicated that 100% of participants had implemented a tracking system for monitoring spending by the end of the series. Additionally, a majority of the clients registered for the first-time homebuyer classes and looked for new long-term investment opportunities.

The Financial Literacy workshops targeted number was **30** participants. A total of **30** eligible participants completed either the fall or spring series of workshops. All were from an NRS area.

Other Program outcomes included:

	Before	After
Have a Savings Account	<i>Minimal</i>	<i>75%</i>
Know where they spend their money	<i>25%</i>	<i>100%</i>
Wanted to decrease debt or become debt free	<i>100%</i>	<i>100%</i>
	<i>wanted to</i>	<i>did</i>

Ethnic Composition: The ethnicity of the eligible clients is as follows: **3** Hispanic; **11** White; **11** African American; and **5** Asian.

Gender Composition: The gender of the eligible clients is as follows: **24** female, **6** male.

Steps to Starting Your Own Business: In FY2010, this workshop performed well, especially at its new evening time. The goal of this workshop was 15 total participants. A total of **14** participants attended this workshop. Of the total number of participants, **9** were from the NRS areas, **3** identified themselves as being income eligible and **2** were non-eligible.

Ethnic Composition: The ethnicity of the eligible clients is as follows: **6** White; **4** African American, **1** Asian; **2** Hispanic/Latino; and **1** did not disclose;

Gender Composition: The gender of the eligible clients is as follows: **12** Female; **2** Male.

Record Keeping for Small Businesses: Participants received reference information on record keeping techniques and tax related matters along with resources for future questions. The goal for this workshop was 10 total participants. A total of **14** participants attended this workshop. Of these, **7** were from an NRS area, **4** were Cambridge non-eligible and **3** were non-eligible.

Ethnic Composition: The ethnicity of the eligible clients is as follows: **9** White; **2** African-American; **1** Asian; and **2** did not disclose.

Gender Composition: **14** female, **0** male.

Pricing Strategies: This workshop consisted of participants learning about the strengths and weaknesses of different pricing models and exploring different pricing scenarios. The goal for this workshop was 10 participants. This workshop had **5** participants; **3** were from an NRS area; **1** indicated that they were income qualified and **1** was Cambridge non-eligible.

Ethnic Composition: The ethnicity of the participants was as follows: **4** White; **1** Asian.

Gender Composition: **3** female and **2** male.

Real Estate and Lease Negotiations: This workshop was offered for the first time in FY2010 and consisted of understanding major real estate issues that small businesses face. The goal of this workshop was 12 participants. This workshop had a total of **10** participants, **5** of which were from an NRS area, **3** of which were Cambridge non-eligible and **2** of which were non-eligible.

Ethnic Composition: The ethnicity of the participants was as follows: **5** White; **3** African American and **2** did not disclose.

Gender Composition: **8** female and **2** male.

Is Your Business Profitable? Understanding Your Financial Health: This workshop was offered for the first time in FY2010. The workshop consisted of participants learning how to analyze their profit and loss and cash flow statements in order to improve their revenues. The goal for this workshop was 10 participants. This workshop had a total of **8** participants; **6** of which were from an NRS area and **2** were Cambridge non-eligible.

Ethnic Composition: The ethnicity of the participants was as follows: **5** White; **1** African American and **1** Asian.

Gender Composition: **7** female and **1** male.

Introduction to QuickBooks: This workshop was offered for the first time in the fall of FY2010 with the goal of teaching small business owners how to set up and maintain a bookkeeping system using QuickBooks software. The goal of this workshop was 10 participants. This workshop had a total of **10** participants, **10** of which were from an NRS area.

Ethnic Composition: The ethnicity of the participants was as follows: **5** White; **3** African American; **1** Asian; **1** Hispanic/Latino.

Gender Composition: **8** female and **2** male.

Advanced QuickBooks: This workshop was offered for the first time this year. The goal of this workshop was to teach resident how to use QuickBooks beyond basic financial needs. Topics included how to use QuickBooks to tracking inventory and managing debt and loans. The goal for this workshop was 10 participants. This workshop had a total of **6** participants, **5** of which were from the NRS area, and **1** indicated they were income qualified.

Ethnic Composition: The ethnicity of the participants was as follows: **4** White; **2** did not disclose.

Gender Composition: **6** female.

Marketing 101: This workshop consisted of an introduction to marketing. The goal of this workshop was 15 participants. This workshop had a total of **15** participants; **11** of which were from the NRS area, **1** indicated that they were income qualified and **3** of which were non-eligible.

Ethnic Composition: **3** African American; **7** White; **1** Asian; **1** Hispanic; **1** multi-racial and **2** did not disclose.

Gender Composition: 10 female; 5 male.

Advanced Marketing Techniques: This workshop was offered for the first time in FY2010 and provided participants with an assessment of their current marketing strategies. The goal of this workshop was 12 participants. This workshop had a total 10 participants, 5 of which were from the NRS area, 3 indicated that they were income qualified and 2 were non-eligible Cambridge residents.

Ethnic Composition: 5 White; 2 Asian; 2 Hispanic/Latino; 1 did not disclose.

Gender Composition: 7 female; 3 male.

Web Based Business Development: This workshop discussed the basic tools and knowledge to set up an internet-based business or how to expand a current business on the web. The goal of this workshop was 15 participants. This workshop had a total of 15 participants; 6 of which were from the NRS area, 5 indicated that they were income qualified; 3 were Cambridge non-eligible and 1 was non-eligible.

Ethnic Composition: 11 White; 2 Asian; and 2 did not disclose.

Gender Composition: 10 females, 5 males.

Getting More Traffic to Your Website: was offered for the first time in the spring of FY2010. Topics included how to create an online marketing plan, how to locate profitable website promotions and how to incorporate the latest search engine strategies into their website. The goal of this workshop was 10-12 participants. This workshop had a total of 15 participants; 13 of which were from the NRS area, 1 indicated that they were income qualified; and 1 was Cambridge non-eligible.

Ethnic Composition: 8 White; 2 Asian; and 5 did not disclose.

Gender Composition: 11 females, 4 males.

