

# City of Cambridge

## Consolidated Annual Performance Evaluation Report for Fiscal Year 2014



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# City of Cambridge



## Consolidated Annual Performance and Evaluation Report (CAPER) for Fiscal Year 2014

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This document was primarily created by staff members of Cambridge's Community Development Department. Copies of this document are available at the City's Community Development Department offices at 344 Broadway, 3rd floor, Cambridge, MA 02139 and online at <http://www.cambridgema.gov/CDD>.







# FY2014 Consolidated Annual Performance Evaluation Report

## Executive Summary

The City of Cambridge has successfully completed the fourth 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 2011 to 2015 and the FY2014 One-Year Action Plan. What follows below is a broad overview of how each receiving Division within the City utilized its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter (ESG) entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) 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 FY2014. The City utilized **\$3,654,798** in HUD funds via the CDBG (\$2,773,814), HOME (\$679,866) and ESG (\$201,118) entitlement block-grants in FY2014.

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

## 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 145 affordable ownership or rental units. Funds from HUD were essential in the achievements of the Housing Division and leveraged more than \$60 million from other public and private sources for all closed and completed cases for FY2014, 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 FY2014, 119 youth residents of Cambridge Housing Authority units participated in the program, assisting in the rehabilitation and development of 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 one (1) extremely low-income household, or household earning 30% less of the Area Median Income and 7 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 in FY2008, 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. The Housing Division’s narrative and accompanying Self-Evaluation provide the most complete assessment of Housing activities for FY2014.

Housing Accomplishments FY 2014	5 Year Goal (units)	FY2011	FY2012	FY2013	FY2014 Projected	FY2014 Actual
New Affordable Homeownership	175	49	6	36	20	54
New Affordable Rental	225	12	79	16	75	41
Preserved Affordability Rental	790	125	401	94	100	25
HIP Stabilized Units	250	23	26	43	30	25
<b>Division Total</b>	<b>1440</b>	<b>209</b>	<b>512</b>	<b>189</b>	<b>225</b>	<b>145</b>



## Economic Development

FY2014 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 industry.

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 Best Retail Practices program is experiencing continued success and high demand among Cambridge’s small retailers, with an average post-grant sales increase of 12% by responding participants. The program has also served as a model for other municipalities at HUD’s request.

Additionally, the City offered a number of training programs aimed at assisting existing and potential small businesses adapt to the current and emerging trends facing Cambridge entrepreneurs. 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.

<b>Economic Development Accomplishments FY 2014</b>	<b>5 Year Goal (businesses served)</b>	<b>FY2011</b>	<b>FY2012</b>	<b>FY2013</b>	<b>FY2014 Projected</b>	<b>FY2014 Actual</b>
Small Business Assistance & Training	275	125	117	83	35	67
Retail Best-Practices	200	45	31	38	40	19
Job Training	93	25	13	10	9	7
<b><i>Division Total</i></b>	<b><i>568</i></b>	<b><i>195</i></b>	<b><i>161</i></b>	<b><i>131</i></b>	<b><i>84</i></b>	<b><i>93</i></b>

## 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.

While the Community Planning Division continues to perform its vital work at the highest level, CDBG funding has been shifted to other areas of need. What CDBG once funded is now primarily funded by local taxes in order to better utilize the ever constrained funds.

## 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 victims of Domestic Violence; 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.

Reductions across all funding sources continue to present difficulties for all Public Services providers. An increasingly high cost of living continues to exacerbate the challenges that low-income and at-risk residents and youths face in Cambridge. The City

and its partners are burdened with increased reporting requirements, continuing budgetary constraints and a high level of demand and need among the targeted populations.

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.

<b>Public Services Accomplishments FY 2014</b>	<b>5 Year Goal</b>	<b>FY2011</b>	<b>FY2012</b>	<b>FY2013</b>	<b>FY2014 Projected</b>	<b>FY2014 Actual</b>
General	10,500	4,493	5,675	6,235	3,800	6,659
Domestic Violence Services	450	88	75	70	50	74
Employment Services	1,000	118	276	302	285	349
Legal Services	350	59	62	65	57	60
Senior Services	2,000	423	411	423	285	426
Youth Services	1,250	424	377	380	210	399
<b>Program Total</b>	<b>15,550</b>	<b>5,605</b>	<b>6,876</b>	<b>7,475</b>	<b>4,687</b>	<b>7,967</b>

## Neighborhood Revitalization Strategy

The City re-submitted its Neighborhood Revitalization Strategy (NRS) for its Five-Year Plan for FY 2011 to FY 2015 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 2014 saw the continued success of the Just-A-Start Bio-Med training program, Small Business Assistance Training and the Best Retail Practice assistance program (see the Economic Development chart above). Additionally, 22 of the HIP stabilized units (shown above in the Housing Division’s production chart), were in the NRS area, with two (2) of the owners earning household incomes of between 80%-to-120% of Area Median Income (AMI).

## **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.

## **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.

## **Location**

The locations of all activities undertaken in FY2014 are located in the IDIS report C04PR03, found in the FY2014 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 FY2014 One-Year Action Plan and the Five-Year Consolidated Plan for FY 2011 to 2015.

## **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 exist. 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 2014 One-Year Action Plan and Five-Year Consolidated Plan for FY2011 to 2015.

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.

## **Leveraged 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, rehabilitation, and preservation of affordable rental and homeownership housing units for low- and moderate-income households. These funds also leverage other public and private funds to help make new projects feasible.

### **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.

### **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.

## **Mixed Finance Housing Development by CHA**

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. 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.

## **American Recovery and Reinvestment Act (ARRA):**

CHA has used these Federal funds (also called stimulus funds) at a number of projects at public housing developments throughout the city. The projects have varied from heating and energy improvements, to substantial rehabilitation of housing units, to total replacement of obsolete, blighted public housing units

## **Public Housing Capital Funds**

Federal capital funds provide a predictable flow of funds to the CHA for capital improvements at the Agency's federal public housing developments. Federal funding of public housing capital projects has been significantly reduced in recent years, requiring the CHA to delay 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.

## **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. The program’s mobility promotes poverty deconcentration in urban neighborhoods and provides a desirable alternative to public housing. The program, administered by 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. The CHA has been successful in ensuring longer-term affordability of units in the City, by project-based HCV vouchers to assist in the City’s efforts to develop and preserve affordable housing 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..

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

## **YouthBuild**

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

## **Interest Reduction Payment (IRP)**

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

## **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 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.

### **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. The AHTF is sited within the state's Department of Housing and Community Development and is managed by the 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.

## ***State Low Income Housing Tax Credits***

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

## **Massachusetts Rental Voucher Program (MRVP)**

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

## **Massachusetts Historic Rehabilitation Tax Credit**

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

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

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

## **Menotomy Weatherization Program**

Funded through the State and a local utility company, this program provides energy efficiency services to income eligible households. Services include insulation of homes and updates or replacements of heating systems for low-income families.

## **Soft Second Loan Program**

The Soft Second Loan Program, administered by Massachusetts Housing Partnership (MHP), offers a second mortgage to low- and moderate-income first-time homebuyers, to reduce their first mortgage amounts and to lower their initial monthly costs. The borrower

pays the entire principal and interest on the first mortgage. The principal payments on the second mortgage are deferred for 10 years and a portion of the interest costs for eligible borrowers is paid by public funds.

### **State-Assisted Public Housing**

In recent years, CHA has converted close to 450 units of state-assisted public housing to the more robustly-subsidized Federal portfolio. However, funding from the Commonwealth still supports the operation of more than 100 units of public housing in Cambridge.

### **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 applicants in the coming year. State HOME funds will leverage federal, other state, city and private sources.

### **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.

### **Tri-City Community Action Program (Tri-CAP)**

Funded through the State, local utilities, and other sources, this program provides energy efficiency services to income eligible homeowners and tenants. Services include energy audits of the property and the heating equipment, as well as insulation of attics, walls, heating pipes, etc.

## **Local Resources**

### **Affordable Rental and Homeownership Services**

The City's Community Development Department (CDD) accepts applications for affordable rental and homeownership housing on an ongoing basis, maintains a database of low and moderate-income applicants interested in affordable housing opportunities, and provides referrals regarding available housing units. In addition to marketing affordable units created through City programs, CDD also assists nonprofit and for-profit developers with identifying and qualifying low and moderate-income buyers and renters for available affordable units. Free homebuyer classes and counseling are also offered.

### **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 State funds under 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 also manages funds contributed by commercial developers 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 \$4.58 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 focused on 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 grant 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 with a mission 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 Housing Preservation Program**

One of the Community Development Department's (CDD) housing strategies is to preserve affordable 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 future of housing developments at risk of losing their affordability. It also provides funds to a local non-profit, the Cambridge Economic

Opportunity Committee (CEOC), which works directly to assist tenants in buildings where affordability restrictions are at risk of expiring. The City will continue to work with tenants and owners of expiring use properties to identify buildings at risk of being converted to market housing, and to work with all stakeholders to develop plans to preserve their long-term affordability.

### **Harvard 20/20/2000 Initiative**

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard loaned \$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 Ordinance**

The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount is currently \$4.58 per square-foot.

### **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. 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.

### **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 and mortgage loans to low and moderate-income Cambridge homebuyers.



## **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 various languages upon request. 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 Preservation 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. The most significant zoning requirements which support the creation of new affordable housing are the Inclusionary Zoning Ordinance, the Incentive Zoning Ordinance.

- **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 2014, 29 units were secured through deed restrictions ensuring their permanent affordability. To date, more than 700 affordable rental and ownership units have been approved under the Ordinance or other inclusionary housing programs.

- **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 assist in the development of affordable rental and homeownership housing. The current contribution rate set by the Affordable Housing Trust is \$4.58 per square foot. There are several developments underway which will be required to make Incentive Zoning contributions prior to completion.

- **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 has resulted in new opportunities for affordable housing developers to create new housing and has also resulted in a significant number of affordable units created under the Inclusionary Zoning Ordinance.

## **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 by widespread condominium conversion which has continued as condo prices in the city have 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 \$190,158 per year to afford the median-priced single-family home or \$123,020 per year to afford the median-priced condo. To rent a market-rate two-bedroom unit, a household must have an annual income of \$112,000.

The City of 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 \$100 million in City funds to finance the development of new units, including \$8.2 million in FY 2014.

## **Leveraging Available Public & Private Funds**

The Community Preservation Act (CPA) is a financing tool for communities to leverage state 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 2014, \$8.2 million was appropriated to the Cambridge Affordable Housing Trust for housing preservation and creation. CPA funds allocated to the Affordable Housing Trust have leveraged more than \$364 million in commitments from other public and private sources to assist in the City's efforts to preserve and create affordable housing for residents.

## **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 associated 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 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. Input was also gathered from many of the nonprofit organizations in the city, including CDBG sub-recipients Just A Start Corporation and Homeowner's Rehab, Inc. and other local housing and service providers

**Public Education and Community Outreach:** The Community Development Department hosted and attended community meetings and housing events throughout the City to inform residents of available housing, services, projects, and programs in FY2014. Many of the events are held annually. Some of the outreach events include National Night Out, Danehy Park Family Day, Hoops and Health, and other community events. Housing staff use community events as outreach opportunities to disseminate information on City's housing services and speak with residents about available resources. The City also held monthly community meetings to review how to apply for housing available through the Community Development Department. 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 FY2014, Housing staff responded to over 3,769 inquiries concerning housing services and accepted 367 rental and homeownership applications for affordable housing. Housing staff also continued to distribute a housing brochure that 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 Information Sessions* ~ Where the City accepts applications for several affordable housing units on a rolling basis, 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 monthly sessions are conducted in locations across the city for both rental and homeownership units available through 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. At fair housing workshops and after-school programs at a variety of schools, students from across the city sent their entries to the contest. The winning students receive prizes for their entries.

*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 the 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 For Results Program, which provides a resource both for tenants and owners to help address issues of fair housing in a collaborative manner. In FY2014 provided outreach to over 223 Cambridge residents and completed 121 mediation 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 Civic Participant Workgroups that address housing issues. These workgroups include the Cambridge Expiring Use Tenant Committee, Alliance of Cambridge Tenants (ACT), Fresh Pond Tenant Association, and CEOC's Haitian Action Group. CEOC also provides support and advocacy to informal tenant groups. CEOC in this role provides a range of activities including tracking state and federal legislation which may affect the management, ownership, rents, and leases at properties; the production of informational flyers; translation services; assistance in agenda preparation; and meeting facilitation.

## **OTHER ACTIONS**

In the Five-Year Consolidated Plan written in 2010 as well as in preparing the FY2011 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-lead units.



## **Managing the Process**

### **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 Department is also responsible for the administration of the Community Development Block Grant and the HOME Program 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, the City Manager's Office and the City Council work throughout the year in 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 in developing goals, initiatives and strategies that are pertinent to each neighborhood. 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. In FY2014 the City leveraged more than \$60 million (see chart on page 52).

### **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 industry 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.

### **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 through FY2014 the City has expended \$16,456,869 CDBG and HOME funds on housing, creating or stabilizing 1792 units. In our recently completed FY2014 the City created or preserved 145 affordable homeownership and rental units with CDBG and HOME funds. 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**

### **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 the Cambridge Chronicle. 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 FY2014 CAPER**

The City made a draft version of the FY2014 CAPER available for review by the public on August 29, 2014. 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 on August 28.

Additionally, the City advertised that all comments from the public on the draft version of the Plan would be accepted until September 15th and would be included in the final version of the Plan to be submitted to HUD. No comments were received.

## **Institutional Structure & Enhanced Coordination**

In FY 2014, 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 Youthbuild / Rehab Assistance Program administered by Just-A-Start Corporation (JAS), the Multi Family Rehab Program administered by Cambridge Neighborhood Apartment Housing Services (CNAHS), a sister organization to Homeowners' Rehab (HRI), and the Home Improvement Programs administered by both JAS and HRI. 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 public and quasi-public state agencies that provide support to the City's affordable housing initiatives. While the demand for state funds for the creation of new affordable units has been very strong in recent years, local non-profits have successfully secured funds in very competitive funding competitions from DHCD and other state funding sources in FY 2014.

### **Local**

Cambridge has a number of non Profit housing providers 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 vouchers to assist new affordable rental developments, significantly increasing the financial feasibility of these projects. They allow for



Inclusionary Housing Program units to be made available to very low-income households with Section 8 vouchers, 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 preserve and expand the City's stock of affordable housing.

The Cambridge Multi-Service Center, a division of the City's Human Services Program Department, 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 to serve the housing needs of residents throughout the City.

The Cambridge Affordable Housing 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, strategies, challenges and opportunities. 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 2014, the City Council appropriated more than \$8.2 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 the City's housing goals.

## **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. The City and its partners have continued to search for additional funds from Federal, State, and private sources to develop additional housing to address unmet demand for affordable units.

Cambridge has continued to market its affordable housing units and its various housing programs by using all available media, including the city Website, the CDD Website, mailings to residents, newspapers, handouts posted in community areas, online sites,

Facebook, and Twitter. Through this marketing process the descriptions and applications for both rental units and homeownership units has been made available to everyone eligible. In addition, information on housing programs, such as the Home Improvement Program, and classes, such as the First Time Home Buyer Class, are available to the public.. Furthermore the CDD staff have presented the above information at various sessions held through the year in different parts of the city and they have attended public activities and community events, to distribute the information.

Cambridge Housing Authority (CHA) has, as a result of the regulatory flexibility Moving To Work (MTW) provides, been able to transform the way it assists low-income households in Cambridge. In FY 2014, 5609 households were housed through CHA's public housing and leased housing programs. This is a significant accomplishment given the funding challenges Housing Authorities face. However, with federal funding for housing programs being cut, the CHA waiting list continues to grow as demand for affordable housing greatly outpaces available units.

## Program Monitoring

### 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 requesting assistance. 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; sustainable design and use of energy-efficient materials; and the use of City funds to leverage other public and private financing.

In addition to the review of funding requests, CDD staff also provides technical assistance and monitors the progress of projects throughout the permitting and financing stages and during 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 sites under construction and reviews construction budgets, schedules, and field changes.

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.

The City conducts annual monitoring of affordable housing developments assisted with City funding to ensure compliance with program goals and federal regulations. Monitoring includes both review of compliance reports and site visits which include property inspections and tenant file review. Each year the Housing Division conducts property inspections on approximately 10% to 15% of the units monitored. In FY2014, 1814 affordable units were monitored. City-assisted affordable housing is monitored based on the following schedule:

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 monitors compliance with requirements stemming from loans through the Lead Safe Cambridge (LSC) to verify owners and tenant compliance with the program requirements.

## **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 FY2014, the Economic Development Division staff continued to hold face-to-face, electronic and phone 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 FY2014 was held. All sub-recipients were found to be in compliance with their Agreement terms and HUD regulations. There were no findings.

In FY2014, on a monthly and quarterly 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. In March 2014, CDD staff met with the sub-recipient to review the program and to conduct an on-site monitor session. There were no findings

**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 FY2014, 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 FY2014, two advanced workshops were held targeting best practices areas of interest for participants who had completed the original three part Program. These were "Power of Presentation" and "Managing the Business of a Retail Business.". A total of 38 businesses received assistance in FY2014.

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 FY2014.

**Business Development Program:** In addition to ongoing performance monitoring, EDD met with the City's service provider, Center for Women & Enterprise (CWE), during FY2014 for overall program evaluations. The first meeting took place in June 2012 and discussions took place online and via phone during the contract period.

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 FY2014, the business development program plans include a combination of, introduction and mid-level workshops, and entrepreneurial training. This combination of services provided more targeted help to clients and increased participation from businesses that are beyond their startup phase.

## Public Services

In addition to reviewing written quarterly performance reports submitted by each sub-recipient, City staff made an annual site visit to fourteen (14) CDBG funded programs.

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 FY2014. 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. Additionally, a summary of the site visits were presented to the Human Services Commission in May 2014 and in some instances commission members joined City staff for site visits.

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

1. Direct and distance monitoring related to program and financial issues:
  - a) City staff met with the ESG working group (a committee of the CoC) several times throughout the year to discuss system-level objectives of the CoC and the role of ESG-funded programs
  - b) A weekly case review consisting of City and provider staff was the routine mechanism for evaluating requests for client assistance utilizing prevention and rapid rehousing funds and answering questions related to regulatory interpretations
  - c) Subrecipient programs had contact with their respective Contract Manager throughout the contract year via phone and email related to presenting situations, regulatory interpretations, and other program operations issues. Additionally, quarterly bills were submitted to the Contract Manager and backup documentation was reviewed to ensure that expenses were consistent with those awarded.
2. Reviewing HMIS compliance and quarterly program reports
3. Facility-based site visits where deemed necessary

In the past contract year there was a specific focus on ensuring that ESG programs are compliant with HMIS requirements and that there is greater integration between ESG-funded and CoC-funded programs. To this end, ESG programs received technical support from their Contract Manager, the Homeless Services Planner, and the HMIS Project Manager.

All programs 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.

## **FY2014 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 monthly pay-back loans, or deferred loans to be repaid upon transfer of the property. The other loans are through Affordable Housing Development programs for the development of new units, and these loans are generally deferred or forgiven after the unit has remained affordable for the affordability period. Deed restrictions are placed on the affordable home-ownership units to ensure long-term affordability.

### **FY 2014 Loan Portfolio**

<b>Deferred HIP loans:</b>	<b>101 loans totaling \$2,032,253</b>
<b>Scheduled Payback HIP loans:</b>	<b>96 loans totaling \$2,398,841</b>
<b>Affordable Housing Development loans:</b>	<b>7 loans totaling \$4,200,469</b>

## FY 2014 ACTUAL LEVERAGED FUNDS

### FEDERAL SOURCES: (Non-CDBG or HOME)

AmeriCorps - Corporation for National Service (Fed)	\$196,588	
Federal Home Loan Bank	\$400,000	
US Dept of Labor (ETA) YouthBuild	\$149,220	
OJJDP (Office of Juvenile Justice)	\$6,712	
USDA SNAP E & T Program	\$31,739	
Cambridge Office of Workforce Development (CDBG)	\$38,500	<i>total federal</i>
Metro North Regional Emp. Board WIA (Fed)	\$116,108	<b>\$938,867</b>

### STATE SOURCES\*:

LIHTC	\$4,480,920	
DHCD - Housing Stabilization Funds III	\$159,986	
DHCD CATNHP	\$675,000	
State CIP	\$1,412,407	
State Department of Education (State Youthbuild)	\$149,220	
Green Affordable Housing Initiative (GAHI)	\$6,712	
Mass Affordable Housing Trust	\$2,031,739	
Mass Rehab Commission (MRC) Home Modification	\$29,700	<i>total state</i>
<b>State Historic Tax Credits</b>	<b>\$982,500</b>	<b>\$9,928,184</b>

### LOCAL/CITY SOURCES\*:

Cambridge Historic Commission	\$170,774	
Cambridge Affordable Housing Trust	\$14,002,448	
City Tax Revenues (Fair Hsg & Non-profits)	\$30,000	
Cambridge Mayor's Program	\$21,000	<i>total local/city</i>
Cambridge OWD	\$50,000	<b>\$14,274,222</b>

### PRIVATE & NON-PROFIT EQUITY SOURCES\*:

Owner Contribution	\$32,750	
Associate Grant Makers (AGM)	\$19,800	
Cambridge Housing Authority (CHA)	\$16,747	
CNAHS	\$3,499,617	
JAS	\$509,762	
HRI	\$5,233,918	
Cambridge Savings Bank	\$63,000	
Project Reserves	\$239,402	
YB USA/WalMart Foundation	\$42,899	
Hyams Foundation	\$110,000	
YB USA/Open Societies Foundation	\$110,000	
Other Private - Tax Credit Equity	\$1,344,379	
Other Private	\$4,703,397	
Other / Private (BioMed Program & CWE)	\$411,251	<i>total private/other</i>
Other Private- BPB/BONY Loans	\$19,236,466	<b>\$35,573,388</b>

**TOTAL \$60,714,662**



## Emergency Shelter Grant Matching Funds for FY2014

Agency	Program	FY14 ESG Award	Total Matching Funds	Sources
Heading Home, Inc.	Women's Drop-In	\$14,000	\$45,267	Private
Bridge Over Troubled Waters	Street Outreach	\$5,000	\$25,000	Private
CASPAR	Emergency Services Center (Shelter)	\$28,000	\$136,096	MA DPH
CASPAR	1st Step Outreach	\$6,000	\$28,763	HUD CoC Program
Hildebrand	Family Shelter	\$9,000	\$25,000	MA DHCD
Eliot CHS	Bread & Jams Drop-In Shelter	\$10,000	\$10,000	Private
Salvation Army	Emergency Shelter	\$8,000	\$8,000	Volunteer labor
Transition House	Battered Women's Shelter	\$15,000	\$16,000	Private
Catholic Charities	Women's Shelter	\$6,500	\$6,500	MA DHCD
Phillips Brooks House Association	Harvard Square Homeless Shelter	\$4,500	\$67,475	MHSA, Private
YWCA Cambridge	Family Shelter	\$5,000	\$5,000	Private, MA DHCD
AIDS Action Committee	Youth On Fire Drop-In Shelter	\$13,000	\$325,875	MA DPH, local/federal public health, local private
HomeStart, Inc.	Rapid Re-Housing & Homeless Preve	\$29,625		
City of Cambridge DHSP	Cambridge MultiService Center	\$32,409		
City of Cambridge DHSP	City of Cambridge admin. @ 5%	\$15,084		
<b>TOTAL</b>		<b>\$201,118</b>	<b>\$698,976</b>	

## Lead-based Paint

FY2010 marked the end of Cambridge's LeadSafe Division at the Community Development Department. The Division was previously funded through HUD's Healthy Homes and Lead Hazard Control NOFA, and as their grant application was denied in 2009 the City determined that phasing out LeadSafe as a Community Department Division was necessary.