One-on-One Consulting: This program was measured by the number of consulting sessions as individuals may have needed one or more specific consultation sessions to move their businesses forward. Individual sessions ranged from legal issues to accounting, loan packaging and/or other individualized business issues. There were 4 participants in the consulting sessions, with a total of 5 individual consulting sessions provided to our clients and given by industry experts via CWE. Out of the 4 consulting participants, 3 were from NRS areas and 1 identified themselves as income-eligible.

Ethnic Composition: The ethnicity of the participants is as follows; 3 White; and 1 African America.

Gender Composition: 3 females and 1 male.

Objective #2

Promote thriving retail districts

Best Retail Practices Program

Best Retail Practices Program is designed to assist Cambridge retailers and restaurateurs improve the interior appearance and design of their establishments, their marketing and the operating efficiency of their businesses. The City hired a retail consulting team, comprised of an architect specializing in retail interiors, a retail marketing specialist and a restaurant management specialist (sub-recipient) to provide expert advice to participants about such topics as interior lighting, window display, interior layout, color and signage, as well as management issues, security and marketing through workshops and individual consultations.

The Program offered three workshops during the reporting period. The first was held in fall, 2009 as Part I of a three part program. The other two were held in Winter/Spring 2010. These focused on advanced topics and were offered to all past Program participants. The elements of the three part Program were:

Part I was a Workshop offered to all Cambridge retailers and used as an outreach activity to find income eligible micro-enterprises or businesses located in the NRS to participate in Part II, Individual In-Store Consultations. At the Workshop the City's consultants gave a Power-Point presentation of visual examples of best retail practices and marketing strategies and provided a handout of the presentation and "tips" on marketing and design for participants to take back to their establishments. HUD mandated eligibility requirements were explained by City staff and applications for Part II were taken from eligible applicants.

Part II provided individual in-store consultations to eligible applicants. The consultants and EDD staff visited participant businesses, made recommendations for improvements and sent a detailed written report to the store-owners of the suggested recommendations, including helpful sketches and photographs. After a 4-week period, the businesses received a follow-up visit to address any questions and see if the recommended changes had been implemented. The participant businesses signed *Improvement Commitment Forms* with the City stating the recommended improvements they agreed to make and showing which recommendations would be grant eligible.

Part III, the Grant Program, is a grant assistance program that offered matching grants to participants who had completed Part II of the program. The grants helped participants finance the costs of the recommended improvements to store interiors or marketing. Grants were given on a reimbursement basis to a maximum of \$5,000.

Advanced Workshops:

The two advanced Best Retail Practices workshops were held in Winter and Spring 2010 on the topics of restaurant management and advanced retail marketing. Participants were eligible established retailers who had participated in prior years in the original three part Best Retail Practices Program and were interested in expanding their depth of knowledge and application of best retail practices. During the workshops, the Consultant conducted interactive participation with the attendees, to address their individual needs. Participants were encouraged to discuss their actual management issues and problems and bring real marketing examples to these respective workshops for problem solving and constructive critiques.

Leveraged Funds

4% of the Program Consultant's (sub-recipient) compensation was funded with City taxes and **20%** of the cost of improvements funded through the Grant Program were paid by grantees.

Accomplishments

In Fiscal Year 2010, **15** businesses participated in the Program's Part I Workshop, **19** businesses attended the Best Restaurant Management Practices Workshop, and **11** businesses attended the Advanced Retail Marketing Best Practices Workshop, for a total of **45** workshop attendees. **7** of the **15** participating Part I businesses continued on to Part II, Individual In-store Consultations. **15** businesses received grants through the Grant Program. Applications for grants were accepted on a rolling basis. In FY10 grants were given for such improvements as new tables and bench seating, website enhancements and new menus to a local women-owned café; lighting and ceiling improvements to a neighborhood beauty salon; logo design, outdoor menu case and menu holders to a local ethnic restaurant and internal signage and branding to a local copy and graphic design shop.

Racial Composition: The racial composition of the FY 2010 Best Retail Practices Program participants is as follows: **5** Asian; **48** White; **4** Black.

Facade and Signage & Lighting Improvement Program

The City provides technical and financial assistance to property owners and tenants Citywide seeking to renovate or restore their commercial building facades. An architectural consultant retained by the City is available to provide assistance to applicants through the conceptual design stage at no cost to the applicants. Applicants hire licensed architects and contractors to refine the conceptual design and to implement the City approved plans.

The Program provides matching grants on a reimbursement basis for up to **50%** of the cost of the property improvements. The objective for the Program is to enhance the physical appearance of storefronts to help build a stronger customer base for individual stores and their retail districts.

Leveraged Funds

Leveraged funds for the Façade and Signage & Lighting Improvement Program are comprised of city taxes and private funds. City taxes were 100% of the total soft costs for design service provided participants in the Program, and 50% of the grant funds. The remaining 50% of the cost of improvements were paid with the private funds of the grantees.

Accomplishments

At FY 2010 end, matching grants were provided for **10** completed projects. A total of **9** applicants received design services during the reporting year. Since 2002, the program has provided design services to **146** business and property owners and helped finance 105 façade or signage and lighting improvement projects throughout the City.

Objective #3

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers

Cambridge Biomedical Careers Training Program: Just A Start

The City planned that the funding source for this program was CDBG funds as reported in the FY10 One year Action Plan. These funds were to support **9** residents of the City's *Neighborhood Revitalization Strategy Area* (NRS). Upon receipt of ARRA funds, the City substituted the CDBG funds with ARRA funds for this program and doubled the enrollment.

The Cambridge Biomedical Careers Program (CBCP) was offered by a local non-profit, Just A Start Corporation (JAS), with whom the City's Economic Development Division (EDD) contracted in an effort to expand job-training opportunities to **18** residents of the City's *Neighborhood Revitalization Strategy Area* (NRS). A total of **26** students were graduated in the Class of 2010. The CBCP provided graduates with the necessary skills for entry-level jobs in the biomedical field with local biotechnology companies. The program is designed especially for people who have not attended college or have been out of school for many years.

CBCP consisted of nine months of academic classes, laboratory training, job-readiness classes and counseling followed by job placement assistance. The program included college level classes, tutoring in biology, chemistry, biochemistry, medical terminology, computers and laboratory techniques. Classes were held at JAS and at Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates received over **700** hours of instruction and laboratory work and completed **19** college credits at BHCC and upon completion of all requirements, received a certificate from JAS and BHCC. The program ran for one calendar year.

JAS tracked the outcome of participants in these trainings. Tracking consisted of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring, job placement as well as follow-up phone calls to participants and employers regarding participants' assimilation and job performance after the participant is placed on the job.

Leveraged Funds

45% of total Program expenses were leveraged funds from the following sources: Metro North REB/ITA's, Bunker Hill Community College, City Office of Workforce Development funds and varied private funding sources.

Accomplishments

For the Class of 2010, there were a total of **29** graduates from the program in May 2010, of which **18** were NRS residents. For the Class of 2009, as of March 31, 2010, **17** of the **26** or **65%** of graduates have been placed and retained in full time biomedical/biotechnology jobs. **7** of **12** NRS residents were placed. Among the job placements were the following full-time positions: **Two** Quality Control/Inspection Technicians at Shire Pharmaceuticals and E-ink, respectively; **one** Research Assistant at Metabolix; **one** Animal Care Technician at Beth Israel Hospital and **one** Cell Culture Technician at Genzyme Corporation.

Racial and Gender Composition: The racial composition of the **18** students from the NRS supported by EDD in the FY 2010 class was: **8** Black or African American, **8** Asian, and **2** White. There were **10** females and **8** males in the group.

Cambridge Green Jobs Program

Established in FY10, in collaboration with non-profit Asian American Civic Association (AACA), Cambridge Green Jobs Program is a job training program designed to enable Cambridge residents who seek training opportunities to gain entry-level jobs in the green technology field, especially in the green building maintenance and energy efficiency sectors. The Program consists of two modules – the Build Energy Efficient Maintenance Skills (22 week training program which is anticipated to run six times beginning April 2010) and the Energy Efficiency Technician Apprenticeship Program (12-14 month apprenticeship program). The Green Jobs Program will train 16 Cambridge NRS residents during the 18-month Program period. It is projected that 80% of both BEEMS and EETAP graduates will be placed in entry-level jobs.

Leveraged Funds

76% of total Program expenses were leveraged funds from the following sources: Commonwealth of Massachusetts, United Way, Individual Training Accounts, and private funds.

Accomplishments

In FY2010, the Green Jobs program had enrolled **3** NRS residents into BEEMS (the program began in the last quarter, starting April 2010). AACA and EDD will continue offering information and testing sessions in Cambridge to encourage more NRS residents to become interested in the program, which ends in 2012.

Ethnic and Gender Composition: **3** African American; **3** males.

Department of Human Services

Introduction

The Department of Human Service Programs continued to operate or support many programs that addressed human service needs in the City of Cambridge during the fiscal year 2010. On February 23, 2010, the Cambridge Human Services Commission, a citizens' advisory board, in lieu of its annual public hearing, held an appreciation and celebration of human services volunteers in conjunction with the Cambridge Community Foundation at the Senior Center. The appreciation night was attended by staff and volunteers from over thirty community organizations; each agency's volunteers were recognized. The Commission recommended funding just current grantees, and the Department funded all current CDBG grantees at a "flat" level for the fiscal year commencing on July 1, 2009 and ending on June 30, 2010. Funding was allocated to 5 categories of service: Youth and Family (*Youth Services*), Domestic Violence (*Battered/Abused Spouses*), Linguistic Minorities (*Public Services*), Homelessness (*Public Services*), Emergency Food (*Public Services*), and Elderly/Disabled (*Senior Services*).

Community Development Objective

- *Improve the quality of Public Services.*

Public Service Objective

- *Improve the overall quality of life for Cambridge residents by creating and coordinating public services.*

Objective #1

Create or Support a Broad Array of Services and Opportunities for Families and Youth.

This Objective was successfully accomplished through the City's contracting with local non-profit community organizations to provide the broad array of services targeting low and low-moderate income individuals and families residing in Cambridge.

Accomplishments

In FY 2010, a total of **5439** clients (families and youth) were served by the following programs:

- **General Public Services & Homelessness – 5439** clients served through
 - Multi-Service Center/Homeless (107) – Supports staff who perform case management, housing trouble-shooting for families and individuals who are homeless or at the risk of becoming homeless.
 - Multi-Service Center/Haitian Services (650) – Supports staff who perform case management, information/referral, support services, and interpretation/translation services for Haitian-speaking residents of Cambridge.
 - Margaret Fuller House (3561) – Provides social services and a food program to eligible Area IV residents.
 - East End House (541) – Coordination of senior activities, food program, volunteer and community programming for families and individuals residing in East Cambridge.
 - CASPAR Shelter/ACCESS (180) – A pre-treatment program which provides counseling, case management, shelter, and housing placement for recently sober homeless individuals.
 - Centro Latino (184) - Information, referral, support services, and translation/interpretation services to Latino residents of Cambridge.
 - Ethiopian Community Association (72) - Information, referral, and support services for Ethiopian and other African immigrants and refugees.
 - Massachusetts Association for Portuguese Speakers (MAPS) (88) – Case management services, information, referrals, and interpretation/translation services for Portuguese speaking residents of Cambridge.
 - Food for Free (56) – Redistribution of over 834,010 pounds of salvaged food to over 40 food pantries, meal programs, shelters and other Cambridge-based food programs throughout the City; and coordination of the delivery of food to the homes of elders and individuals with disabilities.

Objective #2

To create or support domestic violence and abuse prevention and treatment for adults and youth.

This Objective was successfully accomplished through the City's contracting with local non-profit community organizations to provide domestic abuse support and awareness services targeting low and low-moderate income individuals and youths residing in Cambridge.

Accomplishments

In FY 2010, a total of **77** clients were served by the following programs:

- **Battered & Abused Spouses Services** – 77 clients served through:
 - GBLS/CASLS (30) – Legal counsel and representation for victims of domestic abuse.
 - CLSACC/Domestic Violence (47) – Legal counsel and representation; and individual/group counseling services for victims of domestic violence.