De-leading efforts continue, however, through the MassHousing Get the Lead Out Program. As part of the standard rehabilitation work done on low and moderate-income residential units the City's non-profit partners utilize this program in conjunction with their CDBG funds. Get the Lead Out is run as a partnership with the Massachusetts Departments of [Public Health](#) and [Housing and Community Development](#).

## Housing Division

### Introduction

To fulfill the City's 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. 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 2010, 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 2012, 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 its affiliate 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.

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 housing providers 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 2014, the City continued work on affordable rental developments around the City. :

Work on affordable rental housing assisted by the City with federal and other City funds included:

- Began construction on 14 units of SRO housing for disabled, formerly homeless women at 117 Rindge Avenue;
- Continued to seek financing commitments to create and rehab 20 new affordable rental units at 131 Harvard Street. (commitment was obtained in July 2014)

**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 significant reductions in CDBG and HOME funding in recent years and the prospect that these essential funds may be further cut in the coming years. Further, cuts at the federal level which impact other essential non-City housing programs, such as the Housing Choice Voucher program and public housing programs, will have an immediate and significant impact on the City's ability to develop new rental units. Rental developments are much more difficult to finance with any uncertainty regarding the Section 8 program funding levels. The Cambridge Housing Authority (which administers the Section 8 program) is experiencing cuts similar to those the City is experiencing in CDBG and HOME programs which may necessitate rebalancing diminishing resources to support its public housing stock at the expense of the other programs. This reduced federal commitment to working with state and local partners to finance the preservation and creation of affordable housing and to offer housing programs for low and moderate-income households will make it very difficult to undertake development of new affordable rental housing.

## **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 throughout the City. To date more than 700 affordable rental and ownership units have been approved under the Inclusionary Housing Ordinance or other inclusionary housing programs. Inclusionary housing units are now a significant component of the City's affordable housing stock which, other than costs to administer the program, have been produced by the private market without public 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, and certifying resident eligibility.

**Accomplishments:** In FY 2014, 29 affordable rental units were approved through the Inclusionary Zoning Program, and 54 inclusionary rental units were completed and offered for rent. In addition CDD Staff provided technical assistance to several developers, who are working on new inclusionary zoning projects for FY 2015.

## **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), in addition to 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 Covenant, a long-term deed restriction.

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 which have 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 2014, the City continued work on affordable homeownership units around the City. Projects with affordable homeownership units underway this fiscal year include:

- Assisted one new buyer in the purchase of a unit through the Financial Assistance Program;
- Completed the resale of sixteen existing affordable homeownership units to new buyers;
- Acquired ten additional existing units for rehab and sale to new buyers.

**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. Similar to challenges noted above, the City's ability to create new affordable homeownership units, and to administer the stock of affordable homeownership units will be significantly more difficult with reduced federal funding through the CDBG and HOME programs. This situation will become more critical with further cuts from these essential programs in future years.

### **City of Cambridge First-time Homebuyer Programs**

The City offers funding to first-time homebuyers to assist buyers in purchasing market units. 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 Covenant, 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 that could be provided through CDBG funds, HOME funds, special mortgage products from Mass Housing, and/or One Mortgage Loans. These funds are used in conjunction with reduced-rate first mortgage funds provided by area lenders and partners.

**Accomplishments:** in FY2014, with CDBG, HOME, and Cambridge Affordable Housing Trust funds, supported the following:

- Completed down payment assistance for 4 First Time Homebuyer
- Helped 23 low and moderate income households become homeowners in Cambridge;
- Conducted 10 First Time Homebuyer (FTHB) classes;
- Provided individual counseling to 130 homebuyers;
- Provided 2 money management workshops;
- Provided 2 post-purchase workshops for new homeowners;

- Served more than 530 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 permanently affordable.

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. To date more than 700 affordable rental and ownership units have been approved under the Inclusionary Housing Ordinance or other inclusionary housing programs. Inclusionary housing units are now a significant component of the City's affordable housing stock which, other than costs to administer the program, have been produced by the private market with no public 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 2014, 5 new homeownership units created through Inclusionary Housing were completed and occupied. In addition CDD Staff has provided technical assistance to developers, who are working on potential new inclusionary zoning projects for FY 2015.



### **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 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 2014 the City provided substantial funds to complete the purchase, renovation and preservation of Putnam Square Apartment, a 94-unit development for low and moderate income seniors. In addition, the City continued to work with the non-profit owners of two expiring use developments which were purchased and preserved with substantial funding from the City in FY 2012: Chapman Arms containing 25 affordable units, and Bishop Allen Apartments (formerly, Norstin Apartments) containing 32 affordable units. Renovations at Chapman Arms were completed in FY14 and renovations are scheduled to begin at both Bishop Allen and Putnam Square Apartments in early FY15. In addition, the Cambridge Housing Authority completed construction of its Lincoln Way development which consists of the rebuilding of 60 replacement units and 10 new public housing units.

- Purchased, preserved and began rehab at Putnam Square Apartments, a 94 unit development for low and moderate-income seniors;
- Completed renovations of Chapman Arms Apartments, a mixed-use mixed-income development which contains 25 affordable units
- Completed the construction of 70 affordable units at the CHA's Lincoln Way Apartments;
- Closed on construction financing and prepared to begin rehab at Bishop Allen Apartments which contains 32 affordable units.

**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 have

significant financial incentives to convert units to market-rate rental or condominium housing. Preservation of large rental buildings requires substantial financial resources which have become more scarce in recent years. Significantly, reductions in federal funding in the CDBG and HOME program in FY 2015 will make preservation more difficult.

**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 certain census tract areas. Through the HIP program, owners use funds to renovate one-to-four family homes to meet State and City code requirements, to increase energy efficiency, and to remove lead paint hazards. 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 2014, Just-A-Start and Homeowner's Rehab worked with homeowners to complete 17 cases providing technical and financial assistance to rehabilitate and stabilize **25** units under the HIP program. The Community Development Department (CDD) supports each agency and provides revolving 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 CDBG funds. Many owners without young children do not want to have their unit de-leaded 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. In addition specific sources that fund de-leading have become scarcer and more restrictive in recent years.

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, 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 2014, **119** youths participated in the program receiving on-the-job technical training as they rehabilitated housing units around the City, including properties in the First Time Homebuyer Program and the Home Improvement Program.

## 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 2014, **123** new rental units were at various stages of the development process through 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 Home Buyer (FTHB) Programs: Non-Profit Acquisition and Development Program; City FTHB Financial Assistance Program & Inclusionary Housing Program**

In FY2014, **16** affordable homeownership units were created and 22 households were assisted with purchasing affordable units through the FTHB program. Housing staff hosted **10** First Time Homebuyer classes, for persons interested in purchasing multi-family buildings, , and **four** post purchase classes for home owners that have recently purchased a new home. **530** people participated in these classes. Housing staff provided one-on-one counseling to 130 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 FY2014, the City provided a significant amount of City funds to enable the preservation of **133** "expiring use" rental units at properties subject to expiring use restrictions. The City also continued to move forward with commitments to recapitalize and preserve affordability of **98** affordable rental units at Putnam Square. Finally, the City continued

working with non-profit and private owners to pursue preservation of additional privately-owned affordable rental units. In order to ensure the long-term affordability and quality of the City's existing affordable rental housing stock, this program provides technical and financial assistance to tenants, owners, and non-profit developers working with these expiring use properties.

### **Multi-Family Rental Housing Rehab Loan Program**

In FY2014, Cambridge Neighborhood Apartment Housing Service (CNAHS) assisted in financing the renovation of rental units through the Multifamily Rehabilitation Program adding 2 rental units 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 FY2014 25 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 FY2014, a total of 178 affordable rental and homeownership units were approved through this program. The City is also responsible for the marketing and filling of all affordable units created through this program.

### **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.

## Self Evaluation

Other Housing Services	FY 2014 Production	Comments
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	3,769 Persons 18 Events 67 Added to Database	<ul style="list-style-type: none"> <li>▪ 3769 Requests for information &amp; referrals</li> <li>▪ 18 Outreach and information events across Cambridge</li> <li>▪ 67 Households added to housing database</li> </ul>
First-Time Home Buyer Classes & Counseling: Implemented to stabilize neighborhoods through education and increase the percentage of ownership units in neighborhoods	682 Households Assisted  14 Housing Courses or Workshops held	<ul style="list-style-type: none"> <li>▪ 437 participants in FTHB courses</li> <li>▪ 93 participants in courses addressing specific housing topic (i.e. Credit 101)</li> <li>▪ 130 Cambridge residents receiving individual counseling</li> <li>▪ 22 households assisted with purchase of units in Cambridge</li> <li>▪ 10 four-session FTHB classes</li> <li>▪ 4 special workshops to assist FTHB</li> </ul>
Rehabilitation Assistance Program (RAP): Implemented to improve neighborhood stability by renovating both new and existing affordable units	119 Youths	119 Youths Participated and trained
Tenant and Landlord Mediation: Implemented to stabilize communities by empowering tenants to reduce displacement and improve quality of life		Number of clients assisted through landlord and tenant counseling and mediation service under Housing Services Program



## **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 given to households 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.

## **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 \$20,872,947 in HOME funds, including \$679,866 received in FY 2014.

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.

### **HOME Development Projects for FY2014**

Temple Place Apartments at 5 Temple Place: Sponsor, Cambridge Housing Authority (CHA) CHA began construction of 40 units of affordable homeownership units including 7 HOME units.

## 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 FY2014, the City of Cambridge disbursed **\$546,614** in HOME funds, **\$479,647** of which required a HOME match. This resulted in a HOME match liability of **\$119,912**. HOME projects leveraged HOME match-eligible funds in previous years from other public and private sources that exceeded the required match. Although none of the match funds occurred in the current fiscal year, match funds can be carried over from one fiscal year to the next. As of the end of FY2014, the City's total excess HOME match from all fiscal years is **\$90,690,447**. The completed HOME Match Report form HUD 40107-A is included in the FY2014 CAPER report. The HOME Match Report can be found in Appendix E of this document.

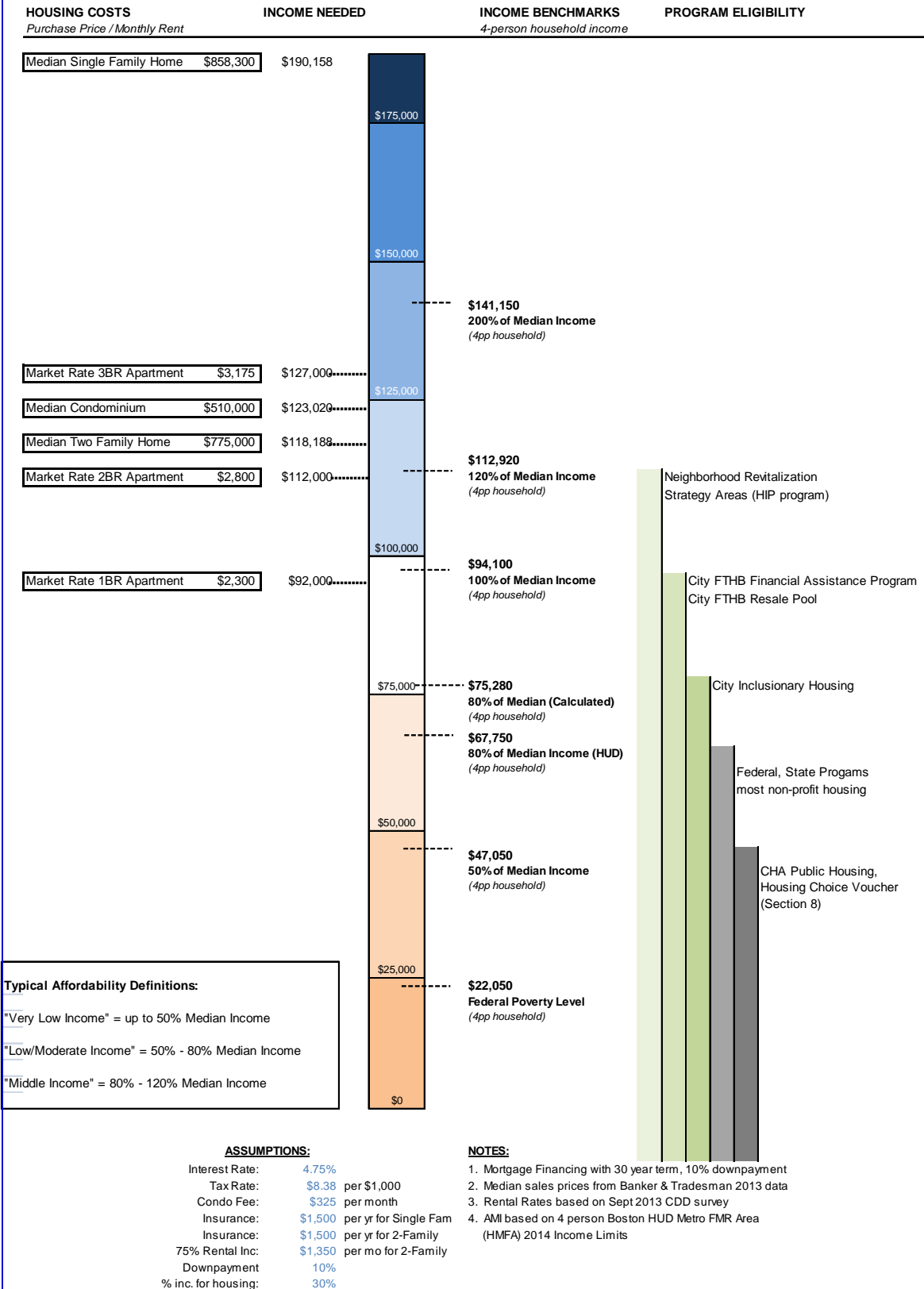
## MWBE Report: Minority and Women's Business Enterprise

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 FY2014, 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 FY2014 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 (FY2013) and reported as such. By HUD's definition these same activities we deemed complete in FY2014. Therefore, because these activities have been reported in HOME Performance Reports from previous years they will not appear in the current report.

### Cambridge Housing Affordability Ladder

-Updated May 2014-



## **CAMBRIDGE HOUSING AUTHORITY**

### *CAMBRIDGE HOUSING AUTHORITY*

A Moving To Work Deregulation Demonstration (MTW) participant since 1999, CHA continues to exercise its MTW flexibility to increase assistance and improve its level of service to low-income households in Cambridge. Major milestones of FY14 include:

- 1,151 units of public housing received RAD approval and paves the way for an estimated \$178 million in Phase I capital improvements.
- 63% reduction in electricity usage over term of the MTW Agreement.
- 10% on-site electricity is now generated in CHA public housing.
- 146 units preserved through the Expiring Use Preservation Program.
- \$200,000 cost savings in the operations of Leased Housing and Property Management.
- 30 years of The Work Force program in operation at CHA.
- 45 Work Force students banked as part of the College Matched Savings Program.
- Over \$600,000 new funding sources secured for Resident Services programs.
- 2 families were placed in public housing through Pathways to Permanent Housing - Transition House, a new program addressing families of domestic violence.

## **HOUSING CHOICE**

### **PRESERVATION OF PUBLIC HOUSING**

#### **RAD PHASE I AWARDED**

CHA made considerable headway in advancing its public housing preservation. During the fiscal year CHA received award of RAD Phase I, involving 1,151 units of public housing. This huge accomplishment frames CHA's capital improvement plan for the next 5 years while also ensuring that CHA's hard units are preserved in the long term. RAD, in combination with MTW, allows CHA to leverage projected operating income for substantial capital improvements thereby updating living conditions for its residents.

#### **JEFFERSON PARK STATE - ADDITIONAL \$16 MILLION SECURED**

To advance the complete reconstruction of Jefferson Park State, CHA submitted a funding application for \$10 million to the Commonwealth's new High Leverage Asset Preservation

Program (HILAPP) in June. The application was approved in December after CHA secured a crucial commitment of \$6.37 million from the Cambridge Affordable Housing Trust earlier in the year. Jefferson Park State is the sole state public housing building in CHA's portfolio. The additional funds secured in the fiscal year allows for a complete reconstruction of the site that will include 98 units and an estimated construction cost of \$31.8 million. Current households are actively being relocated and it is anticipated that construction will begin in Fall/Winter 2014.

#### **EXPANDED SPONSOR-BASED VOUCHER PROGRAM**

##### **FAMILY OPPORTUNITY SUBSIDY (FOS) PROGRAM RECAST AS PATHWAYS TO PERMANENT HOUSING - HEADING HOME**

In FY13, the Family Opportunity Subsidy (FOS) program underwent a comprehensive review process in collaboration with Heading Home, Inc. and support from Crittenton Women's Union (CWU). Drawing from a site visit, feedback from participants and administrators, and the State's increasing demand for transitional housing, the FOS program was recast in FY14 as part of CHA's Sponsor-based voucher program and relabeled Pathways to Permanent Housing - Heading Home. The program has become a two-year stabilization program that allows families to rebuild their credit and other skills so that they may be eligible for permanent housing following program completion.

##### **PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE**

This fiscal year marks the first year of implementation of the Pathways to Permanent Housing - Transition House program. Two families were successfully placed in CHA public housing and a Community Liaison was established to provide outreach and support to CHA staff and residents. The Liaison carried out extensive outreach to staff and established weekly walk-in hours at the CHA central office and dedicated space at the YMCA nearby to provide consistent availability and, at the same time, maintain client privacy.

#### **CONSTRUCTION OF TEMPLE PLACE**

After seven years in the making, construction of 40 new units of deeply affordable housing commenced during the fiscal year. The project is located at the former site of the YWCA Pool on Temple Street (Central Square) and involves the development of a new 43,000 square foot five-story apartment building containing 25 two-bedroom units and 15 one-bedroom units. These hard units will be project-based Section 8 to maintain affordability in the long-term.

#### **PRESERVATION OF EXPIRING USE UNITS**

CHA closed on two expiring use developments that included a total of 146 affordable units. Harwell Homes is located in Cambridge and involves 14 units. Smith House is located in Roxbury, MA and involves 132 units.

### **SELF-SUFFICIENCY**

#### **FINANCIAL STABILITY AND SAVINGS (FSS+) PROGRAM - EXPANSION FEASIBILITY**

CHA in collaboration with COMPASS Working Capital (CWC) received a planning grant to evaluate the feasibility of expanding the current FSS+ program to automatically enroll all CHA HCV participants and Public Housing residents. The proposal was premised on the development of establishing Rental Assistance Asset Accounts (RAAA) and other programmatic options. During the fiscal year, two intensive planning sessions took place and included Abt Associates, Edgemere

Consulting, and other collaborators identified in the planning grant. Additional planning sessions have and will occur in FY15. The P+T Lab retained an intern to assist in further developing an implementation plan.

## **COST EFFECTIVENESS**

### **MIXED FAMILY RENT**

The Mixed Family Rent formula for the Housing Choice Voucher program was proposed in the FY14 Plan and implemented shortly thereafter. CHA applied a 10% surcharge to the initial family total tenant payment (TTP) for households with mixed immigration status. In the fiscal year, four (4) families maintained this status.

## **ADDITIONAL ACCOMPLISHMENTS**

### **WORK FORCE COLLEGE MATCHED SAVINGS**

The Work Force College Matched Savings Program was officially launched in late Fall 2013. The savings component was instituted in the 2014 spring semester for the 10<sup>th</sup> grade class of 45 students, with support from Cambridge Savings Bank and the Midas Collaborative.

### **THIS WAY AHEAD PROGRAM (TWA) - GAP, INC.**

In early FY14, CHA was selected by Gap, Inc. to operate their This Way Ahead (TWA) program in the greater Boston area. The spring and summer marked CHA's first year of TWA operation. In total, 39 students were initially selected and 33 successfully completed the intensive 8-week training. Afterwards, 18 participants were selected for Gap/Old Navy internships. Eighty percent (80%) successfully completed their three-month internships and 10 of 18 interns were selected by Gap managers to continue in part-time seasonal positions.

### **HEALTHY AIR INITIATIVE**

In September 2013, the CHA Board of Commissioners voted to approve the Smoke-Free policy for all CHA public housing properties. This policy will go into effect on August 1, 2014.

### **POLICY AND TECHNOLOGY LAB**

In FY14, the PT Lab hosted four interns, including a Rappaport Fellow who completed a Report and recommendations of Rent Collection Alternatives. In addition, the PT Lab formalized a partnership with Keene Housing (NH) to establish an East and West Lab. The Lab will allow interns and fellows the opportunity to work from either a rural or urban setting and share resources, as needed.

### **POLICY**

The Annual MTW Conference was held in February 2014. Following up on the Chicago Conference, MTW agencies developed recommendations to inform HUD of more effective MTW reporting tools in four distinct areas, Portfolio management, Demographics, MTW Activities and Finance. At the conference, HUD indicated that a 10-Year MTW Extension is likely to occur.

## PROPERTY MANAGEMENT/PUBLIC HOUSING

### WAITING LIST CONSOLIDATION

As of April 8<sup>th</sup>, 2013, CHA restructured its site-based waiting lists in order to better accommodate public housing applicants. CHA had long observed a significant imbalance in wait time between its various lists. Certain smaller developments accumulated long lines of applicants, many of whom were unaware of the extended wait time, while leasing officers struggled to fill vacancies for larger developments with short lists of applicants. Procedural changes required applicants to select a final development choice at an earlier stage in the process and exacerbated the problem.

To address the imbalance, CHA merged the smaller, slower waiting lists into existing lists for larger developments (see diagram). Although this fundamental change in the waiting list structure caused some temporary challenges as applicants were integrated into larger lists and smaller lists were eliminated, overall, the transition went smoothly and has resulted in greater balance between lists, increased fairness and opportunity for applicants, and decreased vacancy times.

In sum, 1,469 applicants were directly affected by the merge while others were tangentially affected because they were already on the larger lists (see column two) which absorbed the smaller ones. Applicants who lost a development choice or choices as a result of the merge were offered the opportunity to select supplementary lists.