Objective #3

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

This Objective was successfully accomplished through the City's contracting with Cambridge Housing Authority and Just-A-Start Corporation to utilize after-school/life skills training program for youth in public housing and job development and employment programs, targeting disadvantaged high school students and out-of-school youth.

Accomplishments

In FY 2010, a total of **258** clients were served by the following programs:

- **Employment/Life Skills Services - 258** clients served through:
 - Cambridge Housing Authority's Workforce Literacy Initiative (152) – Youth development, life skills, employment and training for youth in public housing.
 - Just-A-Start/Teen Work (90) – Youth employment program providing job readiness training to income-eligible youths.
 - Just-A-Start/Job Placement (16) – On-site skills training for income-eligible youths.

Objective #4

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

This Objective was successfully accomplished through the City's contracting with Community Legal Services & Counseling Center (CLSACC) which provided legal counsel and representation to public/private housing tenants in eviction cases.

Accomplishments

In FY 2010, a total of **64** clients were served by the following programs:

- **Legal Services - 64** clients served through:
 - CLSACC – Provides free legal counsel and representation to families and individuals threatened with eviction and homelessness.

Objective #5

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

This Objective was successfully accomplished through the City's contracting with local non-profit community organizations to provide services targeting low and low-moderate income Senior Citizen and Disabled individuals residing in Cambridge.

Accomplishments

In FY 2010, a total of **424** clients were served by the following programs:

- **Senior Services - 424** clients served through:
 - Council on Aging (74) – Weekly support group for isolated Haitian elders.
 - HouseWorks (17) – Provision of heavy chore cleaning and reorganization services to elders and persons with disabilities to prevent them from being evicted from their homes.
 - SCM (333) – Transportation services, primarily for medical purposes, provided to elders and persons with disabilities.

Objective #6

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

This Objective was successfully accomplished through the City's contracting with local non-profit community organizations to provide services targeting low and low-moderate income youths residing in Cambridge.

Accomplishments:

In FY 2010, a total of **353** clients were served by the following programs:

- **Youth Services - 353** clients served through:
 - Guidance Center/Early Intervention (301) – Intervention services for linguistic minorities with infants/toddlers.
 - Cambridge Camping (21) – Summer camp for youth 5-11 years of age with emotional and behavioral special needs.
 - Young People's Project (31) – After school program providing math literacy training to high school youths, as well as math literacy workshops to elementary students.

Antipoverty Strategy

1. *Describe actions taken during the last year to reduce the number of persons living below the poverty level.*
-

The City of Cambridge continued its efforts to reduce the number of families and individuals living in poverty during FY2010. The City focused primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs applies annually (see “Homeless Needs & Objectives” above), in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

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

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

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

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

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact

of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe this strategy significantly improves the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

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

1. *Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).*
-

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

NEIGHBORHOOD REVITALIZATION STRATEGY

NRS One– “NRS East”

This Neighborhood Revitalization Strategy (NRS) is the result of amending the area of Cambridge’s existing NRS, updating the boundaries based upon 2000 census data, allowing the City to incorporate previously excluded areas while maintaining the target population. The NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods. The NRS area extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Way. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS area is based upon 2000 U.S. Census Block Group data.

The NRS East area was slightly modified to include the Scouting Way affordable housing development on Prospect Street (13 income eligible rental units) and Cambridge Housing Authority’s Jackson Gardens apartment complex at the intersection of Prospect and Harvard Streets (46 income eligible units). The addition of these two locations will increase the number of income-eligible residents in the NRS and will expose more eligible Cambridge residents to the programs offered to NRS residents. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

City of Cambridge
 Census Data for Neighborhood Revitalization Strategy East

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3522	1	1,144,797	655,603	57.3%	1,974	1,236	62.6%
3524	1	895,450	314,297	35.1%	588	255	43.4%
	2	2,132,276	818,211	38.4%	1,432	1,344	93.9%
3525	1	833,375	735,797	88.3%	1,458	866	59.4%
	2	852,153	753,422	88.4%	1,808	884	48.9%
3526	1	1,157,494	608,913	52.6%	1,352	644	47.6%
	2	1,116,143	534,986		1,300	724	55.7%
3527	1	481,189	388,382	80.7%	732	451	61.6%
	2	531,449	402,523	75.7%	885	649	73.3%
	3	345,455	275,135	79.6%	687	416	60.6%
3528	1	643,088	567,880	88.3%	1,302	719	55.2%
	2	739,967	508,439	68.7%	1,179	538	45.6%
3530	3	957,680	473,973	49.5%	1,312	814	62.0%
3531	2	1,414,902	319,893	22.6%	997	752	75.4%
	3	1,424,962	301,369	21.1%	902	413	45.8%
3532	1	2,189,137	758,457	34.6%	1,200	521	43.4%
	2	1,311,598	490,506	37.4%	851	442	51.9%
	3	1,135,180	703,432	62.0%	945	290	30.7%
3533	1	805,084	715,053	88.8%	1,149	567	49.3%
	2	1,093,490	989,179	90.5%	1,390	547	39.4%
3534	1	1,201,183	552,130	46.0%	1,043	490	47.0%
	2	999,472	678,295	67.9%	1,397	821	58.8%
3535	1	1,069,282	947,888	88.6%	1,576	757	48.0%
3539	1	840,745	371,481	44.2%	889	454	51.1%
	2	588,845	181,179	30.8%	1,305	937	71.8%
<i>Jackson Gardens and Scouting Way</i>		68,150	68,150	100.0%	150	150	100.0%
TOTALS		25,972,546	14,114,573	54.3%	29,803	16,681	55.97%

Low/Moderate Income Residents Served: 55.97%

Residential Land Area Served: 54.3%

Overall Goals and Objectives For Cambridge's NRS East:

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal years 2011-2015 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Bio-Medical & Green Jobs Training Program**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

Objective #1

To cultivate a supportive environment for income-eligible micro-enterprises and businesses in the City's NRS areas, with particular emphasis on small, women and minority-owned businesses.

Non-profit Delivered Programs

The Department continued its support of Cambridge small business by contracting with The Center for Women & Enterprise (CWE), a nonprofit organization, to provide a number of educational workshops to residents and business in Cambridge NRS areas and low and low-moderate income micro-enterprises. Workshop and information session offerings included, *You and Your Money – a Financial Literacy Training Program (also known as Living on a Shoe String), Steps to Starting Your Own Business, Record Keeping for Small Businesses, Pricing Strategies, Marketing 101, Web Based Business Development, Introduction to QuickBooks, Advanced QuickBooks, Real Estate and Lease Negotiations, Is Your Business Profitable?- Understanding Your Financial Health, Advanced Marketing Techniques, Getting More Traffic to Your Website and One-on-One Business Consulting.*

You and Your Money – A Financial Literacy Training Program

This workshop was offered in the fall and spring of FY2010. This workshop series consisted of six, 2 hour sessions that covered topics such as understanding spending habits, credit standing and repair, banking, budgeting, and developing savings plans for business development, housing and or education. A local bank provided incentives to those who completed the workshop including calculators, and assistance in opening different accounts.

Steps to Starting Your Own Business

The workshop was held in the fall of FY 2010. This workshop series provided pre-business development training to low and low-moderate income aspiring entrepreneurs. The program introduced participants to the fundamentals of launching

a business through such topics as business plan development, financing strategies, business lending practices, and marketing.

Record Keeping for Small Businesses

Offered in the winter of FY2010 and covered topics such as what type of business records should be kept, how to set up a bookkeeping system, how to choose a CPA and tax planning and compliance. This workshop emphasized the importance of keeping sound financial records.

Pricing Strategies

This workshop was offered in the winter of FY2010 with a goal of teaching pricing techniques and cost analysis based on industry-wide averages for specific businesses.

Real Estate and Lease Negotiations

Offered for the first time in the fall of FY2010, this workshop discussed major real estate issues that small businesses face, such as rent negotiations, lease renewals and other agreements.

Introduction to QuickBooks

This workshop was offered for the first time in the fall of FY2010 with the goal of teaching small business owners how to set up and maintain a bookkeeping system using QuickBooks software, enter invoices, pay bills and reconcile banks statements.

Advanced QuickBooks

Offered for the first time in the winter of FY2010 with the goal of using QuickBooks beyond basic financial needs. Topics included how to use QuickBooks to tracking inventory and managing debt and loans.

Marketing 101

This workshop was offered in the fall of FY2010 and consisted of an introduction to marketing. Covered topics included ways that retailers could better identify, reach, and keep their customers. There was extensive discussion of web-based technologies and ways to measure the effectiveness of different marketing strategies.

Advanced Marketing Techniques

Offered for the first time in the spring of FY2010. This workshop allowed participants to assess their current marketing strategies. Topics included information about internet marketing and when to rebrand. Participants were also encouraged to bring in their current marketing strategies to class for feedback.

Web Based Business Development

Offered in the spring of FY2010, this workshop provided business owners with information on how set up an internet-based business or how to expand their current business on the web. Topics covered selecting and registering a domain, what is a web host, how to receive online payments and internet marketing.

Getting Traffic to Your Website

This workshop was offered for the first time in the spring of FY2010. Topics included how to create an online marketing plan, how to locate profitable website promotions and how to incorporate the latest search engine strategies into their website.

“Is Your Business Profitable? Understanding Your Financial Health”

Offered for the first time in the spring of FY2010, this workshop allowed participants to learn how to analyze their business. Participants looked at profit and loss and cash flow statements to better understand the health of a business. Participants learned how to decide what measures need to be taken in order to make their business more viable, such as cutting employees or increasing inventory.

One-on-One Consulting

This workshop was also provided to participants for those needing individual counseling sessions. These sessions were held with industry executives from the client’s specific business or industry and covered topics such as business planning and legal issues.

Program Marketing

With the assistance of the Economic Development Division, CWE’s outreach and marketing activities included meetings with other non-profit organizations that serve low-moderate income clientele for exchange of information on programs, advertising in various newsletters, direct postcard mailings, e-mails to other class participants, flyering to NRS areas, postings on community bulletin boards, notices to community calendars in local and area newspapers, public service announcements on local cable TV, and listings on websites including the City of Cambridge, CWE, and a local banks.

Leveraged Funds

CWE was compensated a total of \$48,750 in FY 2010 for the financial literacy and business development workshops. Leveraged funds totaled \$127,500 and were comprised of CWE staff and instructor compensation, program materials, curricula development, marketing and outreach, postage and general administrative costs.

Accomplishments

Overall, EDD assisted a total of **126** clients during the reporting period, FY2010. The goal was to target **75** NRS businesses and residents for business development services via

workshops. Of these **126** clients, **83** were from an NRS area and **16** reported that they were income eligible. **16** clients were non-eligible Cambridge participants, and **11** were non-Cambridge participants.

You and Your Money- Financial Literacy: This workshop series was held in collaboration with a local non-profit agency in the fall and at a variety of locations in the NRS area in the spring, both of which served the two NRS areas. EDD provided CWE with technical assistance and community contacts to enable a more intensive outreach which helped to increase the number of eligible participants for future financial literacy workshops. Due to a low pre-registration in the spring, CWE and EDD separated the four classes into separate workshops on each topic, which was a very successful model since participants could either choose to go to one class or the whole series. CWE also expanded its outreach through door-to-door marketing and EDD enhanced relationships with local banks for future workshops.

Feedback from the most recent workshop clients indicated that many individuals began to understand the importance of establishing budgets, and how good credit impacts long-range goals. After the spring series of workshops, budgeting and credit were of the highest importance and interest to clients. After the workshops, 75% had savings accounts and feedback indicated that 100% of participants had implemented a tracking system for monitoring spending by the end of the series. Additionally, a majority of the clients registered for the first-time homebuyer classes and looked for new long-term investment opportunities.

The Financial Literacy workshops targeted number was **30** participants. A total of **30** eligible participants completed either the fall or spring series of workshops. All were from an NRS area.

Other Program outcomes included:

	Before	After
Have a Savings Account	<i>Minimal</i>	<i>75%</i>
Know where they spend their money	<i>25%</i>	<i>100%</i>
Wanted to decrease debt or become debt free	<i>100%</i>	<i>100%</i>
	<i>wanted to</i>	<i>did</i>

Ethnic Composition: The ethnicity of the eligible clients is as follows: **3** Hispanic; **11** White; **11** African American; and **5** Asian.