ORIGINAL LIST	MERGED INTO
<b>EAST CAMBRIDGE</b>	
15C Roberts Road	
226 Norfolk Street	
Willow Street Homes	
118 Trowbridge Street	<b>ROOSEVELT LOW-RISE</b>
244 Hampshire Street	
87 Amory Street	
88 Hancock Street	
<b>MID CAMBRIDGE</b>	
19 Valentine Street	
6-8 Fairmont Street	
4 Centre Street	
2 and 20 Chestnut Street	<b>PUTNAM GARDENS</b>
12-18 Hingham Street	
15 Inman Street	
Putnam Square Apts	



River Howard Homes	
Woodrow Wilson	
<b>NORTH CAMBRIDGE</b>	
121 Jackson Street	
125-127 Whittemore Ave	
13 Seagrave Road	<b>JEFFERSON PARK</b>
175 Richdale Avenue	
8-10 Columbus Avenue	
Garfield Street	
<b>WEAVER APARTMENTS</b>	<b>BURNS APARTMENTS</b>

**HEALTHY AIR INITIATIVE**

Between October and November 2012, the Healthy Air Initiative, a group of CHA building managers and operations staff interested in developing a smoke-free policy researched non-smoking policies at 20 different housing authorities across the United States, including nine in Massachusetts. The goal of this research was to compile a database of successful implementation, enforcement and accommodation strategies. Through conversations with these housing authorities, the Healthy Air Initiative developed a survey for residents to assess how much support existed for a non-smoking policy and what percentage of CHA residents currently smoked and would be affected by a non-smoking policy. In November, the Healthy Air Initiative met with a small resident working group to review survey questions and the survey format. Surveys were mailed out to residents during the second week of January and surveys were collected by February 1st. The Healthy Air Initiative compiled all resident responses, including all additional comments that were included in the survey. The survey results were made available online and presented to interested residents at a meeting held at CHA on March 7, 2013. After recruiting four residents and two managers, the Healthy Air Initiative convened a Healthy Air Steering Committee to review policy examples and craft a policy for CHA. Over the course of six weeks, the steering committee examined different smoke-free policies and outlined the elements that they thought would work best in Cambridge. The steering committee developed a consequence system for violations, discussed the fast-track policy, and met with members of the Cambridge Health Alliance to create a plan for connecting CHA residents to smoking cessation programs and resources. In September of 2013, the Board of Commissioners voted to approve the Smoke-Free policy for all CHA public housing properties. This policy will go into effect on August 1, 2014.

**RENT REPORTING FOR CREDIT BUILDING**

After numerous interdepartmental discussions and conversations with the Credit Builders Alliance and other potential partners, CHA decided to put the project on hold due to lack of on-time rent reporting that would be represented in residents’ credit reports.

## **ACOP AND LEASE REVISIONS**

CHA began the process of revising its Admissions and Continued Occupancy Policy (ACOP) and Lease during FY14. CHA first formed an internal committee to update and amend both documents. Once the draft changes were completed, a public comment period was initiated. CHA then held a series of working sessions with resident leaders and local legal-aid and advocate groups to listen to and account for concerns relating to these changes. In FY15, CHA expects to finalize these changes and implement the new documents.

## **TURNOVER DATA**

CHA began holding public housing units in FY14 to accommodate relocation at Jefferson Park State. CHA is attempting to relocate 109 families to other public housing units in its portfolio. Vacancies were held during the negotiation of the relocation agreement and as a result, skewed turnover and vacancy data for the fiscal year.

## **TRANSITION TO MARKET RENT**

The Transition to Market Rent program provides financial support to households at or above 100% AMI (as established by HUD) interested in entering the private rental market. Transition to Market Rent assists these households in finding a unit in Cambridge by paying for the first and last month's rent, and security deposit. The payout calculation is based on CHA's Cambridge Payment Standards by bedroom size. Eligible households that remain at or over 100% of AMI and decide to stay in public housing can retrieve their cash incentive at any time within four years. Each year the initial cash offer is reduced by 25% and their rents will continue to be adjusted by the Consumer Price Index (CPI) for the Boston area starting FY14. Households at or above 100% AMI that choose to stay beyond their fourth year will be charged a rent equal to CHA's Cambridge Payment Standard. All cash payments will be made directly to a Cambridge landlord or as part of a unit purchase transaction. In FY14, CHA incorporated Transition to Market Rent into the revision process of the ACOP.

## **SAFETY + SECURITY**

CHA's Public Safety Administrator continued to coordinate monthly meetings with the Cambridge Police Department (CPD) and property management staff to provide timely information regarding crime and safety. It is the goal of the Public Safety Administrator to enter into partnership not only with the police and residents of all CHA developments, but also city agencies, public service providers and the business community to promote a better quality of life for all CHA residents. In FY14, the Public Safety Administrator completed the following:

- Conducted 9 lighting surveys throughout various developments
- Developed a new incident report for security monitors at Manning Apartments and provided training on its proper use.
- Attended quarterly meetings with the Local Emergency Planning Committee (LEPC) and a domestic violence support network (CABHART)
- Conducted 10 resident neighborhood meetings regarding phone and internet fraud.

## **AFFILIATES - SMALL CAPITAL IMPROVEMENTS**

**CAMBRIDGE AFFORDABLE HOUSING CORPORATION (CAHC)**

**ESSEX STREET MANAGEMENT, INC.**

**KENNEDY MANAGEMENT, INC.**

### **PORTER RD HEAT PLANT**

In late 2012, CHA was approached by New Ecology, Inc. with a new utility funded program wherein they could offer free energy efficiency design and administration services to nonprofit and public service entities. The conversion of 78-80 Porter Road's oil fired boiler plant to a new high-efficiency natural gas system was determined to be an ideal project. Oil is the most expensive heating fuel and the delivery process and energy tracking is cumbersome compared to a utility supplied meter in the building. Conversion of the boiler plant was already a planned activity for future modernization work in the building and the conversion could be completed without negatively impacting the future scope of work. Furthermore, as an incentive, installation of the utility gas meter to the property was offered at no cost. In the end, the project obtained leverage funding in the amount of \$67,485 from the LEAN program as an energy efficient project. The funding covered a sizeable portion of the total project cost of \$207,000. The work was completed prior to the 2014 heating season and resulted in an immediate and significant energy cost savings for the property.

## **LEASED HOUSING/HOUSING VOUCHER PROGRAM (HCV)**

### **QUALITY CONTROL**

In an effort to increase quality control, additional layers of review have been implemented in the department. A designated leasing officer meets with individual leasing officers on a weekly basis to review two participant files completed by that leasing officer. Systemic issues have been identified during the reviews and appropriate staff training has been created to improve performance.

In addition to the individual QC, CHA has retained services from a neutral third party to review at least 3 files per leasing officer on a quarterly basis. Approximately 95 files have been reviewed and a report was distributed to each leasing officer for coaching and training purpose.

The overall error rate decreased from 29% in March 2013 to 27% in the fiscal year. A resource guidance was created to better support the staff.

### **MIXED FAMILY RENT**

CHA continued to apply a 10% surcharge to the initial family total tenant payment (TTP) for households with mixed immigration status. In FY14 four (4) families maintained this status.

### **CLIENT BASED SERVICES**

Effective November 1, 2013, the Leased Housing department restructured its services from a task-based to a client-based system wherein each leasing officer is assigned HCV participants and works with them from lease-up to end-of-program. With this caseload focus, each leasing officer is responsible for all tasks pertaining to his/her clients as required by HCV regulations, with the exception of inspection. CHA contracts a third party company to complete the initial and additional inspections in accordance with the Administrative Plan.

## PLANNING + DEVELOPMENT

During FY14, approximately **\$13.5 million** was spent on construction-related modernization and redevelopment work. CHA completed its mixed finance redevelopment at Lincoln Way and the rehabilitation of new offices at 362 Green Street. In addition, significant effort was devoted to planning and securing financing for Phase 2 of the Cambridge Public Housing Preservation Program (CPHPP). Award of RAD is a key component to converting public housing assets to a project-based subsidy model.

## COMPLETION OF ALL ARRA-FUNDED ACTIVITIES

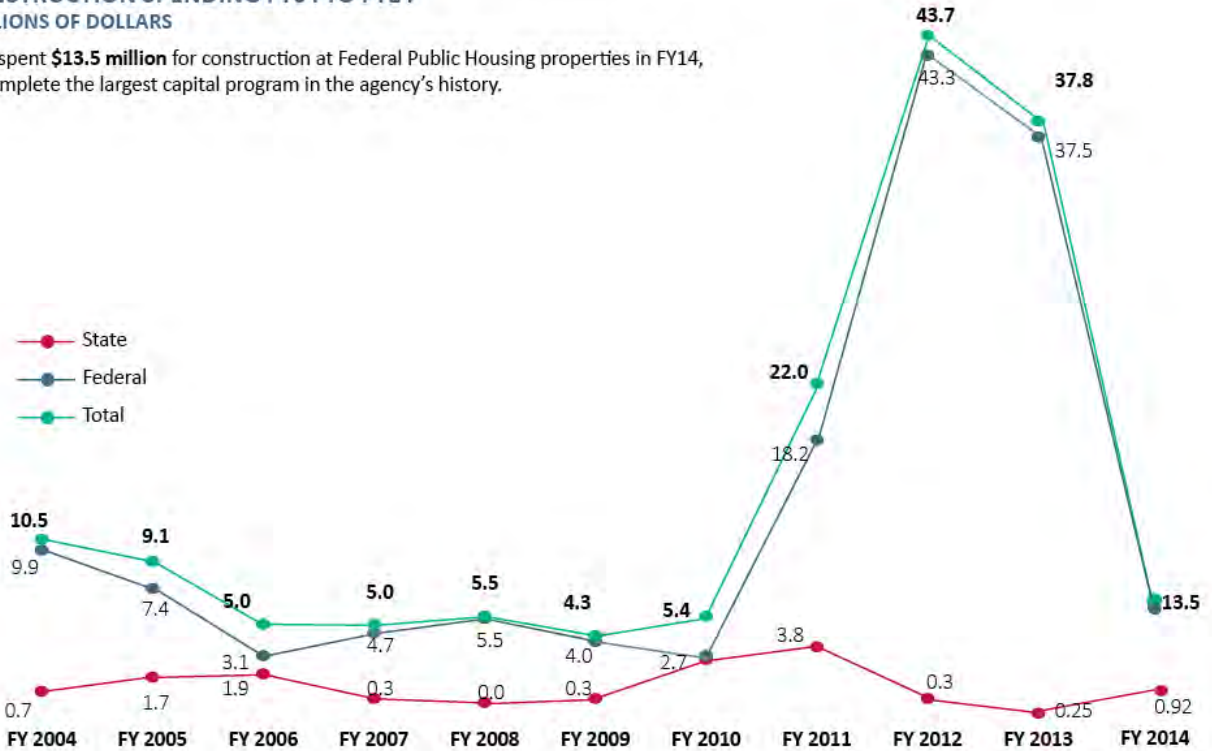
In FY14, CHA completed the remaining construction activities associated with its five ARRA grants (four competitive grants and one formula funded). This resulted in the largest capital infusion into CHA's housing stock in its 79-year history. **ARRA funding totaled \$28.3 million** and leveraged \$66.9 million in non-federal funds. **Every ARRA dollar leveraged \$2.39 in additional funding.** Based on a regional economic multiplier for the Boston area<sup>1</sup>, the ARRA funding plus leveraged funds resulted in the addition of \$189 million in the local economy over three years or \$63 million per year. In terms of jobs, this equates to 419 full time jobs per year. The ARRA program was extremely successful in Cambridge and surpassed the projections established by Congress when the bill was passed in 2009. Construction completed in FY14 is detailed accordingly.

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<sup>1</sup>. Assessing the Economic Benefits of Public Housing – Final Report, prepared by Econsult Corporation, January 2007, page 19.

**CONSTRUCTION SPENDING FY04 TO FY14**  
MILLIONS OF DOLLARS

CHA spent **\$13.5 million** for construction at Federal Public Housing properties in FY14, to complete the largest capital program in the agency's history.



**LINCOLN WAY AND JACKSON GARDENS REVITALIZATION**

\$40.6 million construction contract

\$5.9 million expended in FY14

Using a \$10 million award received through ARRA, CHA leveraged over \$40 million in state, local, and private funding to drive the revitalization of Lincoln Way and Jackson Gardens.

Construction at Jackson Gardens started in June 2010 and was completed in November 2011. This project required gut rehabilitation of all building systems and finishes. Exterior building additions were added to expand the square footage in undersized units, especially kitchen and dining spaces. Significant interior refurbishment took place, including the installation of new plumbing, heating and electrical systems. New windows are heavy-duty, energy efficient fiberglass framed with low-E insulated glazing. Energy star appliances, efficient lighting, degree limiting thermostats, and low-flow faucets, showers, and toilets were installed. The Jackson Gardens rehabilitation complies with the “Green Communities” and Energy Star efficiency standards.

At Lincoln Way, CHA replaced sixty existing units with seventy new units. The final construction phase was completed in August 2013. The design features a contemporary appearance with large upper-floor windows and extremely durable exterior materials, including glass-fiber reinforced pre-cast concrete panels at the ground floor and insulated steel siding above. A new community center/management office was also constructed. As with Jackson Gardens, the new development was completed in accordance with “Green Communities” and Energy Star efficiency standards, and includes sustainable design features such as photovoltaic panels (120kw).

### **LYNDON B. JOHNSON APARTMENTS**

\$32.4 million construction contract

\$3.5 million expended in FY14

The substantial rehabilitation of this property resulted in a transformative change to the building's energy consumption and cost profile. Extensive rehabilitation was completed to correct serious building system and envelope deficiencies as a precursor to other modernization and related energy improvements. The project was substantially completed in FY13.

The construction contract was closed out and retainage was released in FY14. In addition, a claim due to dust contamination in the penthouse was successfully settled with the contractor, subcontractors and insurance companies.

### **NON-ARRA FUNDED ACTIVITIES**

#### **ELEVATOR UPGRADES AT DANIEL F. BURNS APARTMENTS, HARRY S. TRUMAN APARTMENTS, AND ROOSEVELT TOWERS**

\$1.5 million construction budget

\$92,000 expended in FY14

CHA is in construction on two new traction elevators at Roosevelt Towers and planning elevator work at Truman Apartments and Burns Apartments. This work began in FY14 and will primarily be financed through the energy cost savings from the new elevator equipment. Work will include replacing old motors and associated drives with new systems that reduce energy by using less electricity during operations and generating less heat (which reduces HVAC demand for the hoistway machine room). Regenerative drives will also be installed allowing the breaking force of the elevators to create electricity that will help to power other systems in the buildings. Lastly, the controllers, selectors, door operators and cab interiors will be completely renovated.

#### **ENERGY EFFICIENCY IMPROVEMENTS AT VARIOUS LOCATIONS**

\$5 million construction budget

\$525,000 in expected expenditures from FY 2014 through FY 2018

In FY15 CHA completed the interconnection of rooftop solar arrays at two developments, Lincoln Way and Jefferson Park. Lincoln Way is now host to a 115 KW rooftop installation which is estimated to provide 100% of the common electrical use at the site. An 89 KW rooftop solar array was installed at Jefferson Park. The generation from the panels is estimated to provide 40% of the common electrical load. These installations continue to bolster CHA's portfolio of onsite generation, which in turn benefits CHA financially as well as the local community in reducing both Greenhouse Gas emissions and ancillary health pollutants such as Sulfur Dioxide, Nitrogen Oxide and Mercury. Both of these projects were installed as part of a Power Purchase Program (PPA) with Boston Community Capital. CHA expended funds to assure solar ready rooftops, some additional tree trimming and overall coordination.

CHA continued to partner with the local Weatherization Assistance Program (WAP) to achieve electrical conservation measures at various locations. Together with our funding partners, CHA achieved complete LED lighting retrofits at five properties with the fixtures and electrical work fully funded via the WAP program. The value of this work was over \$500,000 with an estimated annual kWh reduction of 550,000 an operating savings of \$70,000 annually. CHA provided coordination necessary to complete the work, which involved exterior, site lighting, common

areas and replacement of fixtures in the units. In addition to lighting fixtures, over 600 energy efficient light bulbs were replaced in residential units.

As of this writing, two heating related projects are underway. Weatherization funding has been provided for the replacement of an aging and inefficient hot water plant at Putnam Gardens as well as the conversion of an existing electric resistance heating system with Air Source Heat Pumps at Weaver Apartments. Water saving and lighting retrofits are also moving concurrently with the heating conversion. These projects total \$550,000 of funding provided through WAP and additional MTW funds to fund clerking and project coordination.

#### **HANDICAPPED ACCESSIBLE IMPROVEMENTS – VARIOUS LOCATIONS**

\$750,000 construction budget

Based on a Voluntary Compliance Agreement (VCA) with HUD’s Office of Fair Housing and Equal Opportunity, CHA was required to create 42 additional wheelchair accessible units. By March 2014, 25 units have been completed. Due to funding constraints, construction of the remaining 17 units will be achieved under RAD and the disposition of Millers River Apartments. For additional details see the VCA Overview chart on **page 12** of this Report.

#### **NEW CENTRAL OFFICE, RECONSTRUCTION OF 5 WESTERN AVENUE**

\$18.8 million total construction (\$21 million total development)

\$1.5 million CHA contribution

\$4.04 million expended in FY14

CHA was appointed by the City of Cambridge to oversee the redevelopment of the historic Police Station in Central Square. The new building houses CHA’s Central Office, along with the Cambridge Multi-Service Center and the Community Learning Center. Preliminary construction, including hazardous material abatement and demolition, started in October 2011 and construction was completed in April 2013. Relocation of CHA operations was completed in June 2013. CHA contributed approximately \$1.5 million in capital funds (all to soft costs) to support the \$21 million redevelopment effort. The remaining balance was supported by City-issued general revenue bonds.

### **AFFILIATES**

**CAMBRIDGE AFFORDABLE HOUSING CORPORATION (CAHC)**

**ESSEX STREET MANAGEMENT, INC.**

**KENNEDY MANAGEMENT, INC.**

#### **195 PROSPECT STREET**

Cambridge Affordable Housing Corporation (CAHC) completed the refinancing of a twenty unit apartment building at 195 Prospect Street in December 2012. In addition, improvements to the building envelope were completed with included a new roof, soffit repairs and painting.

#### **TEMPLE PLACE**

After years of challenges, CAHC started the construction phase of 40 new units of deeply affordable housing located at the former site of the YWCA Pool on Temple Street in the heart of Central Square. This new, five-story apartment building will be completed by the end of FY15 and will contain 25 two-bedroom units and 15 one-bedroom units in a 43,000 square foot development



that was first envisioned over seven years ago. Temple Place is being financed with funds generated through the Low Income Housing Tax Credit (LIHTC), funds from the City of Cambridge and the Cambridge Affordable Housing Trust, the Massachusetts Department of Housing and Community Development (DHCD), as well as private construction and permanent financing from the East Cambridge Savings Bank. Deep affordability will be achieved at the property through a long-term Project-Based Section 8 Housing Assistance Payment.

#### **PORTER ROAD**

Porter Road, a 26 unit building in the heart of Porter Square, was not approved for 9% low income housing tax credits by the Commonwealth due to the priorities established in the Qualified Allocation Plan. As such, it will not be eligible to utilize 4% tax credits until 2019. CAHC therefore refinanced the mortgage on the property in December 2013 and will implement a five year capital program from reserves, while the building is slowly converted to affordable housing using mobile Section 8 vouchers.

### **FY14 MODERNIZATION AND REDEVELOPMENT GOALS**

#### **CAMBRIDGE PUBLIC HOUSING PRESERVATION PROGRAM (CPHPP) PHASE 1 - ARRA-FUNDED**

STATUS: COMPLETED

All CPHPP Phase I construction projects were completed by the end FY14. Construction work primarily involved the \$26 million in construction at Lincoln Way which was completed in FY14. Phase 1 also included \$46 million in construction at Jackson Gardens and Lyndon B. Johnson Apartments, which were substantially completed in November 2011 and December 2012 respectively.

#### **AGENCY-WIDE PLANNING PROCESS FOR CPHPP AND FUTURE PHASES**

STATUS: UNDERWAY

CHA's city-wide planning process was completed in FY14 and culminated in eleven meetings around the City and a public meeting. Applications for a portfolio-wide conversion to project-based assistance under HUD's Rental Assistance Demonstration (RAD) were submitted in October and received HUD approval in December. The first phase of RAD consists of 1,151 units with an associated construction cost of \$178 million (\$83,500 per unit). The second round of RAD applications is planned for late 2014 and will include the remaining 979 units in CHA's federal public housing portfolio with an associated construction cost of \$39 million. CHA anticipates that approximately 34 vouchers will be allocated for this initiative.

#### **RAD IMPLEMENTATION**

STATUS: UNDERWAY

RAD includes the revitalization of Frank J. Manning Apartments and the modernization of Washington Elms, Newtowne Court, Putnam Gardens and Woodrow Wilson Court. In addition to completing the preliminary design work for each project, CHA developed a preliminary financing plan specific to Phase 2 that includes transforming the properties to a project-based rental assistance model. Such a transformation is essential to ensuring adequate and reliable funding, and providing access to private financing in order to meet the properties' renovation needs.

#### **MILLERS RIVER REVITALIZATION**

STATUS: DISPOSITION APPLICATION TO BE RESUBMITTED IN FY15

Due to overall obsolescence and major capital needs, Millers River was not financially feasible under RAD. The building was originally proposed for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) and included in a “dispo” application to HUD’s Special Applications Center (SAC). Unfortunately, this application was not approved and CHA is revising the application for resubmission to the SAC. If approved, Low Income Housing Tax Credits (LIHTCs), private debt and state and local resources would be used for intensive capital improvements, including the upgrade of all obsolete building systems. Like RAD, Millers River will be converted to project-based assistance. It is anticipated that construction will occur in parallel with RAD in FY16.

#### **JEFFERSON PARK STATE**

STATUS: FUNDING SECURED AND CONSTRUCTION TO BEGIN

During FY14 CHA advanced its plans to redevelop Jefferson Park, the sole remaining state-funded family public housing development in CHA’s portfolio. In June 2013, CHA submitted a funding application for \$10 million to the Commonwealth’s new High Leverage Asset Preservation Program (HILAPP). The State approved the application in December 2013 after a crucial commitment of \$6.37 million from the Cambridge Affordable Housing Trust earlier in the year. Construction costs at Jefferson Park are estimated at \$31.8 million for reconstruction of 98 units. CHA will provide 98 project-based vouchers to cover a portion of the operating costs and debt service for the new units. It is anticipated that construction will start in Fall/Winter 2014.

#### **ADMINISTRATIVE OFFICES**

STATUS: COMPLETED

The \$21 million reconstruction of the historic Cambridge Police Station on behalf of the City of Cambridge was completed in April 2013 and occupied in May 2013. The building houses CHA’s new administrative offices, as well as offices for the Cambridge Multi-Service Center and the Community Learning Center. The Central Office relocation affords CHA with a long-term presence in the City of Cambridge for at least another 50 years. The reconstruction of the building was substantially funded by a City Bond issue.