Gender Composition: The gender of the eligible clients is as follows: **24** female, **6** male.

Steps to Starting Your Own Business: In FY2010, this workshop performed well, especially at its new evening time. The goal of this workshop was 15 total participants. A total of **14** participants attended this workshop. Of the total number of participants, **9** were from the NRS areas, **3** identified themselves as being income eligible and **2** were non-eligible.

Ethnic Composition: The ethnicity of the eligible clients is as follows: **6** White; **4** African American, **1** Asian; **2** Hispanic/Latino; and **1** did not disclose;

Gender Composition: The gender of the eligible clients is as follows: **12** Female; **2** Male.

Record Keeping for Small Businesses: Participants received reference information on record keeping techniques and tax related matters along with resources for future questions. The goal for this workshop was 10 total participants. A total of **14** participants attended this workshop. Of these, **7** were from an NRS area, **4** were Cambridge non-eligible and **3** were non-eligible.

Ethnic Composition: The ethnicity of the eligible clients is as follows: **9** White; **2** African-American; **1** Asian; and **2** did not disclose.

Gender Composition: **14** female, **0** male.

Pricing Strategies: This workshop consisted of participants learning about the strengths and weaknesses of different pricing models and exploring different pricing scenarios. The goal for this workshop was 10 participants. This workshop had **5** participants; **3** were from an NRS area; **1** indicated that they were income qualified and **1** was Cambridge non-eligible.

Ethnic Composition: The ethnicity of the participants was as follows: **4** White; **1** Asian.

Gender Composition: **3** female and **2** male.

Real Estate and Lease Negotiations: This workshop was offered for the first time in FY2010 and consisted of understanding major real estate issues that small businesses face. The goal of this workshop was 12 participants. This workshop had a total of **10** participants, **5** of which were from an NRS area, **3** of which were Cambridge non-eligible and **2** of which were non-eligible.

Ethnic Composition: The ethnicity of the participants was as follows: **5** White; **3** African American and **2** did not disclose.

Gender Composition: **8** female and **2** male.

Is Your Business Profitable? Understanding Your Financial

Health: This workshop was offered for the first time in FY2010. The workshop consisted of participants learning how to analyze their profit and loss and cash flow statements in order to improve their revenues. The goal for this workshop was 10 participants. This workshop had a total of **8** participants; **6** of which were from an NRS area and **2** were Cambridge non-eligible.

Ethnic Composition: The ethnicity of the participants was as follows: **5** White; **1** African American and **1** Asian.

Gender Composition: **7** female and **1** male.

Introduction to QuickBooks: This workshop was offered for the first time in the fall of FY2010 with the goal of teaching small business owners how to set up and maintain a bookkeeping system using QuickBooks software. The goal of this workshop was 10 participants. This workshop had a total of **10** participants, **10** of which were from an NRS area.

Ethnic Composition: The ethnicity of the participants was as follows: **5** White; **3** African American; **1** Asian; **1** Hispanic/Latino.

Gender Composition: **8** female and **2** male.

Advanced QuickBooks: This workshop was offered for the first time this year. The goal of this workshop was to teach resident how to use QuickBooks beyond basic financial needs. Topics included how to use QuickBooks to tracking inventory and managing debt and loans. The goal for this workshop was 10 participants. This workshop had a total of **6** participants, **5** of which were from the NRS area, and **1** indicated they were income qualified.

Ethnic Composition: The ethnicity of the participants was as follows: **4** White; **2** did not disclose.

Gender Composition: **6** female.

Marketing 101: This workshop consisted of an introduction to marketing. The goal of this workshop was 15 participants. This workshop had a total of **15** participants; **11** of which were from the NRS area, **1** indicated that they were income qualified and **3** of which were non-eligible.

Ethnic Composition: **3** African American; **7** White; **1** Asian; **1** Hispanic; **1** multi-racial and **2** did not disclose.

Gender Composition: **10** female; **5** male.

Advanced Marketing Techniques: This workshop was offered for the first time in FY2010 and provided participants with an assessment of their current marketing

strategies. The goal of this workshop was 12 participants. This workshop had a total **10** participants, **5** of which were from the NRS area, **3** indicated that they were income qualified and **2** were non-eligible Cambridge residents.

Ethnic Composition: **5** White; **2** Asian; **2** Hispanic/Latino; **1** did not disclose.

Gender Composition: **7** female; **3** male.

Web Based Business Development: This workshop discussed the basic tools and knowledge to set up an internet-based business or how to expand a current business on the web. The goal of this workshop was 15 participants. This workshop had a total of **15** participants; **6** of which were from the NRS area, **5** indicated that they were income qualified; **3** were Cambridge non-eligible and **1** was non-eligible.

Ethnic Composition: **11** White; **2** Asian; and **2** did not disclose.

Gender Composition: **10** females, **5** males.

Getting More Traffic to Your Website: was offered for the first time in the spring of FY2010. Topics included how to create an online marketing plan, how to locate profitable website promotions and how to incorporate the latest search engine strategies into their website. The goal of this workshop was 10-12 participants. This workshop had a total of **15** participants; **13** of which were from the NRS area, **1** indicated that they were income qualified; and **1** was Cambridge non-eligible.

Ethnic Composition: **8** White; **2** Asian; and **5** did not disclose.

Gender Composition: **11** females, **4** males.

One-on-One Consulting: This program was measured by the number of consulting sessions as individuals may have needed one or more specific consultation sessions to move their businesses forward. Individual sessions ranged from legal issues to accounting, loan packaging and/or other individualized business issues. There were **4** participants in the consulting sessions, with a total of **5** individual consulting sessions provided to our clients and given by industry experts via CWE. Out of the **4** consulting participants, **3** were from NRS areas and **1** identified themselves as income-eligible.

Ethnic Composition: The ethnicity of the participants is as follows; **3** White; and **1** African America.

Gender Composition: **3** females and **1** male.