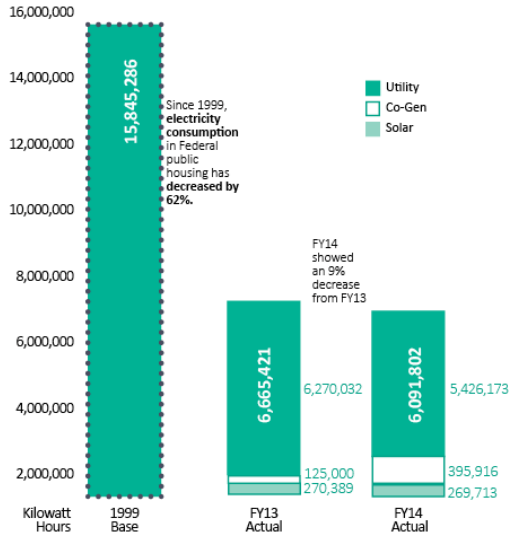
#### **ENERGY**

Since the initiation of the MTW program CHA has made substantial change in our energy profile. **Electricity consumption has been reduced by 63% over the term of the MTW Agreement**, with consistent annual reductions in electricity use. Additionally, in concert with our community partners **CHA now generates over 10% of our electricity at the property**, resulting in significant cost savings and emissions reductions.

The reduction in electricity consumption has been partially offset by increased gas use, as three of CHA’s high rise developments have been converted from electricity to gas fuel as a heating source. As a result, gas consumption has increased by 30% over the term of the MTW Agreement. However, the transition has resulted in over \$1 million in cost savings over the term of the agreement as well as substantial reductions in greenhouse gas emissions. **The reduction in carbon dioxide alone is the equivalent of removing 900 cars from area roadways.**

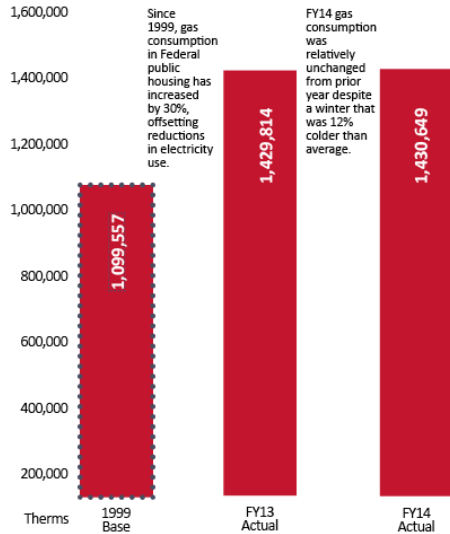
**ELECTRICITY**  
KILOWATT HOURS (KWH)

The decrease in electricity consumption has resulted in an annual savings of \$1,332,814 assuming a rate of \$0.13665/kWh.



**GAS**  
THERMS

The increase in natural gas consumption has resulted in an annual cost of \$481,242 assuming a rate of \$1.45/Therm.

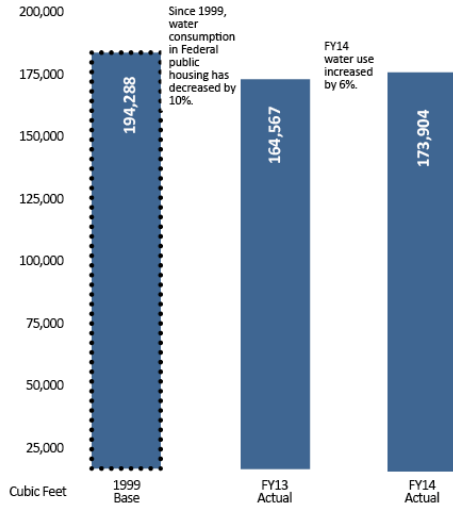


CHA has been more challenged making steady gains in overall water reduction. Water consumption has decreased by over 10% since the initiation of the MTW agreement, however in FY14 water consumption increased by 6% from the year prior. This increase has more to do with ageing infrastructure than a failure to implement water savings goals. CHA has great success with water reduction when combined with a larger modernization, achieving significant savings. With two recent modernizations, infrastructure improvements were paired with standard water savings measures such as reduced flow aerators, showerheads and toilets resulting in over 50% reduction. Absent modernization the high rise buildings in particular have suffered from inadequate water pressure, which when paired with water conservation measures has resulted in insufficient delivery of hot water through the building.

CHA is working to address the degradation of water savings by regular water reporting, investigation of high reads, and the addition of a water conservation checklist to the unit turnover and annual inspection checklist. In addition to adopting decreased flow rates for water fixtures, CHA is also investigating providing high efficiency washers upon rehabilitation of the family developments. Currently residents provide their own washers which can result in water use upwards of 40 gallons per load versus high efficiency machines which now commonly use 15 gallons per load. CHA looks forward to achieving significant water savings with our next round of modernization work under the RAD program.

**WATER**  
CUBIC FEET (CCF)

The decrease in water consumption has resulted in an annual savings of \$340,008 assuming a rate of \$11.44 / CCF.



## RESIDENT SERVICES

The following includes FY14 highlights of the department.

### THIS WAY AHEAD PROGRAM - GAP, INC.

In early FY14, CHA was selected by Gap, Inc. to operate their This Way Ahead (TWA) program in the greater Boston area. With sites already established in San Francisco and New York City, TWA is a job training and retail internship program that targets low-income youth, ages 16 to 21. Participants selected for the program receive 8 weeks of paid job training and career-readiness workshops (16 total weeks). Roughly 50% of each cohort is selected for summer positions, and all students receive several months of follow up support after completion of the program.

In CHA's first year of operation, 39 students were selected for the program and 33 successfully completed the intensive 8-week training. Upon training completion, 18 participants were selected for Gap/Old Navy internships and 13 were received other summer job placements. Eighty percent (80%) successfully completed their three-month internships and 10 of 18 interns were selected by Gap managers to continue in part-time seasonal positions.

A questionnaire was distributed to the first cohort of participant's pre and post internship. Outcomes from the questionnaire indicate gains in designated areas.

- **79%** experienced an increase in understanding how to access resources and information.
- **60%** experienced an increase in confidence and belief in future attainment of career success.
- **68%** experienced improved skills in conflict resolution.
- **43%** experienced improved skills in personal and professional networking.
- **49%** experienced improved skills in financial management.

### COLLEGE SUCCESS INITIATIVE – CAMBRIDGE

In the fiscal year CHA played a pivotal leadership role working with the City's Department of Human Services to develop the College Success Initiative. The Initiative involved a consortium of youth development agencies working to support success of low-income students in post-secondary education. The initiative culminated into the creation of a city-wide *Office of College Success*. The Office will be subsidized by the City and formalize, coordinate, and expand the service system city-wide to better prepare Cambridge students for college as well as organize follow up support for students who have already matriculated to college.

### THE WORK FORCE

In FY14, the Work Force celebrated its 30th year of service. One measure of its success is the addition of a 4th Work Force site that began in FY12, with the goal of better serving Section 8 households. This site located at the public high school and subsidized by the Cambridge Public Schools became fully operational in FY14, serving all five program levels for a total of 45 students. In addition, Work Force staff served as hosts to 40 program families during both the fall and

spring Parent/Teacher Conference Nights, and hosted a College Financial Aid and Selection event for parents of program seniors. Program staff have been recipients of more in-service training at the high school, participating in teacher workshops on topics such as curriculum development, special education, and the creation and use of individualized education plans.

### **THE WORK FORCE COLLEGE MATCHED SAVINGS PROGRAM**

The Work Force College Matched Savings Program was officially launched in late fall 2013. The program focuses on developing strong financial habits and increasing personal savings for college. Like a number of CHA initiatives, the Matched Savings component incentivizes and supports asset building of assets as a vehicle to enhance long-term financial stability and economic mobility among residents. Working with Cambridge Savings Bank and the Midas Collaborative, the savings component was instituted in the 2014 spring semester for the 10<sup>th</sup> grade class of 45 students.

### **PATHWAYS TO PERMANENT HOUSING – TRANSITION HOUSE**

The Pathways to Permanent Housing program, in partnership with Transition House, was initiated in August 2013 to address homelessness resulting from domestic violence. In FY14, two families were placed in public housing under the Pathways program. The program includes funding to support a community liaison to provide direct service to affected CHA residents and outreach and support to CHA staff and community. During the fiscal year 46 individuals were provided direct service, of which 8 were CHA residents. Core services included but were not limited to domestic violence counseling, safety planning, legal support, and housing-related assistance. The Community Liaison also provided weekly walk-in hours at CHA.

### **MENTORSHIP FOR MIDDLE-SCHOOL STUDENTS (DREAM)**

DREAM (Directing through Recreation, Education, Adventure, and Mentoring) is a non-profit mentoring program that pairs freshmen college students with middle-school aged youth living in subsidized housing developments. In 2010, Resident Services formalized a partnership with DREAM and, after careful consideration, based the program at Putnam Gardens family development because of its proximity to the Harvard campus and the relative lack of services for pre-adolescents.

In the first two years, DREAM maintained 9 mentoring matches, and worked with 30 to 35 teens during the summers. In FY 2014, the program established 16 matches.

### **BABY UNIVERSITY**

Baby U is an intensive sixteen-week parent education and child development program primarily targeting public housing parents. Upon program graduation, parents can participate in the Alumni Association, which provides monthly educational and social activities designed to foster a climate of continued learning and create a network of ongoing support.

In FY14, Baby U attained an 80% program completion rate, graduating 45 parents (including 35 families and 12 fathers), and completing home visits and playgroups for 47 children. In addition, CHA continued to serve as a key member of the City's Baby University steering committee.

Central to the steering committee was the completion of a long-term strategic plan. The committee adopted a plan that focused on securing increased funding to deepen the services of the current program. The committee also chose to serve predominantly low-income parents, and to provide extended follow up services to families until the child enters kindergarten. In order to preserve parent proximity and serve areas of greatest need, the core program draws families from specific regions of the city on a rotating basis.

## **GATEWAYS ADULT LITERACY AND INNOVATIONS IN ESOL PROGRAMS**

In FY14, CHA continued its collaboration with the City's Community Learning Center in offering English classes for speakers of other languages (ESOL) and language-enhanced computer classes to CHA residents. The program served 158 individuals.

In FY14 CHA and Community Learning Center were awarded a grant to test an innovative and collaborative approach to teaching English to immigrants through distance learning and a network of supports at computer center sites. The program was designed to serve adults whose work and childcare schedules prevented them from taking full academic-year classes provided by the Gateways program. The program maintained a class of 24 during the fiscal year. Additional funds will be sought in FY15 to further test and refine the program's unique combination of on-line classes and site-based language groups.

## **BRIDGE-TO-COLLEGE**

The Bridge program provides individual counseling and classroom instruction to high school graduates and GED holders who are not academically prepared for college level coursework. In FY14, CHA continued to subsidize the Bridge-to-College Program in collaboration with the City's Community Learning Center and nine residents completed the program. Several will be matriculating to the local community college in the fall.

## **NEW FUNDING SOURCES PURSUED**

### **MAXINE S. JACOBS FOUNDATION -- \$170,000**

CHA received a three-year grant totaling \$170,000 from the Maxine S. Jacobs Foundation. These funds were directed to the Work Force College Success Initiative in support of the College Match Savings Program. The funding covers the monetized incentives, one-to-one match dollars, account custodial costs, and other incidental costs over a three-year pilot period.

### **GAP, INC. -- \$396,353**

In light of CHA's successful program launch in April 2013 and the impressive performance results achieved with the first cohort, CHA renegotiated a long-term contract with Gap, Inc. (philanthropic wing of Gap international clothing chain) to include more financial support for the final two years of a three-year contract for This Way Ahead (TWA).

### **CAMBRIDGE PUBLIC SCHOOLS (CPS) - \$50,000**

In FY14, Resident Services laid the groundwork to secure additional funding in the coming year from the Cambridge Public Schools for the Work Force program site located at the high school. In the fiscal year CPS covered half of the site's operating costs. Through the creation of new partnership outcomes, CHA hopes to procure an additional \$50,000 for new initiatives that

further expand the relationship between the Work Force and high school personnel. If successful, CPS's contribution to CHA academic and summer youth development programming would be slightly over \$200,000 annually.

**THE HOGAN FOUNDATION - \$35,000**

In December 2013, CHA in partnership with Compass Working Capital received a planning grant of \$35,000 to explore the feasibility of expanding the Financial Savings and Stability Plus (FSS+) program to include automatic rental assistance asset accounts for HCV participants and public housing residents. Additional partners include Abt Associates and Edgemere Consulting.

**SECTION 3**

In FY14, CHA revised and augmented the Section 3 Plan to include the following:

- a new partnership with Just-A-Start Youthbuild program, a
- policy that channels Equal Employment Opportunity penalty fees into the Work Force Scholarship Fund,
- updated information and data on the full range of Resident Services programs that support Section 3 mandates and goals.

CHA senior staff are in the process of reviewing the revised document, and hope to produce a plan for public comment in early FY15.

**TENANT SERVICES**

During the fiscal year, CHA's tenant liaison worked intensively with CHA residents and HCV participants on the Healthy Air Initiative, supporting the elections process for eight (8) Tenant Councils, facilitating communication between the Alliance of Cambridge Tenants (ACT), Tenant Councils and CHA as well as following up on requests for information from ACT and/or Tenant Councils. Furthermore, various types of training were made available to resident leaders such as one (1) Conference/Grievance Panel Training and nine (9) training sessions on Reasonable Accommodation. Furthermore, Boston Resident Training Institute (BRTI) was retained to provide a series of four (4) workshops.



**PROGRAMS + SERVICES**

		PROGRAM NAME	FY14 NO. SERVED	MTW BLOCK GRANT <sup>1</sup>	TOTAL FUNDS	FY14 HIGHLIGHTS AND UPDATES	OPTIMAL CAPACITY (ANNUAL BASIS)
<b>EARLY CHILDHOOD</b>	Pre- and Postnatal	<b>Baby U</b>	45 Families			80% completion rate.	40 Families
		<b>Baby U Alumni Association</b>	142 Families			40 families graduated into the alumni association.	142 Families and growing
	Elementary School	<b>Parents ROCK / Pathways</b>	30 Families 52 Kids				12 Families 12+ Kids
		<b>DREAM Mentoring</b>	16 Youths	\$2,237	\$28,915		20 Youths academic yr 30 Youths summer
<b>YOUTH</b>	Upper School	<b>Work Force</b>	185 Youths	\$177,684	\$610,322	30 years of service. 4th Site at High School became fully operational.	185 - 200 Youths
	High School	<b>Work Force - College Savings Accounts</b>	45 Youths			Program officially launched in the Fall.	185 - 200 Youths starting in FY16
		<b>This Way Ahead - Gap, Inc.</b>	33 Youths			CHA selected as 3rd site nationally. Completed first year..	100 Youths
		<b>Big Brother Big Sister Program</b>	106 Youths			A 25% increase in participation in the last year.	110+ Youths
Post-Secondary	<b>Bridge-to-College Program</b>	9 Adults	\$361	\$17,154	Several will be attending community college.	10 Adults	
<b>ADULT</b>	All Adults	<b>Community Computer Centers</b>	200 Youths 180 Adults	\$2,453	\$19,695		200 Youths 180 Adults
		<b>Cambridge Employment Program</b>	92 Adults	\$8,010	\$122,969	92 CHA residents served from July 2013 - April 2014. There were 31 job placements during the same time.	95 Adults
		<b>Innovations in ESOL</b>	24 Adults			New program started in FY14.	30 Adults
		<b>Gateways Adult Literacy</b>	180 Adults				150 Adults
		<b>Supporting Opportunity, Achieving Results (SOAR)</b>	71 Adults				225 Adults
		<b>Career Family Opportunity (CFO)</b>	16 Adults		327,227	Program discontinued in March due to budgetary constraints.	40 Adults
		<b>Family Opportunity Subsidy (FOS)</b>	15 Adults			Program modified with focus on family stabilization.	45 Adults
		<b>Family Stability and Savings (FSS+)</b>	101 Adults	\$56,250	56,250	Received a planning grant to explore feasibility of expanding the program to all CHA residents.	200+ Adults
	<b>Pathways to Permanent Housing - Transition House</b>	2 Families	\$48,774		Forty-six (46) additional individuals received direct service from the community liaison. Eight (8) were CHA residents.	2 Families	
	Aging in Place	<b>Elder Service Coordinators Services contracted through CASCAP, Inc.</b>	640 Elderly Adults			Maintained 5 full-time coordinators. A part-time coordinator position has been vacant for over 6 months. Activities included Farmer's Market, healthy eating group, emotional support group, a short story group, informational sessions, coffee hours, birthday parties, lunch and shopping trips.	1,035 Elderly Adults (non-PACE residents in elderly public housing)
<b>PACE Elder Service Plan</b>		38 Elderly Adults			For eligible CHA residents and community members.	45 Elderly Adults	
<b>TOTAL</b> (The total does not remove duplicates. Household members may be counted more than once if they participated in more than one program.)			637 Youth + Kids 904 Families (Adults) 678 Elderly Adults	\$295,769	\$1,182,532		854 Youth + Kids 1,171 Families (Adults) 1,080 Elderly Adults

1. MTW Block Grant amounts are inclusive of block grant commitments from previous years.

## **CENTRAL OFFICE**

### **CUSTOMER SERVICE + COMMUNICATIONS**

In January 2014, CHA adopted a new logo, which is being incorporated into revisions of agency fact sheets, and CHA's website. The website redesign continues with plans to meet with resident and advocacy groups to test features of the site. Beta launch of the website is scheduled for late May 2014. The new website will include a completely refreshed visual design, service-oriented navigation and greater ease-of-use across CHA's public stakeholders.

In FY14, CHA continued to make efforts to improve response to Customer Service inquiries and requests. Additionally, plans to review and potentially revise its Language Accessibility Plan (LAP) were discussed. The Plan currently requires language assistance to individuals and families whose preferred languages are Haitian Creole, Spanish, and Portuguese. Review of the plan will include an assessment of translation needs and determine if the current languages are representative of CHA residents' needs as well as reestablish protocol for translation and interpreting requirements agency-wide.

### **REPORTING**

The addition of new Directors in the Fiscal, Leased Housing/HCV, and Property Management/Public Housing, CHA re-engaged consultants from Emphasys to work with the Directors to more fully utilize Elite, refine setups, simplify transactions through Elite, and develop functional monthly reports that more effectively tracks departmental operations. The process began during FY14 and will continue into FY15 as reporting needs evolve with the inclusion of RAD.

### **DATA USE PRIVACY POLICY**

On February 13, 2013, the Board of Commissioners agreed to adopt a CHA Data Use Privacy Policy. The Policy outlines the parameters in which CHA may and may not share both Identifiable and Non-Identifiable data collected from applicants, residents and voucher holders. In addition, there is a section that sets forth the Rights of Data Providers regarding personal data collected by CHA. To further ensure data privacy protections of CHA's population, CHA has had two meetings with Boston Area Research Initiative (BARI) to discuss additional measures that CHA can institute to ensure that aggregate data used for policy and research purposes are thoroughly de-identified. BARI has worked with public agencies on similar initiatives and maintains a strong collaboration with the Director of the Data Privacy Lab in the Institute of Qualitative Social Science at Harvard University.

### **POLICY + TECHNOLOGY LAB**

The Lab received numerous inquiries from individuals and graduate students interested in a range of CHA activities during FY14. CHA hosted four fellows. One fellow was a graduate student at Northeastern University and delivered two visual data tools. First, an interactive map of CHA public housing sites was created on incorporated in the CHA website. The map complements the development directory, identifies the type of housing at a site, and allows applicants to access census and neighborhood information for each site. Second, the fellow created a set of flow charts depicting CHA's block grant structure and the flow of funds throughout the agency. A

Rappaport fellow developed recommendations of Alternative Rent Collection methods, portions of which the Fiscal Department plan to implement. Third, a former CHA summer Rappaport Fellow returned to the PT Lab during the summer to update his research on the geo-spatial distribution of CHA HCV households with three new years of data. Lastly, an intern helped support reporting and administrative needs for Special Programs at the beginning of the fiscal year.

In FY14, the PT Lab extended its reach by formalizing a partnership with Keene Housing (NH) to establish an East and West Lab. The Lab will allow interns and fellows the opportunity to work from either a rural or urban setting and share resources, as needed.

#### **INTERNET ACCESSIBILITY**

CHA's Internet Survey (650 resident responses across CHA's public housing portfolio) findings in conjunction with HUD's award of RAD Phase I in FY14 facilitated CHA's commitment to providing free internet access at specific buildings.

- Capital planning work at Newtowne Court, Washington Elms, Putnam Gardens, Woodrow Wilson Court, and Manning Apartments will include infrastructure for data wiring either into the units or to Wifi Access Points in the corridors. CHA is actively pursuing partnerships with the City of Cambridge and/or private companies to provide the "head-in" high-speed internet connection to the sites for residents to use at those sites.
- There are plans to retrofit Lyndon B. Johnson and Jackson Gardens with some wireless connectivity to the residents at those sites. These buildings underwent massive renovation through ARRA and mixed-finance funding and were completed in FY14.

#### **BANKING**

In summer 2013, a Rappaport Fellow produced a report with recommendations of rent collection alternatives for public housing residents. CHA is considering the recommendation and has contacted two outside vendors to explore the possibility of outsourcing rent payment alternatives. However, the additional fees initially proved to be cost-prohibitive, thus we are reviewing the proposals and also working with our bank to make online banking more cost-effective with our tenants. CHA is reviewing these options as we move forward with the RAD conversion and associated capital improvements.

#### **GENERAL STAFF MANAGEMENT**

At the end of FY14, CHA retained a staff of 208 employees, of which 158 are full-time. CHA continued to offer courses to all full-time CHA employees through Housing TeleVideo Network (HVTN), a web-based training portal maintained through the Housing Authority Insurance Group (HAIG). The courses are offered free of cost or at reduced rates through CHA's membership. On October 23, 2013, CHA held its first Health Fair at the Pisani Center. The Health Fair will become an annual event that focuses on improved health and wellness for staff. In addition, a Safety Training Program was mandated through the CHA Board of Commissioners and the Executive Director as a major way to prevent injuries. Participation in this program is mandatory for all employees and the expectation is that every staff member will be expected to adhere to the policies and work as a team to prevent injuries. Safety manuals were completed on April 24, 2013 and presented to the safety committee the following day. In September two meetings on the safety manuals were presented to Managers. CHA continues to make the manual more user-

friendly. Furthermore, an array of training and educational opportunities continued to be available for all agency staff

**Households Served by Bedroom Size, Race, Ethnicity and Income**

<b>FEDERAL MTW PUBLIC HOUSING AND HOUSING CHOICE VOUCHER (HCV) HOUSEHOLDS SERVED</b>									
	FEDERAL PUBLIC HOUSING HOUSEHOLDS				FEDERAL MTW HCV HOUSEHOLDS				
	FAMILY	ELDERLY	TOTAL <sup>1</sup>	PERCENT	FAMILY	ELDERLY	TOTAL <sup>2</sup>	PERCENT	
<b>NUMBER OF BEDROOMS</b>									
Studio	0	521	521	22%	53	87	140	6%	
1 BR	209	507	716	31%	337	527	864	40%	
2 BR	526	14	540	23%	504	164	668	31%	
3 BR	443	0	443	19%	384	53	437	20%	
4+ BR	105	0	105	5%	54	6	60	3%	
<b>TOTAL FEDERAL HOUSEHOLDS</b>	<b>1,283</b>	<b>1,042</b>	<b>2,325</b>	<b>100%</b>	<b>1,332</b>	<b>837</b>	<b>2,169</b>	<b>100%</b>	
<b>RACE</b>									
American Indian	10	4	14	1%	6	5	11	1%	
Asian	67	51	118	5%	33	24	57	3%	
Black	802	325	1,127	48%	754	263	1,017	47%	
White	402	657	1,059	46%	538	545	1,083	50%	
Other	2	5	7	0%	1	0	1	0%	
<b>TOTAL FEDERAL HOUSEHOLDS</b>	<b>1,283</b>	<b>1,042</b>	<b>2,325</b>	<b>100%</b>	<b>1,332</b>	<b>837</b>	<b>2,169</b>	<b>101%</b>	
<b>ETHNICITY</b>									
Hispanic	183	76	259	11%	231	66	297	14%	
Non-Hispanic	1,100	966	2,066	89%	1,101	771	1,872	86%	
<b>TOTAL FEDERAL HOUSEHOLDS</b>	<b>1,283</b>	<b>1,042</b>	<b>2,325</b>	<b>100%</b>	<b>1,332</b>	<b>837</b>	<b>2,169</b>	<b>100%</b>	
<b>INCOME</b>									
< 30% AMI	766	887	1,653	71%	924	606	1,530	71%	
30–50% AMI	310	117	427	18%	276	171	447	21%	
50–80% AMI	136	37	173	7%	125	58	183	8%	
> 80% AMI	71	1	72	3%	7	2	9	0%	
<b>TOTAL FEDERAL HOUSEHOLDS</b>	<b>1,283</b>	<b>1,042</b>	<b>2,325</b>	<b>99%</b>	<b>1,332</b>	<b>837</b>	<b>2,169</b>	<b>100%</b>	

**Notes:**

1. Federal Public Housing includes all properties designated as low-income and tax credit public housing in CHA's database. JFK is not included.
2. These figures include port-out vouchers that were absorbed by CHA.
3. Percentages may not add up to 100% exactly due to rounding.

<b>STATE PUBLIC HOUSING AND HOUSING CHOICE VOUCHER (HCV) HOUSEHOLDS SERVED</b>									
	STATE PUBLIC HOUSING HOUSEHOLDS				STATE VOUCHERS HOUSEHOLDS				ALL PROGRAMS
	FAMILY	ELDERLY	TOTAL <sup>1</sup>	PERCENT <sup>3</sup>	FAMILY	ELDERLY	TOTAL <sup>2</sup>	PERCENT <sup>3</sup>	TOTAL
<b>NUMBER OF BEDROOMS</b>									
Studio	0	8	8	5%	43	18	61	39%	69
1 BR	22	80	102	61%	35	18	53	34%	155
2 BR	32	13	45	27%	16	5	21	14%	66
3 BR	12	0	12	7%	8	5	13	8%	25
4+ BR	0	0	0	0%	5	2	7	5%	7
<b>TOTAL STATE HOUSEHOLDS</b>	<b>66</b>	<b>101</b>	<b>167</b>	<b>100%</b>	<b>107</b>	<b>48</b>	<b>155</b>	<b>100%</b>	<b>322</b>
<b>RACE</b>									
American Indian	0	0	0	0%	2	0	2	1%	2
Asian	4	5	9	5%	3	1	4	3%	13
Black	39	36	75	45%	41	18	59	38%	134
White	23	60	83	50%	60	29	83	57%	172
Other	0	0	0	0%	1	0	1	1%	1
<b>TOTAL STATE HOUSEHOLDS</b>	<b>66</b>	<b>101</b>	<b>167</b>	<b>100%</b>	<b>107</b>	<b>48</b>	<b>155</b>	<b>100%</b>	<b>322</b>
<b>ETHNICITY</b>									
Hispanic	7	12	19	11%	14	5	19	12%	38
Non-Hispanic	59	89	148	89%	93	43	136	88%	284
<b>TOTAL STATE HOUSEHOLDS</b>	<b>66</b>	<b>101</b>	<b>167</b>	<b>100%</b>	<b>107</b>	<b>48</b>	<b>155</b>	<b>100%</b>	<b>322</b>
<b>INCOME</b>									
< 30% AMI	93	21	114	68%	96	42	138	89%	252
30–50% AMI	25	7	32	19%	10	3	13	8%	45
50–80% AMI	11	1	12	7%	0	2	2	1%	14
> 80% AMI	9	0	9	5%	1	1	2	1%	11
<b>TOTAL STATE HOUSEHOLDS</b>	<b>138</b>	<b>29</b>	<b>167</b>	<b>99%</b>	<b>107</b>	<b>48</b>	<b>155</b>	<b>99%</b>	<b>322</b>

Notes:

1. State Public Housing includes all properties designated as state low-income and New Construction public housing in CHA's database.
2. These figures include port-out vouchers that were absorbed by the CHA.
3. Percentages may not add up to 100% exactly due to rounding.

*Wait List*

CHA WAIT LIST INFORMATION – AS OF MARCH 31, 2014				
DISTINCT APPLICANTS	NUMBER OF APPLICATIONS BY PROGRAM		NUMBER OF APPLICATIONS BY SITE <sup>2</sup>	
9,315 <sup>1</sup>	Federal Family	4,707	Federal Family	9
	Federal Elderly	2,235	Federal Elderly	4
	State Family	597	State Family <sup>3</sup>	
	State Elderly	335	State Elderly <sup>4</sup>	
	HCV	711	Putnam Square Apts	
	Others <sup>5</sup>	3,742	SROs	3
	<b>TOTAL BY PROGRAM</b>	<b>12,327</b>	<b>TOTAL BY SITE</b>	<b>18</b>

1. An applicant may be eligible for multiple programs based on age and income.
2. Applicants may choose up to three property choices as part of their initial application, meaning one applicant may appear in several site-based waiting lists.
3. State Family consists of Roosevelt Mid-Rise and Jefferson Park State. The wait list does not apply to Jefferson Park State because all households are relocated and the site will undergo reconstruction starting FY15.
4. State Elderly consists of Putnam School.
5. "Others" consist of Putnam Square Apts and SROs.

Housing Inventory

**FY14 UNIT AND VOUCHER INVENTORY CHART – ALL PROGRAMS THROUGH THE CLOSE OF FY14 (MARCH 31, 2014)**

	HUD Baseline	Vouchers Authorized or PH Units in Place as of 3/31/14	Households served as of 3/31/2014	Explanatory Notes
<b>FEDERAL PUBLIC HOUSING</b>				
Elderly / Disabled		1,079	1,042	Includes Burns, Millers, LBJ, Norfolk St., Manning and Russell.
Family		1,338	1,283	Includes Washington Elms, Corcoran Pk, Putnam Gardens, Newtowne Ct, Jefferson Pk, Roosevelt T, Cambridgeport Commons, Family Condos, Woodrow Willson Ct, Lincoln Way, Lincoln Way Ext., and
CHA MTW Public Housing Households			2,325	The <u>Households Served</u> population for Federal Public Housing demographic tables. Does not include
JFK (HOPE VI) Non-Dwelling		44 6	44 6	
<b>FEDERAL MTW PUBLIC HOUSING</b>	<b>2,313</b>	<b>2,467</b>	<b>2,375</b>	
<b>FEDERAL VOUCHERS</b>				
MTW Tenant Based			1,427	81 vouchers were issued but not yet leased.
MTW Project Based			742	
CHA MTW Voucher Households			2,169	The <u>Households Served</u> population for MTW HCV demographic tables.
Sponsor-based			64	
<b>FEDERAL MTW HCV</b>	<b>2,329</b>	<b>2,398</b>	<b>2,233</b>	<b>93% utilization rate</b>
Non-MTW			527	Mainstream, VASH, DHVP, Mod Rehab, and Shelter Care. 32 vouchers were issued but not yet leased.
Expiring Use/Enhanced			135	Vouchers that have not yet converted to MTW. Harwell Homes (2), Smith House (131), and 402 Rindge
<b>ALL FEDERAL VOUCHERS</b>		<b>3,483</b>	<b>2,895</b>	335 vouchers were not utilized because CHA received subsidies authorized for 402 Rindge (218) and advance, through the Expiring Use Preservation Program, and expected to be leased up in FY15. See on page 113 for a breakdown of voucher utilization.
<b>ALL FEDERAL ASSISTED</b>		<b>5,950</b>	<b>5,270</b>	
<b>STATE PUBLIC HOUSING</b>				
Elderly / Disabled				
Family		108	65	Includes Jefferson Park State which is undergoing relocation and slated for complete reconstruction
Non-Dwelling		1		
Other State Assisted		110	102	Includes Roosevelt Towers (Mid-Rise) and Putnam School
<b>STATE PUBLIC HOUSING</b>		<b>219</b>	<b>167</b>	The <u>Households Served</u> population for the State Public Housing demographic tables.
<b>ALL STATE VOUCHERS</b>		<b>156</b>	<b>155</b>	The <u>Households Served</u> population for the State Voucher demographic tables. Includes MRVP and tenant-based MRVP, 49 AHVP and remainder tenant-based). 4 vouchers were issued but not yet leased.
<b>ALL STATE ASSISTED</b>		<b>375</b>	<b>322</b>	
<b>TOTAL ASSISTED</b>		<b>6,325</b>	<b>5,592</b>	
Other (No CHA subsidy)		17	17	Includes Porter Road (11/26), Lancaster (4/65) Prospect Street (1/20 units), and 1 condo unit (included through City of Cambridge)
<b>ALL PROGRAMS TOTAL</b>		<b>6,342</b>	<b>5,609</b>	



## **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 Housing Preservation Program, the Cambridge Neighborhood Apartment Housing Service (CNAHS), 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 housing market have had a tremendous impact on the cost of housing in the Cambridge market. Continued escalation of the cost of housing has resulted strong competition from the private sector for developable sites and buildings which has resulted in fewer units created with federal, state, and local dollars.

A major financing tool 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. Unfortunately the state matching funds have decreased over the last few years as the state revenues decrease and more communities join the program. The CPA still, however, has provided a significant source of funds for affordable housing. And these funds have helped to leverage other funds for housing programs.

In FY 2014, the Cambridge CPA Committee, held its annual public hearings on needs and priorities of residents. Many residents attended the meeting and testified before the committee on their support of and need for additional affordable housing in Cambridge. The Committee voted to recommend, and the City Council approved, an appropriation of \$8.2 million to the Cambridge Affordable Housing Trust for housing programs in FY 2014.

## **Barrier 3: Zoning**

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

- CDD has continued to administer 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 private developers to sell or lease affordable units to low and moderate-income Cambridge residents.
- 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 creation and preservation 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. These changes continue to bring new housing in areas of the City where residential development is revitalizing former industrial areas.

## **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 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 and recession on the mortgage industry as lending standards continue to be very stringent making access to credit difficult for even the most qualified buyers. Staff from the City's homebuyer programs and the Home Improvement Programs worked with eligible homeowners facing foreclosure to provide assistance in understanding and accessing available assistance. City staff also work with eligible buyers to obtain mortgage commitments, which can be difficult to obtain even for qualified ready buyers with good credit.

The City's homebuyer education programs educate homebuyers and homeowners about the dangers of predatory lending and risks of subprime and adjustable rate mortgage products. The City staff offered monthly courses that prepared First Time Home Buyers for purchasing a home. In addition the staff has offered courses that educated recent buyers on being a successful homeowner. 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.

## Homeless Needs & Specific Homeless Prevention Elements

### 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 (CoC) Objectives

- To sustain and expand efforts to prevent homelessness, so that as few individuals and families as possible 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 and resources to sustain that housing and maximize their self-determination.

The Cambridge Continuum of Care continues 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. Beyond provision of homeless services, much of the CoC's work during FY2014 focused on implementation of new HEARTH Act regulations, particularly the CoC Program Rule. The City was the lead agency, or Collaborative Applicant, for the CoC Program application and used the monthly Homeless Services Planning Committee (HSPC) meetings to gather input and set priorities.

### FY2014 Funding Sources and Activities

**Continuum of Care Program (consolidation of Supportive Housing and Shelter Plus Care programs):** The Cambridge CoC was awarded \$3.83 million in annual CoC Program grants to fund 37 CoC Projects awarded

contracts under the Federal FY2012 CoC Program competition. As described in greater detail in the following section, McKinney grants fund a mix of critically needed housing and services:

- Permanent supportive housing;
- Transitional housing;
- Employment services;
- Housing placement assistance;
- Field-based case management;
- Legal assistance;
- Representative payee services;
- Drop-in services;
- Street outreach; and
- HMIS.

### **Permanent Supportive Housing**

- Three Rental Assistance grants, formerly Shelter Plus Care, (\$530,922) 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 (Vinfen), case management for clients of AIDS Action Committee (15 individuals and 7 families), and case management by Heading Home for 9 individuals.
- Sixteen Leasing grants provide more than \$2.3 million in annual funding help to sustain another 163 units of PSH for formerly homeless persons with disabilities, many of whom were chronically homeless. CoC-funded Leasing project subrecipients include HomeStart (77 units), Heading Home (47 units), Transition House (8 units for individuals and families rendered homeless by domestic violence), the Cambridge Housing Authority (8 units), New Communities (8 units), AIDS Action Committee (12 units), and Vinfen (4 units).
- As reflected in the 2014 Housing Inventory Count (conducted the night of January 29, 2014), the Cambridge CoC had an inventory of 483 operational permanent housing beds, which includes the aforementioned CoC (McKinney) funded beds and beds funded by other sources (HUD-VASH, Mod Rehab SROs, private and local sources). The corresponding sheltered Point in Time Count for 2014 showed that the overall system was operating with a 96 percent utilization rate, with 18 projects at or above 100 percent utilization, and 6 projects with utilization rates ranging between 75 and 99 percent, and just two projects at or below 70%.

### **Transitional Housing**

- Five transitional housing programs are funded, in part by CoC Program grants, as follows: a North Charles Inc. program for five men in recovery (\$45,005/year plus matching funds), a CASPAR program for seven women in recovery (\$57,920/year plus matching funds), an AIDS Action Committee (AAC) program for five men with HIV/AIDS (\$28,132/year for leasing plus leveraged funding for staffing), an AAC program for five women with HIV/AIDS (\$32,159/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 (\$57,750/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 \$136,378/year CoC Program grant matched by agency-fundraised dollars supports CASPAR's street outreach program serving 200-plus unsheltered and marginally sheltered persons; a \$50,510/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.
- \$202,322/year in CoC 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, Emergency Solutions Rapid Rehousing funds, Cambridge Fund for Housing the Homeless, etc.) help homeless individuals pay the up-front cost of obtaining rental housing;
- \$32,300/year in CoC funds for CASCAP's fiduciary (money management / representative payee) program, intensively serving over 44 persons at any point in time;
- \$52,056/year in CoC funds for Heading Home's specialized legal assistance program, serving an average caseload of 30 persons;
- Additionally, other federal sources help 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 AIDS Action's 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 Emergency Solutions Grant (ESG) grant matched by Heading Home funds a drop-in for homeless women.
  - A mix of federal (SAMHSA), State, ESG (\$13,000), and private funding helps support Youth on Fire, AIDS Action's drop-in program for homeless and runaway youth and young adults.

- A mix of City, 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.

During FY2014, the Cambridge CoC participated in HUD's FY13 CoC Program competition. As part of the competition, CoCs were required to rank projects within two Tiers in anticipation of HUD being unable to fund all renewal projects due to the national renewal demand being higher than HUD's appropriation for this program.

Based on feedback from the Homeless Services Planning Committee (HSPC), the CoC decided to follow HUD's ranking priorities, with Permanent Housing ranked first, Transitional Housing second, and Supportive Service Only (nonresidential) projects third. This strategy prioritized preservation of housing funds to ensure that formerly homeless clients would not be displaced by funding cuts. Unfortunately, the CoC learned in June 2014 that HUD was unable to renew funding for four of our Supportive Service projects. While these projects were operating with HUD FY12 CoC funding during the City's FY2014, not all will continue operations into FY2015. A description of the projects and updates on each project's plans moving forward follow:

- \$15,770/year 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. Transition House is working to secure alternate funding in order to continue providing stabilization services.
- \$19,323/year for services in the North Charles relapse prevention program serving transitionally housed homeless men in substance abuse recovery. The primary staff person providing stabilization and relapse prevention services will continue working reduced hours with the assistance of agency and local funding.
- \$60,350/year for the Eliot Community Human Services' Bread & Jams' drop-in program serving unsheltered and marginally sheltered homeless adults. Unfortunately, this project closed in March 2013.
- \$33,250/year for Project LIFT, and education program for homeless adults providing basic English literacy, numeracy and computer literacy. While this project was able to continue services for a few months after the grant ended, ultimately the project closed in July 2014. Adults experiencing homelessness will be able to access services through the Community Learning Center's standard programs, but specialized services for the homeless population will no longer be available.

### **Emergency Shelter**

- A mix of federal (ESG), State (DHCD, DPH), local and privately fundraised resources supported 207 year-round shelter beds for individuals, 24 seasonal shelter



beds for individuals, and emergency shelter for 31 families, including 6 families whose homelessness is directly related to domestic violence.

## **Homelessness Prevention & Rapid Re-Housing**

In addition to the City's Emergency Solutions Grant (ESG) allocations to Homelessness Prevention and Rapid Re-Housing detailed in the CAPER, the City applied for and received an ESG grant through the State's Department of Housing and Community Development (DHCD). The \$112,800 award funds a program built on the foundation of prevention service delivery at the Multi-Service Center (MSC). The program, Support for Tenants at Risk (STAR) is a coordinated homelessness prevention program that integrates existing case management and financial assistance at the MSC with tenancy preservation services provided by a mental health clinician at the Cambridge District Court and eviction prevention legal services.

**Homeless Family Shelter and Housing Placement/Stabilization Program:** In FY 2014, the City of Cambridge received a grant totaling \$409,701 from the Massachusetts Department of Housing and Community Development (DHCD) to provide shelter, housing placement, and stabilization services to homeless families based at the YWCA of Cambridge's Family Shelter during FY2014. The City granted \$357,701 to the YWCA for shelter services and \$52,000 for stabilization services. During FY2014, the YWCA helped 10 families move into permanent housing – 1 with the help of Section 8, 3 moved into public housing, 2 reunited with family, 1 moved into a private subsidized development, 2 moved into shared housing, and 1 with the help of state-funded subsidy (MRVP).

**Other Multi-Service Center Resources:** In addition to the aforementioned ESG-funded homelessness prevention and rapid re-housing services, Multi-Service Center (MSC) City of Cambridge staff provided housing search and case management and limited financial assistance for selected clients (please see full description of ESG prevention and rapid rehousing activities described in the ESG section of the CAPER). Partner agencies at the MSC provided 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.



## Continuum of Care Achievements

Specific one-year goals	Actual achievement
1. Add six new units of permanent supportive housing, five of which will be targeted to chronically homeless persons.	In FY2014, the CoC was awarded funding for two new PSH projects (applied for in the FY2012 CoC competition). These projects add 15 PSH units to the CoC's inventory, and 7 of those units are dedicated to chronically homeless persons.
2. Maintain a permanent supportive housing retention rate of at least 72%.	The CoC exceeded the goal, achieving a permanent housing retention rate of 91%.
3. Maintain a transitional housing success rate of at least 65%, - ensuring that at least 65% of homeless participants in transitional housing graduate to permanent housing.	The CoC exceeded the goal, achieving a transitional housing success rate of 80%.
4. Actively work to engage at least 19% of clients served by SHP-funded programs in employment.	<p>The CoC achieved this goal, with 20% of participants leaving projects with employment income. However, the CoC struggles to meet HUD's newly defined performance goal to increase participants' income from entry date to program exit as many of the CoC's clients are disabled and on a fixed income.</p> <p>The CoC is consistently successful in assisting clients in obtaining mainstream benefits, with 87% of clients obtaining benefits from entry to program exit.</p>

## Emergency Solutions Grant

### ESG Funds Awarded by the City of Cambridge in FY2014

#### Drop-in Shelters

##### **AIDS Action Committee of Massachusetts, Inc. – Youth on Fire**

The Youth on Fire program operated by AIDS Action Committee of Massachusetts, Inc. provides day drop-in support to homeless youth. The drop-in shelter provides essentials such as clothing and food as well as trauma-informed, strengths-based case management.

The FY2014 ESG grant helped to fund rental expenses as an operating cost. During FY2014 the project served a total of 686 individuals including 596 individuals under the age of 25.

- FY2014 ESG Grant Amount: **\$ 13,000.00**
- FY2014 Match Amount: **\$ 325,875.00**
  - Sources: Massachusetts Department of Public Health; Boston Public Health Commission; Janey Fund; Cambridge Community Foundation; Project Bread; Private Fundraising

##### **Eliot Community Human Services (ECHS) – Bread & Jam Self-Advocacy Center**

The Bread & Jams Self-Advocacy Center operated by Eliot Community Human Services provided day drop-in services to homeless individuals. The Bread & Jams provided means, case management, clothing, and referrals. The center ceased operations in March 2014.

The FY2014 ESG grant helped to fund rental expenses as an operating cost. During FY2014 the project served a total of 130 homeless individuals comprised of 118 men, 10 women, and 2 individuals who identified as transgender.

- FY2014 ESG Grant Amount: **\$ 10,000.00**
- FY2014 Match Amount: **\$ 10,000.00**
  - Source: Private Fundraising

##### **Heading Home, Inc. – Woman’s Day Drop-in**

The Women's Day Drop-in operated by Heading Home, Inc. provides daytime support and services to homeless women. The Woman's Day Drop-in offers range of services including crisis intervention, counseling, clothing and showers, lunch, and referrals for healthcare, job training, legal services, and housing search.

The FY2014 ESG helped fund the program facilitator's salary as an essential service. During FY2014 the program served a total of 328 individuals comprised of 327 women and 1 individual who identified as transgender.

- FY2014 ESG Grant Amount: **\$ 14,000.00**
- FY2014 Match Amount: **\$ 45,267.00**
  - Source: Private Fundraising

## Emergency Shelters

### CASPAR, Inc. – Emergency Services Center Shelter

The Emergency Service Center Shelter operated by CASPAR, Inc. provides 24-hour emergency shelter for men and women who are ineligible for other shelter services because of active substance abuse. The shelter provides a range of services including, on-site primary healthcare, mental health counseling, substance abuse treatment programs, HIV/AIDS services, and hot meals.