Objective #2

Promote thriving retail districts

Best Retail Practices Program

Best Retail Practices Program is designed to assist Cambridge retailers and restaurateurs improve the interior appearance and design of their establishments, their marketing and the operating efficiency of their businesses. The City hired a retail consulting team, comprised of an architect specializing in retail interiors, a retail marketing specialist and a restaurant management specialist (sub-recipient) to provide expert advice to participants about such topics as interior lighting, window display, interior layout, color and signage, as well as management issues, security and marketing through workshops and individual consultations.

The Program offered three workshops during the reporting period. The first was held in fall, 2009 as Part I of a three part program. The other two were held in Winter/Spring 2010. These focused on advanced topics and were offered to all past Program participants. The elements of the three part Program were:

Part I was a Workshop offered to all Cambridge retailers and used as an outreach activity to find income eligible micro-enterprises or businesses located in the NRS to participate in Part II, Individual In-Store Consultations. At the Workshop the City's consultants gave a Power-Point presentation of visual examples of best retail practices and marketing strategies and provided a handout of the presentation and "tips" on marketing and design for participants to take back to their establishments. HUD mandated eligibility requirements were explained by City staff and applications for Part II were taken from eligible applicants.

Part II provided individual in-store consultations to eligible applicants. The consultants and EDD staff visited participant businesses, made recommendations for improvements and sent a detailed written report to the store-owners of the suggested recommendations, including helpful sketches and photographs. After a 4-week period, the businesses received a follow-up visit to address any questions and see if the recommended changes had been implemented. The participant businesses signed *Improvement Commitment Forms* with the City stating the recommended improvements they agreed to make and showing which recommendations would be grant eligible.

Part III, the Grant Program, is a grant assistance program that offered matching grants to participants who had completed Part II of the program. The grants helped participants finance the costs of the recommended improvements to store interiors or marketing. Grants were given on a reimbursement basis to a maximum of \$5,000.

Advanced Workshops:

The two advanced Best Retail Practices workshops were held in Winter and Spring 2010 on the topics of restaurant management and advanced retail marketing. Participants were eligible established retailers who had participated in prior years in the original three part Best Retail Practices Program and were interested in expanding their depth of knowledge and application of best retail practices. During the workshops, the Consultant conducted interactive participation with the attendees, to address their individual needs. Participants were encouraged to discuss their actual management issues and problems and bring real marketing examples to these respective workshops for problem solving and constructive critiques.

Leveraged Funds

4% of the Program Consultant's (sub-recipient) compensation was funded with City taxes and **20%** of the cost of improvements funded through the Grant Program were paid by grantees.

Accomplishments

In Fiscal Year 2010, **15** businesses participated in the Program's Part I Workshop, **19** businesses attended the Best Restaurant Management Practices Workshop, and **11** businesses attended the Advanced Retail Marketing Best Practices Workshop, for a total of **45** workshop attendees. **7** of the **15** participating Part I businesses continued on to Part II, Individual In-store Consultations. **15** businesses received grants through the Grant Program. Applications for grants were accepted on a rolling basis. In FY10 grants were given for such improvements as new tables and bench seating, website enhancements and new menus to a local women-owned café; lighting and ceiling improvements to a neighborhood beauty salon; logo design, outdoor menu case and menu holders to a local ethnic restaurant and internal signage and branding to a local copy and graphic design shop.

Racial Composition: The racial composition of the FY 2010 Best Retail Practices Program participants is as follows: **5** Asian; **48** White; **4** Black.

Facade and Signage & Lighting Improvement Program

The City provides technical and financial assistance to property owners and tenants Citywide seeking to renovate or restore their commercial building facades. An architectural consultant retained by the City is available to provide assistance to applicants through the conceptual design stage at no cost to the applicants. Applicants hire licensed architects and contractors to refine the conceptual design and to implement the City approved plans.

The Program provides matching grants on a reimbursement basis for up to **50%** of the cost of the property improvements. The objective for the Program is to enhance the physical appearance of storefronts to help build a stronger customer base for individual stores and their retail districts.

Leveraged Funds

Leveraged funds for the Façade and Signage & Lighting Improvement Program are comprised of city taxes and private funds. City taxes were 100% of the total soft costs for design service provided participants in the Program, and 50% of the grant funds. The remaining 50% of the cost of improvements were paid with the private funds of the grantees.

Accomplishments

At FY 2010 end, matching grants were provided for **10** completed projects. A total of **9** applicants received design services during the reporting year. Since 2002, the program has provided design services to **146** business and property owners and helped finance 105 façade or signage and lighting improvement projects throughout the City.

Objective #3

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers

Cambridge Biomedical Careers Training Program: Just A Start

The City planned that the funding source for this program was CDBG funds as reported in the FY10 One year Action Plan. These funds were to support **9** residents of the City's *Neighborhood Revitalization Strategy Area* (NRS). Upon receipt of ARRA funds, the City substituted the CDBG funds with ARRA funds for this program and doubled the enrollment.

The Cambridge Biomedical Careers Program (CBCP) was offered by a local non-profit, Just A Start Corporation (JAS), with whom the City's Economic Development Division (EDD) contracted in an effort to expand job-training opportunities to **18** residents of the City's *Neighborhood Revitalization Strategy Area* (NRS). A total of **26** students were graduated in the Class of 2010. The CBCP provided graduates with the necessary skills for entry-level jobs in the biomedical field with local biotechnology companies. The program is designed especially for people who have not attended college or have been out of school for many years.

CBCP consisted of nine months of academic classes, laboratory training, job-readiness classes and counseling followed by job placement assistance. The program included college level classes, tutoring in biology, chemistry, biochemistry, medical terminology, computers and laboratory techniques. Classes were held at JAS and at Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates received over **700** hours of instruction and laboratory work and completed **19** college credits at BHCC and upon completion of all requirements, received a certificate from JAS and BHCC. The program ran for one calendar year.

JAS tracked the outcome of participants in these trainings. Tracking consisted of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring, job placement as well as follow-up phone calls to participants and employers regarding participants' assimilation and job performance after the participant is placed on the job.

Leveraged Funds

45% of total Program expenses were leveraged funds from the following sources: Metro North REB/ITA's, Bunker Hill Community College, City Office of Workforce Development funds and varied private funding sources.