The FY2014 ESG grant helped to fund insurance, maintenance, supply, and utility expenses as operating costs. During FY2014 the program served 1050 homeless individuals comprised of 773 men and 277 women.

- FY2014 ESG Grant Amount: **\$ 28,000.00**
- FY2014 Match Amount: **\$ 136,096.00**
  - Source: Massachusetts Department of Public Health

### Catholic Charities

The St. Patrick's Women's Shelter operated by Catholic Charities provides overnight emergency shelter to homeless women. The Shelter provides meals, showers, advocacy, and referrals for healthcare, substance abuse treatment, employment, SNAP benefits, and housing assistance.

The FY2014 ESG grant helped to fund facilities, maintenance, and furniture expenses as operating costs. During FY2014 the project served a total of 168 homeless women.

- FY2014 ESG Grant Amount: **\$ 6,500.00**
- FY2014 Match Amount: **\$ 6,500.00**
  - Source: Massachusetts Department of Housing and Community Development

### **Hildebrand Family Self-Help Center, Inc. – Family Shelter**

The Hildebrand Family Shelter provides overnight emergency shelter for 9 families in Cambridge with a capacity for up to 23 people. The shelter offers a range of services aimed at moving families out of shelter and into stable housing quickly.

The FY2014 ESG grant helped to fund a case manager's salary as an essential service. During FY2014 the project served a total of 56 homeless individuals of 22 adults and 34 children.

- FY2014 ESG Grant Amount: **\$ 9,000.00**
- FY2014 Match Amount: **\$ 25,00.00**
  - Source: Massachusetts Department of Housing and Community Development

### **Phillips Brooks House Association – Harvard Square Homeless Shelter**

The Harvard Square Homeless Shelter provides overnight emergency shelter which serves homeless individuals from mid-November until mid-April. The shelter has the capacity to serve 24 clients per night under normal conditions and 28 clients per night during emergency winter conditions.

The FY2014 ESG grant helped to fund supply and utility expenses as operating costs. During FY2014 the project served a total of 229 homeless individuals, comprised of 170 men, 55 women, 1 individual who identified as transgender; and 3 individuals who did not disclose their gender.

- FY2014 ESG Grant Amount: **\$ 4,500.00**
- FY2014 Match Amount: **\$ 60,069.65**
  - Source: Massachusetts Housing and Shelter Alliance; Corporation Grants; Individual Contributions; Fundraising Events; HSHS Endowment

### **Salvation Army – Shelter**

The Salvation Army operates a year-round, 60 bed shelter which provides overnight shelter to sober men. The shelter provides meals, showers, and clothing.

The FY2014 ESG grant helped to fund utility expenses as an operating cost. During FY2014 the project served a total of 760 men.

- FY2014 ESG Grant Amount: **\$ 8,000.00**
- FY2014 Match Amount: **\$ 8,000.00**
  - Source: Volunteer Labor

### **Transition House, Inc. – Emergency Shelter**

Transition House provides overnight emergency shelter to individuals and families escaping and recovering from domestic violence. The shelter provides refuge, supportive services, education, and empowerment skills which enables survivors of domestic violence to achieve financial independence for themselves and their families

The FY2014 ESG grant helped to fund insurance, maintenance, and utility expenses as operating costs. During FY2014 the project served a total of 44 individuals comprised of 26 women and 18 children.

- FY2014 ESG Grant Amount: **\$ 15,000.00**
- FY2014 Match Amount: **\$ 26,500.00**
  - Sources: Cambridge Housing Authority; Private Fundraising

### **YWCA of Cambridge – Family Shelter**

The YWCA of Cambridge Family Shelter provides 10 emergency shelter unit which a capacity for 12 adults and 13 children. The shelter provides housing search and stabilization services aimed at moving families out of shelter and into stable housing.

The FY2014 ESG grant helped to fund utility expenses and the purchase of furniture as operating costs. During FY2014 the project served a total of 41 individuals, comprised of 18 adults and 23 children.

- FY2014 ESG Grant Amount: **\$ 11,666.64\***
- FY2014 Match Amount: **\$ 11,666.64**
  - Sources: Massachusetts Department of Housing and Community Development; Private Fundraising

\* \$ 6666.64 represents unused FY2012 ESG funds that were awarded to the YWCA of Cambridge in FY2014

## Street Outreach Programs

### **CASPAR, Inc. – FirstStep Street Outreach Program**

The FirstStep Street Outreach Program operated by CASPAR, Inc. provides services to homeless individuals living on the streets. The FirstStep program serves as the first point of contact for many homeless individuals and provides life-saving emergency and community services.

The FY2014 ESG grant helped to fund insurance, vehicle maintenance, and utility expenses and the purchase of furniture as essential services. During FY2014 the project served a total of 222 adults, consisting of 169 men and 53 women. Of the 222 adults served, 162 were chronically homeless.

- FY2014 ESG Grant Amount: **\$ 6,000.00**
- FY2014 Match Amount: **\$ 28,763.00**
  - Sources: United States Department of Housing and Urban Development (Continuum of Care)

### **Bridge Over Troubled Waters, Inc. – Street Outreach Van**

The Street Outreach Van operated by Bridge Over Troubled Waters, Inc. provides services to homeless youth. The program provides basic medical services, meals or refreshments, counseling, and referrals.

The FY2014 ESG grants helped to fund a street outreach worker's salary as an essential service. During FY2014 the project served 426 individuals.

## Rapid Re-Housing and Homelessness Prevention Programs

### **City of Cambridge Multiservice Center - Financial Assistance for Rapid Re-housing and Homelessness Prevention**

The City of Cambridge Multiservice Center-working in Conjunction with HomeStart's Rapid Re-housing and Homelessness Prevention program-provides program participants with case management, advocacy, and financial assistance used to obtain or retain permanent housing.

The FY2014 ESG grant helped to fund financial assistance for Rapid Re-housing and Homelessness Prevention. FY2014 ESG Grant Amount: **\$ 32,409.00**

### **Rapid Re-housing**

During FY2014 19 households, comprised of 19 adults and 8 children, received financial assistance for Rapid Re-housing expenses.

### **Homelessness Prevention**

During FY2014 49 households, comprised of 60 adults and 45 children, received financial assistance for Homelessness Prevention expenses.

## **HomeStart, Inc. – Rapid Re-housing and Homelessness Prevention Case Management**

HomeStart provides Rapid Re-housing and Homelessness prevention case management to families and individuals. The case manager works to connect program participants with a broad range of resources including applications for financial assistance used to obtain or retain permanent housing.

The FY2014 ESG grant helped to fund the case manager's salary.

### **Rapid Re-Housing**

During FY2014 the program served a total of 27 individuals comprised of 15 adults and 12 children.

### **Homelessness Prevention**

During FY2014 the program served a total of 105 individuals comprised of 60 adults and 45 children.

- FY2014 ESG Grant Amount: **\$ 29,625.00**

## **Discharge Policy from Cambridge Funded Shelters**

The City of Cambridge recognizes the need 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 violation of 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 of Care (CoC) 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, and if the discharge will occur during the hours that CASPAR's First Step Street Outreach program is operating, the discharging program is strongly encouraged to contact the First Step outreach team 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 does not end up unsheltered and without access to resources while on the street.



# 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.**

## City Delivered Programs

In the past three years the Economic Development Division has complemented the sub-recipient program with a variety of city run workshops. These workshops are aimed to help entrepreneurs and business owners navigate different city departments more easily and to market economic development programs to the Cambridge community. Workshop topics include:

- **Cambridge Business Assistance Information Session**
- **Steps to Starting Your Own Business**
- **Choosing Your Legal Entity**
- **Restaurant Startup Assistance**
- **Special Event Planning**
- **Purchasing with the City, and**
- **Sidewalks that Sell**

In FY2014, the City worked with local service providers (SBA, local banks, small business layers, retail and marketing consultants) to host office hours for entrepreneurs, where business owners received one-on-one meetings with providers. In FY2014 **69** participants attended these workshops, of which **33** were NRS or income micro-enterprise eligible.

In addition to the city delivered programs, the City continues to collaborate with state offices to host workshops around lending and accounting workshops, Small Business Tax Workshops and State Supplier and Diversity Certification training workshops.

### **Sub-recipient, 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:

- ***Record Keeping and Accounting for Small Businesses***
- ***Social Media Boot Camp***
- ***Demystifying Social Media Metrics***
- ***More than Just a Website – Extending Your Reach Online***
- ***QuickBooks Boot Camp and Advanced QuickBooks***
- ***Building a Basic Website for Your Business***
- ***Introduction to Crowdfunding, and***
- ***Negotiating Your Way to Business Success.***

**“Financial Recordkeeping and Decision Making”** was offered in the fall of FY2014 and covered topics such as what type of business records should be kept, accounting definitions, how to choose a CPA and tax planning and compliance. This workshop emphasized the importance of keeping sound financial records.

**“Social Media Boot Camp”** was offered in the fall of 2014. This workshop covered best practices in using a variety of social media outlets, such as Facebook, Twitter, LinkedIn and Foursquare. Topics included how social media fits into a marketing strategy, how to use social media for special promotions, branding and events.

**“Demystifying Social Media Metrics”** was offered in the spring of FY2014. This workshop allowed participants to learn how to monitor the backend of social media. Participants learned how to use tools to measure how successful their social media marketing is working to gain and retain customers and promote brand awareness.

**“More than Just a Website – Extending Your Reach Online”** was offered in the spring of FY2014. This workshop provided easy-to-implement tips to help a business owner improve their online visibility, build their brand and grow website traffic. The workshop also covered Search Engine Optimization (SEO) techniques.

**“Building a Basic Website for Your Business”** – This workshop was offered in the fall of FY2014. This course helped entrepreneurs consider the various

options for creating a website for their business, e-shopping, different providers and the pros and cons of each.

**“Introduction to Crowdfunding”** – This workshop was offered for the first time in spring of FY2014. This course provided entrepreneurs with an understanding of what crowd funding is, the different online platforms, and which ones make sense for different types of businesses entities.

**“Negotiating Your Way to Business Success”** – This workshop was offered for the first time in spring of FY2014. Participants learned approaches to negotiation, tools for how to negotiate better and helpful tips on how to become more effective in the art of negotiation.

## 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 local banks. The Economic Development Division also offered two information sessions in FY2014, which highlighted all CDBG programming.

## Leveraged Funds

CWE was compensated a total of \$25,850 in FY2014 for the business development workshops. Leveraged funds totaled \$231,269 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 **88** clients or **68** businesses during the reporting period for FY2014. The goal was to target **75** NRS businesses and residents for business development services via workshops. Of these **88** clients, **59** were from an NRS area and **8** reported that they were income eligible. **7** clients were non-eligible Cambridge participants, and **4** were non-Cambridge participants.

**Financing Recordkeeping and Decision Making:** This workshop was offered in the fall of FY14. Participants received reference information on record keeping techniques and tax related matters along with resources for future questions. The goal for this workshop was a total of 12 participants. A total of **9 people, representing 8 businesses attended** this workshop.

<u>Types of Participants</u>	<u>Number of Participants</u>
NRS Eligible	5
Cambridge Non-Eligible	4

<u>Ethnicity/Race</u>	<u>Number of Eligible Business Participants</u>
White	2
African American	2
Multi-Racial	1

<u>Gender</u>	<u>Number of Eligible Business Participants</u>
Female	2
Male	3

**Introduction to Crowdfunding** This workshop was offered for the first time in spring of FY2014. This course provided entrepreneurs with an understanding of what crowd funding is, the different online platforms, and which ones make sense for different types of businesses entities. The goal of this workshop was 10 participants. This workshop had a total of **15 people, representing 11 businesses.**

<u>Types of Participants</u>	<u>Number of Participants</u>
NRS Eligible	10
Income Eligible	2
Non-Eligible	3

<u>Ethnicity/Race</u>	<u>Number of Eligible Business Participants</u>
White	5
Asian	1
Hispanic	2
Multi-Racial	1

<u>Gender</u>	<u>Number of Eligible Business Participants</u>
Female	7
Male	2

**Negotiating Your Way to Business Success** – This workshop was offered for the first time in spring of FY2014. Participants learned approaches to negotiation,

tools for how to negotiate better and helpful tips on how to become more effective in the art of negotiation. . The goal for this workshop was 10 participants. This workshop series had a total of 6 participants, 5 businesses.

<u><i>Types of Participants</i></u>	<u><i>Number of Participants</i></u>
NRS Eligible	4
Income Eligible	1
Cambridge Non-Eligible	1

<u><i>Ethnicity/Race</i></u>	<u><i>Number of Eligible Business Participants</i></u>
White	2
Asian	1
Hispanic	1

<u><i>Gender</i></u>	<u><i>Number of Eligible Business Participants</i></u>
Female	2
Male	2

**Social Media Boot Camp:** This workshop was offered in the fall of FY2014. The workshop provided an overview of social media outlets and the advantages and disadvantages of each social media platform. The goal of this workshop was 15 participants. This workshop had a total 19 participants, 15 businesses.

<u><i>Types of Participants</i></u>	<u><i>Number of Participants</i></u>
NRS Eligible	16
Income Eligible	2
Non-Eligible	1

<u><i>Ethnicity/Race</i></u>	<u><i>Number of Eligible Business Participants</i></u>
White	8
African American	1
Asian	1
Hispanic or Latino	3
Other/Multi-racial	1

<u><i>Gender</i></u>	<u><i>Number of Eligible Business Participants</i></u>
Female	11
Male	3

**More than Just a Website – Extending Your Reach Online:** This workshop was offered in the winter of FY2014 and provided participants easy-to-implement tips to help a business owner improve their online visibility, build their brand

and grow website traffic. The workshop also covered Search Engine Optimization (SEO). The goal of this workshop was 12 participants. This workshop had a total of **15** participants, **14** businesses.

<u><i>Types of Participants</i></u>	<u><i>Number of Participants</i></u>
NRS Eligible	<b>13</b>
Income Eligible	<b>1</b>
Cambridge Non-Eligible	<b>1</b>

<u><i>Ethnicity/Race</i></u>	<u><i>Number of Eligible Business Participants</i></u>
White	<b>10</b>
Hispanic or Latino	<b>3</b>

<u><i>Gender</i></u>	<u><i>Number of Eligible Business Participants</i></u>
Female	<b>9</b>
Male	<b>4</b>

**Demystifying Social Media Metrics:** This workshop was offered in the spring of FY2014. Participants learned how to monitor the backend of social media and tools to measure how successful their social media marketing is working in gaining new and returning customers. The goal of this workshop was 10 participants. This workshop had a total of **16** participants, **12** businesses.

<u><i>Types of Participants</i></u>	<u><i>Number of Participants</i></u>
NRS Eligible	<b>12</b>
Income Eligible	<b>1</b>
Cambridge Non-Eligible	<b>3</b>

<u><i>Ethnicity/Race</i></u>	<u><i>Number of Eligible Business Participants</i></u>
White	<b>6</b>
African American	<b>1</b>
Hispanic	<b>2</b>

<u><i>Gender</i></u>	<u><i>Number of Eligible Business Participants</i></u>
Female	<b>6</b>
Male	<b>3</b>

**Building a Basic Website for Your Business:** This workshop was offered for in the spring of FY2013. The aim of this workshop is to help entrepreneurs consider the various options for creating a website for their business. The goal of this workshop was 12 participants. This workshop had a total **7** participants, **5** businesses.

<u><i>Types of Participants</i></u>	<u><i>Number of Participants</i></u>
NRS Eligible	3
Income Eligible	1
Cambridge Non-Eligible	3

<u><i>Ethnicity/Race</i></u>	<u><i>Number of Eligible Business Participants</i></u>
White	2
Asian	1
Hispanic or Latino	1

<u><i>Gender</i></u>	<u><i>Number of Eligible Business Participants</i></u>
Female	2
Male	2

### **Sub-Recipient Long Term Reporting Results – Business Development**

In FY2012, Center for Women and Enterprise followed up with FY2010 and FY2011 participants of the business development program. They contacted all participants via email and received a 13% return rate.

#### **Summary of findings:**

- 89% of the respondents found the programs helpful
- 45% of respondents stated that they hired new staff since taking the course(s)
- 37% reported that sales increased since taking the course(s)
- 53% reported that sales and profits remained stable since taking the course(s)

## Objective #2: Promote thriving retail districts

### Best Retail Practices Program

Best Retail Practices Program is designed to assist Cambridge retailers and restaurateurs the operating efficiency of their businesses. The City hired a retail consulting and marketing specialist and a comprised of an architect specializing in retail interiors (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 two workshops during the reporting period. The first was held in fall, 2013 and the second one was held in the spring of 2014 as Part I of a three part program. 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 consultant 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 \$2,000.



## Leveraged Funds

**10%** of the cost of improvements funded through the Grant Program was paid by 4 grantees while 100% of the cost of improvements funded through the Grant Program was reimbursed to 7 grantees.

## Accomplishments

In Fiscal Year 2014, **19** businesses participated in the Program's Part I Workshops, with a total of 21 workshop attendees. **15** of the **19** participating Part I businesses continued on to Part II, Individual In-store Consultations. **5** businesses received grants through the Grant Program and an additional 2 businesses completing their grants by fall 2014. Applications for grants were accepted on a rolling basis. In FY14 grants were given for such improvements as seating and café equipment for a bakery, new kitchen equipment for a Mediterranean café, new office furniture for a spa, and a point of sale and inventory system for an Indian grocery store.

**Ethnic/Racial Composition:** The ethnic/racial composition of the FY 2014 Best Retail Practices Program eligible business participants is as follows:

<u><i>Ethnicity/Race</i></u>	<u><i>Number of Eligible Participants</i></u>
White	<b>7</b>
African American	<b>5</b>
Asian	<b>5</b>

**Gender Composition:** The gender composition of the FY 2014 Best Retail Practices Program eligible participants is as follows:

<u><i>Gender</i></u>	<u><i>Number of Eligible Participants</i></u>
Female	<b>9</b>
Male	<b>8</b>

## Long Term Tracking - Sales Comparisons

The City continues to track and compare sales from before the Best Retail Practices Grant and after the program, in hopes of increased sales and productivity. FY2013 Best Retail Practices grant participants survey received a 58% response rate. Of those grant recipients that responded, there was an **average of 11.8% increase in sales** after participating in the program. Many respondents also indicated that they implemented other ideas/recommendations from their in-store consultations such as: new interior displays, shelving, increased social media marketing, and exterior signage.

## Storefront 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.

### Description

The Program provides tax funded matching grants on a reimbursement basis for 90% of the cost of improvements that create an accessible entrance and 50% of the cost for additional façade improvements to the first floor commercial space. The objective for the Program is to remove architectural barriers while enhancing 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 Storefront 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 50-90% of project improvement funds. The remaining cost of improvements were paid with the private funds of the grantees.

### Accomplishments

At FY2014 end, matching grants were provided for **12** completed projects. A total of **10** applicants received design services during the reporting year. Since 2002, the program has provided design services to 188 business and property owners and helped finance 150 improvement projects.

## **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 FY2014 One year Action Plan. These funds were to support **9** residents from the City's Neighborhood Revitalization Strategy Area (NRS).

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 for job-training opportunities to 9 residents of the City's Neighborhood Revitalization Strategy Area (NRS). A total of 9 NRS eligible Cambridge residents participated in the program. Of the 9 participants funded, 7 graduated from the program. An overall total of 18 students were graduated in the Class of 2014, 8 of which were Cambridge residents. 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 18 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 to employers regarding participants' assimilation and job performance after the participant is placed on the job.

### **Leveraged Funds**

50% 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

The Class of 2014 just graduated in May 2014. A total of 18 of the 20 enrollees graduated in May 2014. Of those 18 enrollees, 7 were NRS. Placement services are ongoing – as of Jun 30, 2014, 5 of the 18 graduates have been placed, and 17 out of the 25 students from the Class of 2013 have been placed in positions as well, including 8 of our NRS students.

Among the job placements for NRS residents were the following full-time positions: biomanufacturing technician, chemistry lab assistant, manufacturing technician and lab assistant. Full time hourly wages range from \$13-\$21. All unplaced graduates, including the 7NRS graduates are active in job search efforts with staff and are participating in the interview process with area biomedical/biotechnology companies and local job fairs.

## Racial and Gender Composition

The racial composition of the 9 students from the NRS residents in the FY2014 class was:

<b><u>Ethnicity/Race</u></b>	<b><u>Number of Participants</u></b>
Black or African American	<b>4</b>
Asian	<b>3</b>
Other Multi-Racial	<b>2</b>

<b><u>Gender</u></b>	<b><u>Number of Participants</u></b>
Female	<b>4</b>
Male	<b>5</b>

## Sub-Recipient Long Term Reporting Results – BioMed Careers Program

Just a Start follows up with graduates of the program for three years. From the past three classes, 33 NRS participants are continuing with post-training positions or are in active job searches, and 3 have gone on to continuing education

## Public Services

Due to the uncertainty of Community Development Block Grant (CDBG) funding in FY2014, the City of Cambridge Department of Human Service Programs (DHSP), in conjunction with the Human Services Commission, its eight-person advisory commission, conducted a closed Application for Renewal Funding for the FY2014 CDBG grant cycle. Therefore only existing CDBG recipients were invited to re-apply.

The narrative below takes into account the City's ongoing working relationship with a range of human service agencies that have been CDBG recipients in recent years.

**OVERALL GOAL: To Improve the Overall Quality of Life for Cambridge Residents by Creating and Coordinating Public Services**

### **Objective #1:**

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

### **Number of Households Served**

With continuing funding from HUD in FY2014, the City of Cambridge provided services to **6,659** low and low-to-moderate income individuals through its 18 CDBG-funded public service grants. Based on the FY2014 Renewal Applications submitted by community organizations, the following providers were funded to support programs targeting the low-to-moderate income population:

- The Margaret Fuller Neighborhood House and the East End House enhanced the quality of lives of residents in Area IV and East Cambridge by providing essential emergency food through their food pantry programs
- CASPAR continued to work with homeless adults with histories of substance abuse in their Emergency Services Center Shelter
- Multi-linguistic Cambridge residents were able to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers (MAPS), Centro Latino, the Ethiopian Community Mutual Assistance Association (ECMAA), and the Multi-Service Center's Haitian Services program
- Homebound elders and individuals with disabilities received food from the home-delivery programs of Food For Free and the East End House

## Resources

Community Development Block Grant and Local Property Taxes

### Services:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs contracted with local non-profit community organizations to provide the following services to individuals, families, and multi-linguistic residents:

- Developed/enhanced new and existing social and educational programs, based on community needs
- Provided information/referral, crisis intervention/prevention and counseling, and other support services to the Latino, Portuguese-speaking, Ethiopian and Haitian populations
- Provided interpretation and translation services to the Latino, Ethiopian, Haitian, and Portuguese-speaking populations, promoting access to community services
- Assisted immigrants with the citizenship application and process.
- Operated emergency food pantries; delivered food to homebound individuals; and provided infant necessities to families with infants
- Delivered **644,850** pounds of fresh produce and canned goods to 49 food assistance programs, such as food pantries, meal programs, youth programs, and shelters
- provided 24-hour emergency shelter and case management services to homeless individuals with a history of substance abuse
- provided assistance in obtaining permanent or transitional housing for individuals and families who are homeless or at risk of homelessness

## **Objective #2:**

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

### **Number of Households Served**

With continuing funding from HUD in FY2014, the City of Cambridge provided supportive services to approximately **426** elders and individuals with disabilities through a variety of public service grants. Based on the FY2014 Renewal Applications submitted by community organizations, the following providers were funded to support programs targeting the low-to-moderate income population:

- SCM Transportation provided medical transportation and nutritional shopping trips to seniors and persons with disabilities promoting access to essential community services
- Food For Free provided free food to homebound elders and individuals with disabilities through their home-delivery program
- The Cambridge Council on Aging's Grandet An Aksyon (Elders in Action) program provided increased access to services for Haitian elders

### **Resources**

Community Development Block Grant and Local Property Taxes

### **Services**

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs contracted with local non-profit community organizations to provide the following services to senior citizens and persons with disabilities:

- Arranged health screenings, medical referrals and monthly health monitoring
- Arranged informational speakers to cover topics on healthcare, housing, medical issues, and topics relating to the impact of ongoing changes in Immigration laws and Medicare reform

**Objective #3:  
To offer legal support and services to public & private housing tenants in eviction cases.**

With continuing funding from HUD, **60** low-moderate income individuals and families with children facing eviction were able to stay in their homes. Based on the FY2014 Renewal Applications submitted by community organizations, the following provider was funded:

- Community Legal Services & Counseling Center provided legal advice and representation services to prevent homelessness and involuntary dislocation of individuals and families with children

**Resources**

Community Development Block Grant and Local Property Taxes

**Services**

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

- Provided legal counsel and representation to public/private housing tenants facing eviction
- Provided representation to public and subsidized housing tenants and applicants for housing in administrative appeals
- Conducted community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues
- Conducted recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues



## **Objective #4: To offer age-appropriate services to disadvantaged and underserved youths.**

With continuing funding from HUD in FY2014, the City of Cambridge provided supportive services to approximately **399** low and low-to-moderate income families and children through a variety of public service grants. Based on the FY2014 Renewal Applications submitted by community organizations, the following providers were funded:

- Cambridge Camping Association provided summer camp activities to children with emotional/behavioral difficulties
- The Guidance Center provided bilingual/bicultural early intervention services to immigrant families with infants

### **Resources**

Community Development Block Grant and Local Property Taxes

### **Services**

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs contracted with local non-profit community organizations who work with families and children to provide the following services to disadvantaged and underserved youths:

- Administered a summer camp program for children with emotional and behavioral special needs
- Provided individual counseling, and information and referral to other supportive services
- Conducted outreach and support to assist linguistic minority families with infants in accessing early intervention services
- Provided comprehensive developmental assessment and specialized therapeutic intervention services provided by staff who speak the native language of the family
- Provided case management and individual family service planning and weekly home visits
- Provided access to related community services such as parent-child groups at community sites and transportation services
- Conducted ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists
- Provided life-skills curriculum helping at-risk youth to develop positive and successful decision-making skills
- Facilitated discussions of drugs, alcohol, and other relevant issues

## **Objective #5:**

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

### **Number of Households Served**

With continuing funding from HUD in FY2014, the City of Cambridge provided domestic violence-related services to approximately **74** low-moderate families. Based on the FY2014 Renewal Applications received from community organizations, the following providers were funded:

- Greater Boston Legal Services/Cambridge & Somerville Legal Services, and Community Legal Services & Counseling Center were funded to provide legal counsel/representation and counseling services to victims of domestic violence

### **Resources**

Community Development Block Grant and Local Property Taxes

### **Services**

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs contracted with local non-profit community organizations to provide support to domestic violence victims, abuse prevention, and treatment for adults and children including:

- Provided legal counsel and representation in court cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights
- Conducted individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress
- Conducted ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners working with victims of domestic violence
- Initiated citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone

## **Objective #6:**

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

With continuing funding from HUD in FY2014, the City of Cambridge provided employment programs to approximately **349** low-to-moderate income Cambridge youth and young adults through a variety of public service grants. Based on the FY2014 Renewal Applications received from community organizations, the following providers were funded:

- Cambridge Housing Authority provided an after-school literacy, life skills, college preparation, and employment program for youth residing in public housing developments
- Just-A-Start Corporation offered job development and employment programs to disadvantaged high school students and out-of-school youth
- The Young People's Project provided training in math literacy and employment opportunities which enriched high school teens and encouraged them to be invested in their communities

## **Resources**

Community Development Block Grant and Local Property Taxes

## **Services**

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

- Provided on-site skills training in construction, housing rehabilitation, and energy conservation
- Provided after-school classroom-based instruction in job readiness and life skills
- Provided career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship
- Provided case management, counseling, and individual service plans
- Provided academic support, high school equivalency/diploma and college preparation, SAT prep classes and a summer of college immersion, and summer literacy camp
- Provided math literacy worker training to high school youths

- Presented math literacy workshops to elementary students at various community centers
- Provided professional development in adolescent literacy and reading comprehension to instructional staff
- Conducted outreach to the community and to the local private industry to support employment services to youth in Cambridge

## Antipoverty Strategy

The City of Cambridge continued its efforts to reduce the number of families and individuals living in poverty during FY2013. 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 DHSP 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**

(see: Cambridge Housing Authority narrative)

## OTHER NARRATIVE

### Neighborhood Revitalization Strategy

#### NRS One– “NRS East”

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

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



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%
<b>TOTALS</b>		<b>25,972,546</b>	<b>14,114,573</b>	<b>54.3%</b>	<b>29,803</b>	<b>16,681</b>	<b>55.97%</b>

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 are as follows:

**Retail Best Practices Program**  
**Empowerment Through Small Business Training**  
**Bio-Medical & Green Jobs Training Program**  
(see: Economic Development Division narrative)

**HIP rehabilitation and stabilization**  
(see: Housing Division narrative)

**Earned Income Tax Credit / SNAP awareness initiative through  
the Human Services Department**

## 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%
<b>TOTALS</b>		<b>13,396,991</b>	<b>7,159,608</b>	<b>53.4%</b>	<b>10,718</b>	<b>5,985</b>	<b>55.84%</b>

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.

## 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>**

#### **The Commonwealth of Massachusetts**

**<http://www.mass.gov/>**

#### **Cambridge Housing Authority (CHA)**

**<http://www.cambridge-housing.org/chaweb.nsf>**

#### **Just A Start Corporation (JAS)**

**<http://www.justastart.org/>**

#### **Homeowner's Rehab, Inc. (HRI)**

**<http://www.homeownersrehab.org/>**

#### **Cascap, Inc.**

**<http://www.cascap.org/>**

#### **Center for Women & Enterprise**

**<http://www.cweboston.org/>**

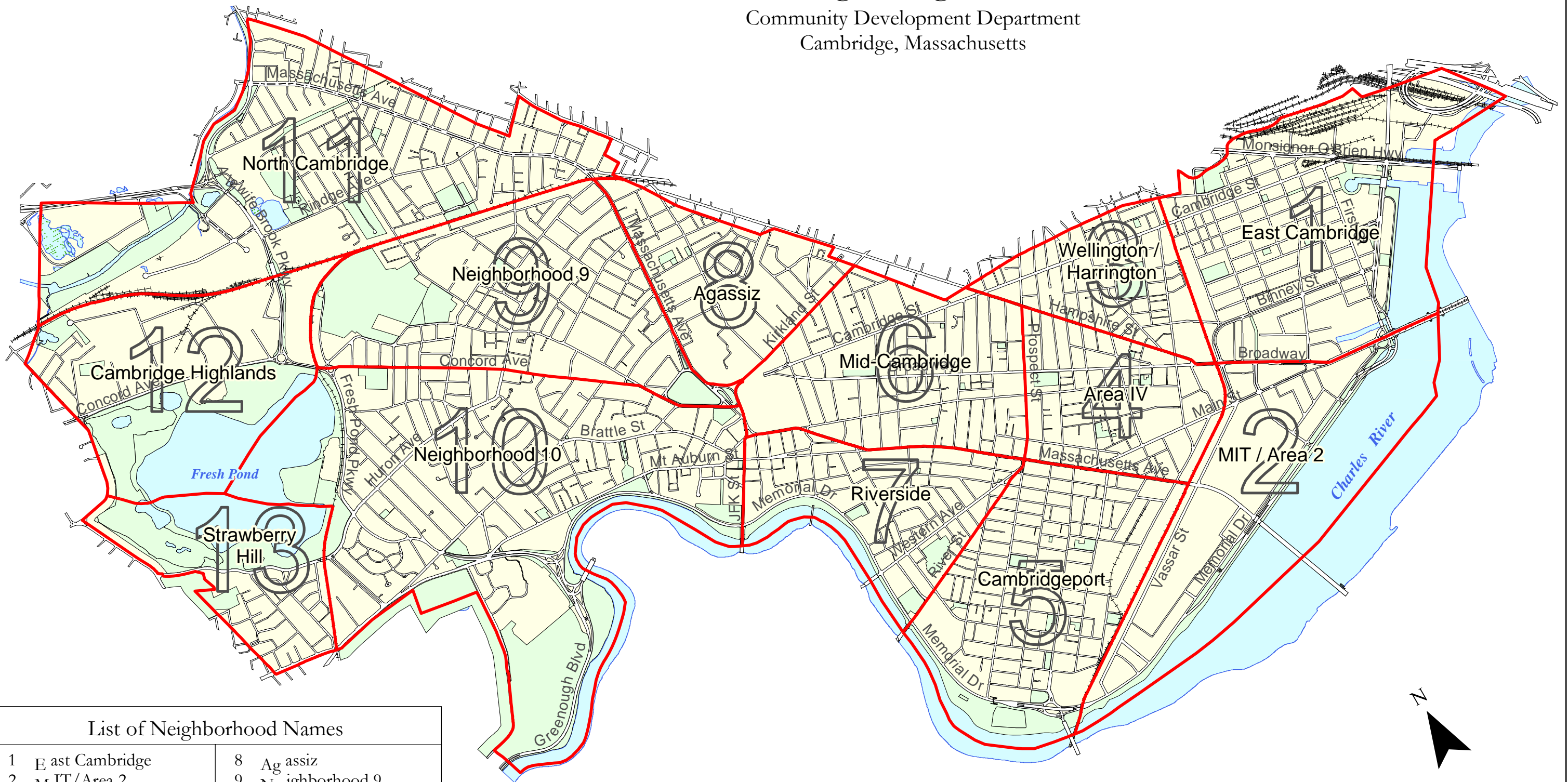
## **APPENDIX B**

### **Maps**



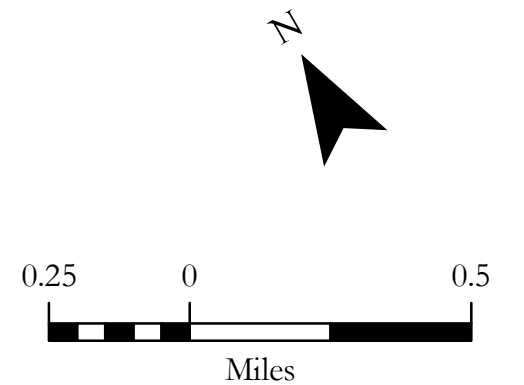
# Cambridge Neighborhoods

Community Development Department  
Cambridge, Massachusetts



## List of Neighborhood Names

1 East Cambridge	8 Agassiz
2 MIT / Area 2	9 Neighborhood 9
3 Wellington / Harrington	10 Neighborhood 10
4 Area IV	11 North Cambridge
5 Cambridgeport	12 Cambridge Highlands
6 Mid-Cambridge	13 Strawberry Hill
7 Riverside	





	East Cambridge	Area 2/MIT	Wellington Harrington	Area Four	Cambridgeport	Mid-Cambridge	Riverside
<b>Less than \$20,000</b>	23.1%	12.9%	22.0%	26.0%	15.8%	15.5%	25.8%
<b>\$20,000 to \$39,999</b>	14.0%	22.7%	19.9%	16.9%	17.2%	12.7%	14.5%
<b>\$40,000 to \$59,999</b>	10.9%	19.5%	17.7%	10.3%	14.6%	14.2%	18.4%
<b>\$60,000 to \$74,999</b>	7.5%	18.0%	8.0%	7.6%	9.5%	7.7%	6.9%
<b>\$75,000 to \$99,999</b>	13.2%	1.0%	9.5%	10.0%	11.6%	15.2%	11.3%
<b>\$100,000 to \$124,999</b>	11.3%	8.9%	10.7%	8.7%	8.5%	9.7%	7.6%
<b>\$125,000 to \$149,999</b>	3.7%	7.4%	3.8%	7.0%	7.3%	7.8%	3.0%
<b>\$150,000 to \$199,999</b>	7.0%	1.0%	5.5%	8.1%	8.0%	6.5%	5.8%
<b>\$200,000 or more</b>	9.3%	8.5%	2.9%	5.3%	7.5%	10.6%	6.6%
<b>Estimated Median Income</b>	\$63,915	\$56,713	\$48,470	\$55,857	\$63,830	\$99,585	\$50,928

	Agassiz	Neighborhood Nine	West Cambridge	North Cambridge	Cambridge Highlands	Strawberry Hill	City of Cambridge
<b>Less than \$20,000</b>	18.4%	17.7%	10.3%	21.0%	31.2%	14.8%	18.9%
<b>\$20,000 to \$39,999</b>	12.9%	12.5%	9.0%	15.6%	16.4%	18.4%	14.6%
<b>\$40,000 to \$59,999</b>	17.4%	13.2%	11.2%	12.0%	0.0%	9.9%	13.6%
<b>\$60,000 to \$74,999</b>	9.0%	9.4%	11.4%	8.0%	14.5%	10.4%	8.7%
<b>\$75,000 to \$99,999</b>	10.2%	9.3%	7.7%	13.0%	7.1%	8.6%	11.2%
<b>\$100,000 to \$124,999</b>	4.0%	8.8%	11.0%	8.4%	14.9%	15.8%	9.3%
<b>\$125,000 to \$149,999</b>	10.6%	5.4%	6.0%	5.7%	1.9%	8.8%	6.0%
<b>\$150,000 to \$199,999</b>	6.5%	10.1%	10.6%	10.6%	3.0%	8.5%	8.0%
<b>\$200,000 or more</b>	11.1%	13.6%	22.9%	5.7%	11.2%	4.8%	9.6%
<b>Estimated Median Income</b>	\$62,117	\$70,704	\$100,946	\$62,650	\$62,499	\$69,941	\$64,968

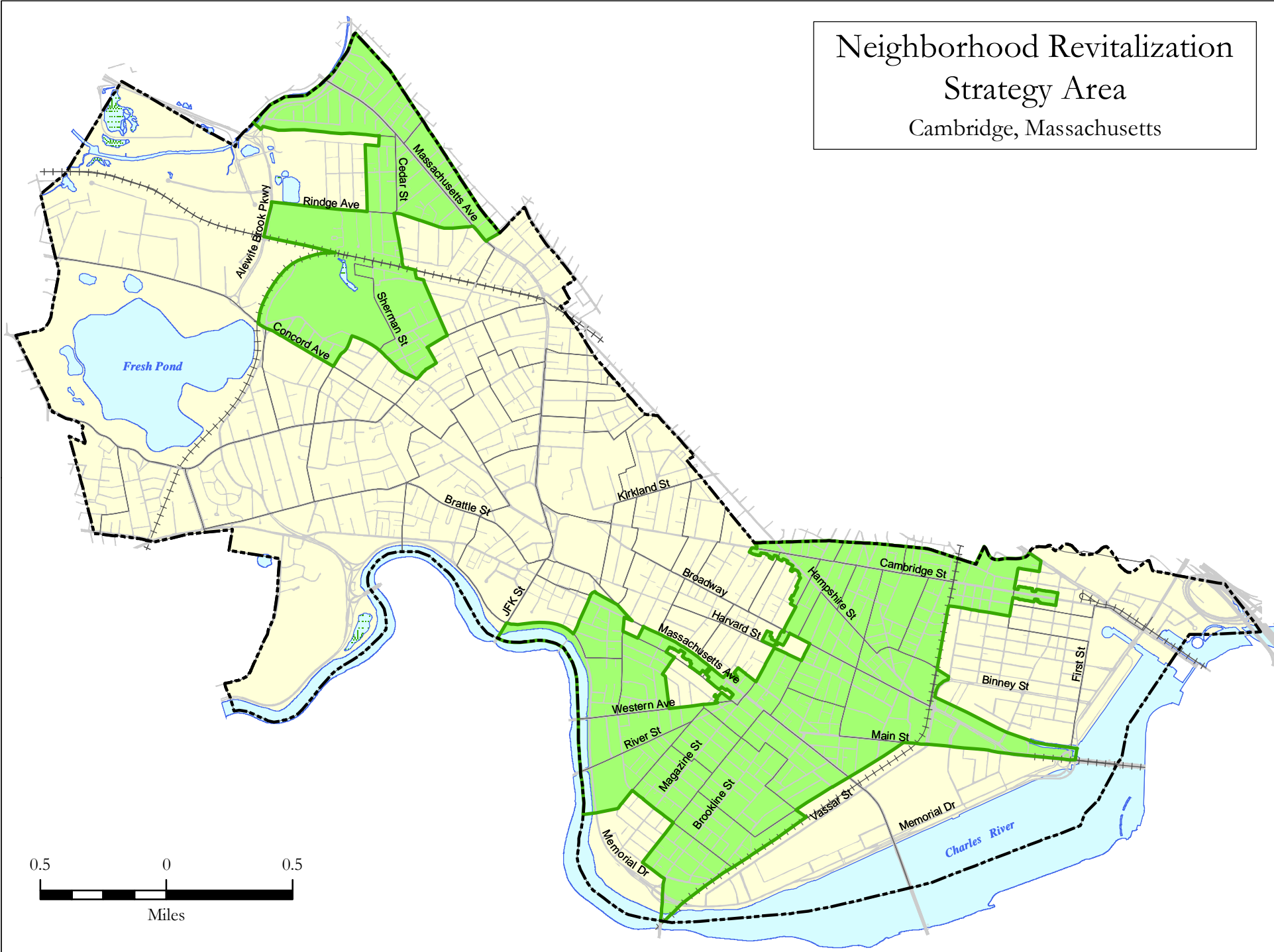
These median incomes were estimated using data on the income distribution found in the different neighborhoods. These are not true calculations of median income. The median income reported for the City of Cambridge in the 2006-10 American Community Survey was \$64,865.

Source: American Community Survey, 2006 - 2010 multi-year estimate, Table B19001.



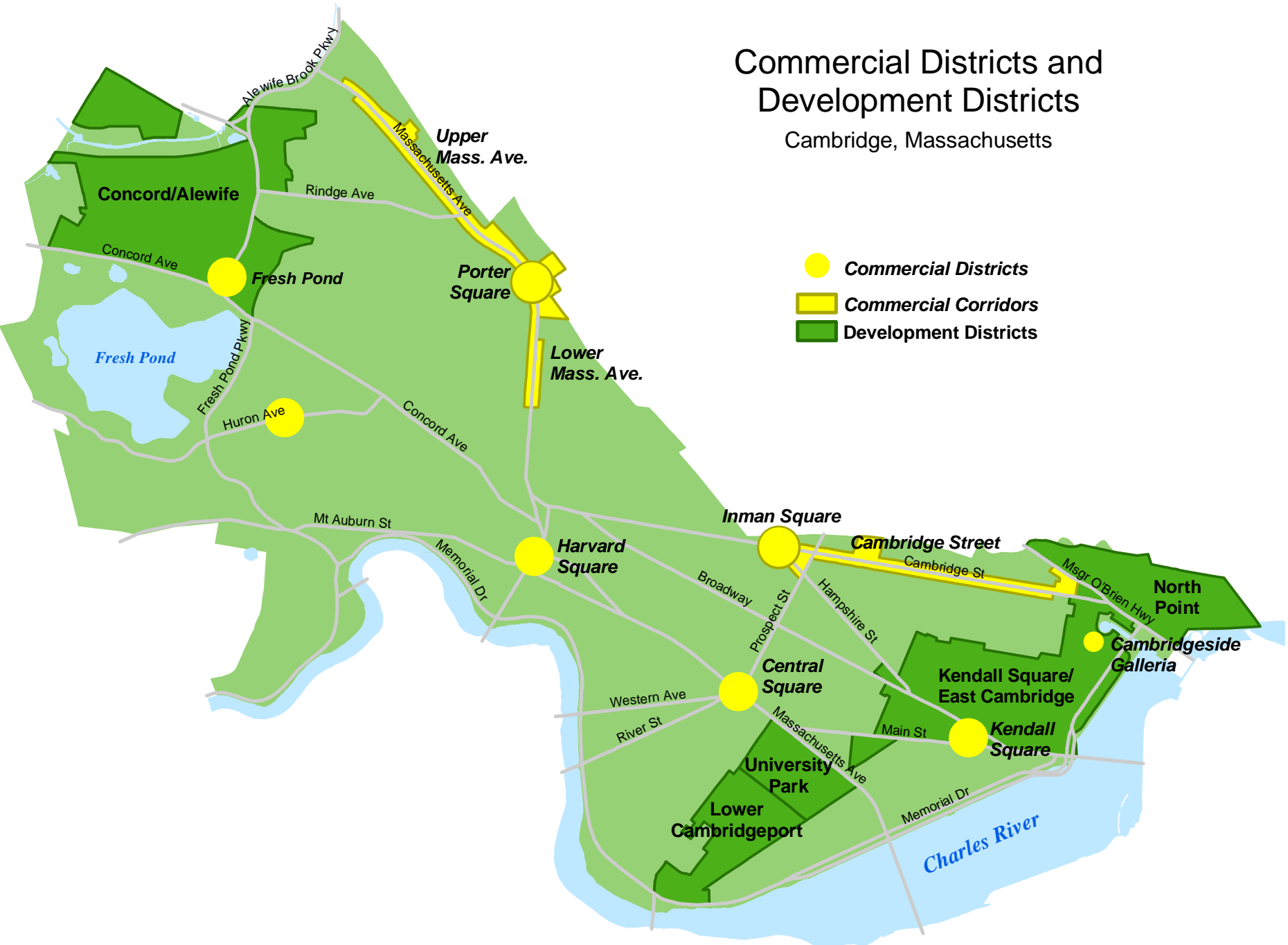
67297

Neighborhood Revitalization  
Strategy Area  
Cambridge, Massachusetts



# Commercial Districts and Development Districts

Cambridge, Massachusetts



# APPENDIX C

## Legal Notice

# CAPER Availability Notice

## Cambridge Chronicle – August 28, 2014

CAPER

### LEGAL NOTICE

#### CITY OF CAMBRIDGE COMMUNITY DEVELOPMENT DEPARTMENT

Notice of Availability of  
Consolidated Annual Performance  
Evaluation Report Draft

The City of Cambridge, through its Community Development Department, is making available for public review and comment the draft of FY2014 Consolidated Plan Annual Performance Evaluation Report, which includes the Community Development Block Grant Program (CDBG), the HOME Program and the Emergency Solutions Grant Program (ESG), in accordance with 24 CFR Part 91. On August 29, 2014, copies of the draft Consolidated Annual Performance Evaluation Report can be reviewed at the Cambridge Public Library on Broadway, the Community Development Department offices at 344 Broadway Street (3rd floor), Cambridge, it is also located on the City's website: <http://www.cambridgema.gov/~CDD/>.