Accomplishments

For the Class of 2010, there were a total of **29** graduates from the program in May 2010, of which **18** were NRS residents. For the Class of 2009, as of March 31, 2010, **17** of the **26** or **65%** of graduates have been placed and retained in full time biomedical/biotechnology jobs. **7** of **12** NRS residents were placed. Among the job placements were the following full-time positions: **Two** Quality Control/Inspection Technicians at Shire Pharmaceuticals and E-ink, respectively; **one** Research Assistant at Metabolix; **one** Animal Care Technician at Beth Israel Hospital and **one** Cell Culture Technician at Genzyme Corporation.

Racial and Gender Composition: The racial composition of the **18** students from the NRS supported by EDD in the FY 2010 class was: **8** Black or African American, **8** Asian, and **2** White. There were **10** females and **8** males in the group.

Cambridge Green Jobs Program

Established in FY10, in collaboration with non-profit Asian American Civic Association (AACA), Cambridge Green Jobs Program is a job training program designed to enable Cambridge residents who seek training opportunities to gain entry-level jobs in the green technology field, especially in the green building maintenance and energy efficiency sectors. The Program consists of two modules – the Build Energy Efficient Maintenance Skills (22 week training program which is anticipated to run six times beginning April 2010) and the Energy Efficiency Technician Apprenticeship Program (12-14 month apprenticeship program). The Green Jobs Program will train 16 Cambridge NRS residents during the 18-month Program period. It is projected that 80% of both BEEMS and EETAP graduates will be placed in entry-level jobs.

Leveraged Funds

76% of total Program expenses were leveraged funds from the following sources: Commonwealth of Massachusetts, United Way, Individual Training Accounts, and private funds.

Accomplishments

In FY2010, the Green Jobs program had enrolled **3** NRS residents into BEEMS (the program began in the last quarter, starting April 2010). AACA and EDD will continue offering information and testing sessions in Cambridge to encourage more NRS residents to become interested in the program, which ends in 2012.

Ethnic and Gender Composition: **3** African American; **3** males.

NRS Two – “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. The following chart shows all Block Groups included in the NRS West area and the relevant demographic data:

City of Cambridge

Census Data for Neighborhood Revitalization Strategy Area - West

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3546	1	2,019,966	1,413,478	70.0%	2,272	1,317	58.0%
	2	3,834,775	687,741	17.9%	816	378	46.3%
3548	1	1,102,054	823,260	74.7%	940	434	46.2%
3549	1	755,880	728,096	96.3%	729	208	28.5%
	2	2,166,410	1,535,572	70.9%	3,384	2,500	73.9%
3550	1	1,333,921	595,595	44.6%	683	298	43.6%
	2	1,340,612	878,584	65.5%	1,082	544	50.3%
	3	843,373	497,282	59.0%	812	306	37.7%
TOTALS		13,396,991	7,159,608	53.4%	10,718	5,985	55.84%

Low/Moderate Income Residents Served: 55.84%

Residential Land Area Served: 53.4%

Area Businesses

A walking survey was conducted by the City to physically count the number of micro-enterprises located along the main commercial corridor of the proposed NRS – West, Massachusetts Avenue. The survey counted businesses on both sides of the street between Russell Street to the south to the Arlington town line to the north. The total number of micro-enterprises is 56. The surveyors interviewed 10% of these businesses, 2 restaurant owners, a florist, a coffee and donut shop, a grocery and liquor market and a garden center, none of which had participated in the City’s Economic Development programs. The surveyors explained the existing programs offered to micro-enterprises, and all expressed a strong interest in participating in them the future, if the proposed NRS – West is approved.

Low Income Housing Residents

There are three low-income housing residences in the proposed NRS – West, Jefferson Park, 402 Rindge Avenue and the Fresh Pond Apartments and Bristol Arms, housing

approximately 994 households. The City contacted Tenant Council members and owners of these housing complexes to introduce them to the existing programs Economic Development offers to NRS residents. All expressed strong interest in the programs for their respective resident populations, especially in the Making Your Money Work, financial literacy program for which they said there is a strong need.

Assessment

The proposed NRS – West is an area of the City that has been somewhat under-served until recently. The businesses and residents, for the most part, have been non-participatory in the economic development programs offered by the City.

The City now has housing and infrastructure plans for the area that will provided leveraged benefits. These include the Mass./Cameron Ave./Trolley Square project for which permits have been granted for 40 units of new residential housing, all of which will be affordable and road improvements to the Mass. Ave. corridor.

Based on the community consultations held in the area with businesses and residents, there is a very strong interest on the part of the business and resident communities in bringing Economic Development programs to the area. All thought that having the area designated as an NRS area would bring benefits to their community that would help grow the businesses and bring job and career opportunities to the residents.

Overall Goals and Objectives For Cambridge's NRS West:

While the City has two NRS areas it runs the same exact programs in both areas and considers the goals and achievements on an aggregate basis, therefore all strategies, resources and expectations listed for the NRS East are the same for the NRS West.

APPENDIX A

On-line Resources

The following websites provide more information on the City of Cambridge, the City's Community Development Department, the CDBG, ESG and HOME programs, the Department of Housing and Urban Development and various organizations that the City partners with in establishing and executing its various programs:

The City of Cambridge

<http://www.cambridgema.gov/index.cfm>

Cambridge's Community Development Department (CDD)

<http://www.cambridgema.gov/~CDD/>

Cambridge's Department of Human Service Programs (DHSP)

<http://www.cambridgema.gov/DHSP2/>

U.S. Department of Housing and Urban Development (HUD)

<http://www.hud.gov/index.html>

Information on The American Recovery and Reinvestment Act of 2009

<http://www.recovery.gov/>

The Commonwealth of Massachusetts

<http://www.mass.gov/>

Cambridge Housing Authority (CHA)

<http://www.cambridge-housing.org/chaweb.nsf>

Just A Start Corporation (JAS)

<http://www.justastart.org/>

Homeowner's Rehab, Inc. (HRI)

<http://www.homeownersrehab.org/>

Cascap, Inc.

<http://www.cascap.org/>

Center for Women & Enterprise

<http://www.cweboston.org/>