The City's Consolidated Plan Annual Performance Evaluation Report includes Resources Made Available Within the Jurisdiction; Investment of Available Resources; Households and Persons Assisted; and Other Actions.

The City of Cambridge will accept written comments on the draft

Consolidated Annual Performance Report from August 29, 2014 through September 15, 2014. Comments may be sent to Robert Keller, Cambridge Community Development Department 344 Broadway Street, Cambridge, MA 02139. All comments will be summarized and included with the final FY2014 Consolidated Plan Annual Performance Evaluation Report submitted to HUD. For more information, please contact Robert Keller at 617-349-4602.

August 28, 2014

AD#13167162  
Cambridge Chronicle 8/28/14

## **APPENDIX D**

### **IDIS Reports**

- **PR01**
- **PR26**
- **PR92**
- **PR93**



OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

PR01 - HUD Grants and Program Income

Program	Fund Type	Grantee Name	Grant Number	Authorized Amount	Suballocated Amount	Amount Committed to Activities	Net Drawn Amount	YTD Net Draw Amount	Available to Commit	Available to Draw	Recapture Amount			
CDBG	EN	CAMBRIDGE	B89MC250005	\$2,919,000.00	\$0.00	\$2,919,000.00	\$2,919,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B90MC250005	\$2,794,000.00	\$0.00	\$2,794,000.00	\$2,794,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B91MC250005	\$3,112,000.00	\$0.00	\$3,112,000.00	\$3,112,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B92MC250005	\$3,139,000.00	\$0.00	\$3,139,000.00	\$3,139,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B93MC250005	\$3,432,000.00	\$0.00	\$3,432,000.00	\$3,432,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B94MC250005	\$3,775,000.00	\$0.00	\$3,775,000.00	\$3,775,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B95MC250005	\$4,203,000.00	\$0.00	\$4,203,000.00	\$4,203,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B96MC250005	\$3,939,000.00	\$0.00	\$3,939,000.00	\$3,939,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B97MC250005	\$3,852,000.00	\$0.00	\$3,852,000.00	\$3,852,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B98MC250005	\$3,868,000.00	\$0.00	\$3,868,000.00	\$3,868,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B99MC250005	\$3,893,000.00	\$0.00	\$3,893,000.00	\$3,893,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B00MC250005	\$3,888,000.00	\$0.00	\$3,888,000.00	\$3,888,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B01MC250005	\$4,030,000.00	\$0.00	\$4,030,000.00	\$4,030,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B02MC250005	\$3,856,000.00	\$0.00	\$3,856,000.00	\$3,856,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B03MC250005	\$3,878,000.00	\$0.00	\$3,878,000.00	\$3,878,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B04MC250005	\$3,817,000.00	\$0.00	\$3,817,000.00	\$3,817,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B05MC250005	\$3,614,262.00	\$0.00	\$3,614,262.00	\$3,614,262.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B06MC250005	\$3,266,143.00	\$0.00	\$3,266,143.00	\$3,266,143.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B07MC250005	\$3,271,838.00	\$0.00	\$3,271,838.00	\$3,271,838.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B08MC250005	\$3,135,274.00	\$0.00	\$3,135,274.00	\$3,135,274.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B09MC250005	\$3,183,779.00	\$0.00	\$3,183,779.00	\$3,183,779.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B10MC250005	\$3,387,835.00	\$0.00	\$3,387,835.00	\$3,387,835.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B11MC250005	\$2,797,332.00	\$0.00	\$2,797,332.00	\$2,797,332.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B12MC250005	\$2,756,823.00	\$0.00	\$2,756,823.00	\$2,756,823.00	\$1,445,995.04	\$0.00	\$0.00	\$0.00			
			B13MC250005	\$2,773,814.00	\$0.00	\$680,007.00	\$565,590.42	\$565,590.42	\$2,093,807.00	\$2,208,223.58	\$0.00			
			B14MC250005	\$2,633,920.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,633,920.00	\$2,633,920.00	\$0.00			
			<b>CAMBRIDGE Subtotal:</b>				<b>\$89,216,020.00</b>	<b>\$0.00</b>	<b>\$84,488,293.00</b>	<b>\$84,373,876.42</b>	<b>\$2,011,585.46</b>	<b>\$4,727,727.00</b>	<b>\$4,842,143.58</b>	<b>\$0.00</b>
			<b>EN Subtotal:</b>				<b>\$89,216,020.00</b>	<b>\$0.00</b>	<b>\$84,488,293.00</b>	<b>\$84,373,876.42</b>	<b>\$2,011,585.46</b>	<b>\$4,727,727.00</b>	<b>\$4,842,143.58</b>	<b>\$0.00</b>
SL	CAMBRIDGE	B92MC250005	\$3,500,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,500,000.00	\$3,500,000.00	\$0.00				
		B92MC250005-OLD	\$1,500,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500,000.00	\$1,500,000.00	\$0.00				
		B93MC250005	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
		B93MC250005-OLD	\$1,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000.00	\$1,000,000.00	\$0.00				
		<b>CAMBRIDGE Subtotal:</b>				<b>\$6,000,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,000,000.00</b>	<b>\$6,000,000.00</b>	<b>\$0.00</b>	
<b>SL Subtotal:</b>				<b>\$6,000,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,000,000.00</b>	<b>\$6,000,000.00</b>	<b>\$0.00</b>			
RL	CAMBRIDGE	B99MC250005	\$307,691.00	\$0.00	\$307,691.00	\$307,691.00	\$0.00	\$0.00	\$0.00	\$0.00				
		B00MC250005	\$440,617.00	\$0.00	\$440,617.00	\$440,617.00	\$0.00	\$0.00	\$0.00	\$0.00				
		B01MC250005	\$260,800.00	\$0.00	\$260,800.00	\$260,800.00	\$0.00	\$0.00	\$0.00	\$0.00				
		B02MC250005	\$530,248.00	\$0.00	\$530,248.00	\$530,248.00	\$0.00	\$0.00	\$0.00	\$0.00				
		B03MC250005	\$709,045.00	\$0.00	\$709,045.00	\$709,045.00	\$0.00	\$0.00	\$0.00	\$0.00				
		B04MC250005	\$206,548.69	\$0.00	\$206,548.69	\$206,548.69	\$0.00	\$0.00	\$0.00	\$0.00				
		B05MC250005	\$599,482.73	\$0.00	\$599,482.73	\$599,482.73	\$0.00	\$0.00	\$0.00	\$0.00				
		B06MC250005	\$420,109.65	\$0.00	\$420,109.65	\$420,109.65	\$0.00	\$0.00	\$0.00	\$0.00				
		B07MC250005	\$242,207.80	\$0.00	\$242,207.80	\$242,207.80	\$0.00	\$0.00	\$0.00	\$0.00				
		B08MC250005	\$394,472.57	\$0.00	\$394,472.57	\$394,472.57	\$0.00	\$0.00	\$0.00	\$0.00				
		B09MC250005	\$383,936.95	\$0.00	\$383,936.95	\$383,936.95	\$0.00	\$0.00	\$0.00	\$0.00				
		B10MC250005	\$244,365.62	\$0.00	\$244,365.62	\$158,800.36	\$134,240.00	\$0.00	\$85,565.26	\$0.00				
B11MC250005	\$293,200.05	\$0.00	\$122,551.74	\$0.00	\$0.00	\$170,648.31	\$293,200.05	\$0.00						

OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

PR01 - HUD Grants and Program Income

Program	Fund Type	Grantee Name	Grant Number	Authorized Amount	Suballocated Amount	Amount Committed to Activities	Net Drawn Amount	YTD Net Draw Amount	Available to Commit	Available to Draw	Recapture Amount	
CDBG	RL	CAMBRIDGE	B12MC250005	\$302,182.61	\$0.00	\$0.00	\$0.00	\$0.00	\$302,182.61	\$302,182.61	\$0.00	
			B13MC250005	\$474,419.94	\$0.00	\$0.00	\$0.00	\$0.00	\$474,419.94	\$474,419.94	\$0.00	
			<b>CAMBRIDGE Subtotal:</b>	<b>\$5,809,327.61</b>	<b>\$0.00</b>	<b>\$4,862,076.75</b>	<b>\$4,653,959.75</b>	<b>\$134,240.00</b>	<b>\$947,250.86</b>	<b>\$1,155,367.86</b>	<b>\$0.00</b>	
			<b>RL Subtotal:</b>	<b>\$5,809,327.61</b>	<b>\$0.00</b>	<b>\$4,862,076.75</b>	<b>\$4,653,959.75</b>	<b>\$134,240.00</b>	<b>\$947,250.86</b>	<b>\$1,155,367.86</b>	<b>\$0.00</b>	
PI	CAMBRIDGE	B97MC250005	\$389,346.40	\$0.00	\$389,346.40	\$389,346.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B98MC250005	\$226,720.72	\$0.00	\$226,720.72	\$226,720.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B99MC250005	\$192,341.35	\$0.00	\$192,341.35	\$192,341.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B00MC250005	\$44,466.08	\$0.00	\$44,466.08	\$44,466.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B01MC250005	\$86,601.50	\$0.00	\$86,601.50	\$86,601.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B02MC250005	\$64,720.00	\$0.00	\$64,720.00	\$64,720.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B03MC250005	\$42,783.11	\$0.00	\$42,783.11	\$42,783.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B04MC250005	\$30,341.00	\$0.00	\$30,341.00	\$30,341.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B05MC250005	\$37,231.52	\$0.00	\$37,231.52	\$37,231.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B07MC250005	\$12,624.08	\$0.00	\$12,624.08	\$12,624.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B08MC250005	\$150.00	\$0.00	\$150.00	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B09MC250005	\$6,026.81	\$0.00	\$6,026.81	\$6,026.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B10MC250005	\$217,743.03	\$0.00	\$217,743.03	\$217,743.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		B11MC250005	\$228,467.51	\$0.00	\$228,467.51	\$228,467.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
B12MC250005	\$202,161.14	\$0.00	\$202,161.14	\$202,161.14	\$74,360.98	\$0.00	\$0.00	\$0.00	\$0.00			
B13MC250005	\$739,665.96	\$0.00	\$624,655.96	\$624,655.96	\$624,655.96	\$115,010.00	\$115,010.00	\$0.00	\$0.00			
			<b>CAMBRIDGE Subtotal:</b>	<b>\$2,521,390.21</b>	<b>\$0.00</b>	<b>\$2,406,380.21</b>	<b>\$2,406,380.21</b>	<b>\$699,016.94</b>	<b>\$115,010.00</b>	<b>\$115,010.00</b>	<b>\$0.00</b>	
			<b>PI Subtotal:</b>	<b>\$2,521,390.21</b>	<b>\$0.00</b>	<b>\$2,406,380.21</b>	<b>\$2,406,380.21</b>	<b>\$699,016.94</b>	<b>\$115,010.00</b>	<b>\$115,010.00</b>	<b>\$0.00</b>	
CDBG-R	EN	CAMBRIDGE	B09MY250005	\$843,968.41	\$0.00	\$843,968.41	\$843,968.41	\$0.00	\$0.00	\$0.00	\$0.00	
			<b>CAMBRIDGE Subtotal:</b>	<b>\$843,968.41</b>	<b>\$0.00</b>	<b>\$843,968.41</b>	<b>\$843,968.41</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
			<b>EN Subtotal:</b>	<b>\$843,968.41</b>	<b>\$0.00</b>	<b>\$843,968.41</b>	<b>\$843,968.41</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
ESG	EN	CAMBRIDGE	S89MC250003	\$46,000.00	\$0.00	\$46,000.00	\$46,000.00	\$0.00	\$0.00	\$0.00	\$0.00	
			S90MC250003	\$73,000.00	\$0.00	\$73,000.00	\$73,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S91MC250003	\$72,000.00	\$0.00	\$72,000.00	\$72,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S92MC250003	\$72,000.00	\$0.00	\$72,000.00	\$72,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S93MC250003	\$46,000.00	\$0.00	\$46,000.00	\$46,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S94MC250003	\$100,000.00	\$0.00	\$100,000.00	\$100,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S95MC250003	\$136,000.00	\$0.00	\$136,000.00	\$136,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S96MC250003	\$106,000.00	\$0.00	\$106,000.00	\$106,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S97MC250003	\$102,000.00	\$0.00	\$102,000.00	\$102,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S98MC250003	\$147,000.00	\$0.00	\$147,000.00	\$147,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S99MC250003	\$138,000.00	\$0.00	\$138,000.00	\$138,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S00MC250003	\$138,000.00	\$0.00	\$138,000.00	\$138,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S01MC250003	\$137,000.00	\$0.00	\$137,000.00	\$137,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S02MC250003	\$137,000.00	\$0.00	\$137,000.00	\$137,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S03MC250003	\$132,000.00	\$0.00	\$132,000.00	\$132,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S04MC250003	\$141,856.00	\$0.00	\$141,856.00	\$141,856.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S05MC250003	\$139,616.00	\$0.00	\$139,616.00	\$139,616.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			S06MC250003	\$139,018.00	\$0.00	\$139,018.00	\$139,018.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
S07MC250003	\$140,870.00	\$0.00	\$140,870.00	\$140,870.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
S08MC250003	\$140,972.00	\$0.00	\$140,972.00	\$140,972.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
S09MC250003	\$139,593.00	\$0.00	\$139,593.00	\$139,593.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
S10MC250003	\$139,577.00	\$0.00	\$139,442.00	\$126,712.75	\$0.00	\$135.00	\$12,864.25	\$0.00	\$0.00			

OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

PR01 - HUD Grants and Program Income

Program	Fund Type	Grantee Name	Grant Number	Authorized Amount	Suballocated Amount	Amount Committed to Activities	Net Drawn Amount	YTD Net Draw Amount	Available to Commit	Available to Draw	Recapture Amount
ESG	EN	CAMBRIDGE	<b>CAMBRIDGE Subtotal:</b>	<b>\$2,563,502.00</b>	<b>\$0.00</b>	<b>\$2,563,367.00</b>	<b>\$2,550,637.75</b>	<b>\$0.00</b>	<b>\$135.00</b>	<b>\$12,864.25</b>	<b>\$0.00</b>
			<b>EN Subtotal:</b>	<b>\$2,563,502.00</b>	<b>\$0.00</b>	<b>\$2,563,367.00</b>	<b>\$2,550,637.75</b>	<b>\$0.00</b>	<b>\$135.00</b>	<b>\$12,864.25</b>	<b>\$0.00</b>
HOME	EN	CAMBRIDGE	M92MC250202	\$1,137,000.00	\$792,607.00	\$344,393.00	\$344,393.00	\$0.00	\$0.00	\$0.00	\$0.00
			M93MC250202	\$754,000.00	\$721,500.00	\$32,500.00	\$32,500.00	\$0.00	\$0.00	\$0.00	\$0.00
			M94MC250202	\$716,000.00	\$716,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M95MC250202	\$771,000.00	\$687,357.67	\$83,642.33	\$83,642.33	\$0.00	\$0.00	\$0.00	\$0.00
			M96MC250202	\$703,000.00	\$207,576.67	\$495,423.33	\$495,423.33	\$0.00	\$0.00	\$0.00	\$0.00
			M97MC250202	\$684,000.00	\$171,000.00	\$513,000.00	\$513,000.00	\$0.00	\$0.00	\$0.00	\$0.00
			M98MC250202	\$739,000.00	\$184,750.00	\$554,250.00	\$554,250.00	\$0.00	\$0.00	\$0.00	\$0.00
			M99MC250202	\$792,000.00	\$147,749.24	\$644,250.76	\$644,250.76	\$0.00	\$0.00	\$0.00	\$0.00
			M00MC250202	\$796,000.00	\$199,000.00	\$597,000.00	\$597,000.00	\$0.00	\$0.00	\$0.00	\$0.00
			M01MC250202	\$885,000.00	\$221,250.00	\$663,750.00	\$663,750.00	\$0.00	\$0.00	\$0.00	\$0.00
			M02MC250202	\$879,000.00	\$202,557.18	\$676,442.82	\$676,442.82	\$0.00	\$0.00	\$0.00	\$0.00
			M03MC250202	\$1,180,327.00	\$182,836.76	\$997,490.24	\$997,490.24	\$0.00	\$0.00	\$0.00	\$0.00
			M04MC250202	\$1,291,778.00	\$867,827.30	\$423,950.70	\$423,950.70	\$0.00	\$0.00	\$0.00	\$0.00
			M05MC250202	\$1,639,647.00	\$1,030,491.19	\$609,155.81	\$609,155.81	\$0.00	\$0.00	\$0.00	\$0.00
			M06MC250202	\$1,079,452.00	\$607,945.20	\$471,506.80	\$471,506.80	\$0.00	\$0.00	\$0.00	\$0.00
			M07MC250202	\$1,073,940.00	\$998,266.61	\$75,673.39	\$75,673.39	\$25,222.10	\$0.00	\$0.00	\$0.00
			M08MC250202	\$1,037,338.00	\$1,037,338.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M09MC250202	\$1,160,593.00	\$1,160,593.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M10MC250202	\$1,152,896.00	\$1,114,782.37	\$38,113.63	\$38,113.63	\$38,113.63	\$0.00	\$0.00	\$0.00
			M11MC250202	\$1,020,054.00	\$584,598.84	\$435,455.16	\$280,701.74	\$280,701.74	\$0.00	\$154,753.42	\$0.00
			M12MC250202	\$701,776.00	\$701,776.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M13MC250202	\$679,866.00	\$679,866.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M14MC250202	\$663,390.00	\$141,644.50	\$0.00	\$0.00	\$0.00	\$521,745.50	\$521,745.50	\$0.00
			<b>CAMBRIDGE Subtotal:</b>	<b>\$21,537,057.00</b>	<b>\$13,359,313.53</b>	<b>\$7,655,997.97</b>	<b>\$7,501,244.55</b>	<b>\$344,037.47</b>	<b>\$521,745.50</b>	<b>\$676,498.92</b>	<b>\$0.00</b>
			<b>EN Subtotal:</b>	<b>\$21,537,057.00</b>	<b>\$13,359,313.53</b>	<b>\$7,655,997.97</b>	<b>\$7,501,244.55</b>	<b>\$344,037.47</b>	<b>\$521,745.50</b>	<b>\$676,498.92</b>	<b>\$0.00</b>
	PI	CAMBRIDGE	M01MC250202	\$160,000.00	\$0.00	\$160,000.00	\$160,000.00	\$0.00	\$0.00	\$0.00	\$0.00
			M02MC250202	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M03MC250202	\$15,001.60	\$0.00	\$15,001.60	\$15,001.60	\$0.00	\$0.00	\$0.00	\$0.00
			M05MC250202	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M07MC250202	\$118,573.38	\$0.00	\$118,573.38	\$118,573.38	\$0.00	\$0.00	\$0.00	\$0.00
			M10MC250202	\$30,382.56	\$0.00	\$8,075.00	\$8,075.00	\$0.00	\$22,307.56	\$22,307.56	\$0.00
			M11MC250202	\$149,414.03	\$0.00	\$0.00	\$0.00	\$0.00	\$149,414.03	\$149,414.03	\$0.00
			M12MC250202	\$1,774.40	\$0.00	\$0.00	\$0.00	\$0.00	\$1,774.40	\$1,774.40	\$0.00
			M13MC250202	\$117,746.82	\$0.00	\$0.00	\$0.00	\$0.00	\$117,746.82	\$117,746.82	\$0.00
			<b>CAMBRIDGE Subtotal:</b>	<b>\$592,892.79</b>	<b>\$0.00</b>	<b>\$301,649.98</b>	<b>\$301,649.98</b>	<b>\$0.00</b>	<b>\$291,242.81</b>	<b>\$291,242.81</b>	<b>\$0.00</b>
			<b>PI Subtotal:</b>	<b>\$592,892.79</b>	<b>\$0.00</b>	<b>\$301,649.98</b>	<b>\$301,649.98</b>	<b>\$0.00</b>	<b>\$291,242.81</b>	<b>\$291,242.81</b>	<b>\$0.00</b>
HPRP	EN	CAMBRIDGE	S09MY250003	\$1,302,128.00	\$0.00	\$1,302,128.00	\$1,302,128.00	\$0.00	\$0.00	\$0.00	\$0.00
			<b>CAMBRIDGE Subtotal:</b>	<b>\$1,302,128.00</b>	<b>\$0.00</b>	<b>\$1,302,128.00</b>	<b>\$1,302,128.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
			<b>EN Subtotal:</b>	<b>\$1,302,128.00</b>	<b>\$0.00</b>	<b>\$1,302,128.00</b>	<b>\$1,302,128.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GRANTEE</b>				<b>\$124,386,286.02</b>	<b>\$13,359,313.53</b>	<b>\$104,423,861.32</b>	<b>\$103,933,845.07</b>	<b>\$3,188,879.87</b>	<b>\$12,603,111.17</b>	<b>\$13,093,127.42</b>	<b>\$0.00</b>

**PR 26 - CDBG Financial Summary Report**

Metrics

Grantee

**CAMBRIDGE , MA**

Program Year

**2013-2014**

**PART I: SUMMARY OF CDBG RESOURCES**

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	<b>2,539,207.00</b>
02 ENTITLEMENT GRANT	2,773,814.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	1,214,086.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	6,527,107.00

**PART II: SUMMARY OF CDBG EXPENDITURES**

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLNNG/ADMIN.	2,528,289.00
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	2,528,289.00
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	548,989.00
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	3,077,278.00
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	3,449,829.00

**PART III: LOWMOD BENEFIT THIS REPORTING PERIOD**

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	165,490.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	2,308,476.00
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	2,473,966.00
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	97.85%

**LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS**

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY:13/14 PY:14/15 PY15/:16 (
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	<b>2,473,966.00</b>
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	<b>2,528,289.00</b>
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	102.20%

**PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS**

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	710,234.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	359,563.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	350,671.00
32 ENTITLEMENT GRANT	2,773,814.00
33 PRIOR YEAR PROGRAM INCOME	<b>505,311.00</b>
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	3,279,125.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	10.69%

**PART V: PLANNING AND ADMINISTRATION (PA) CAP**

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	548,989.00
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	548,989.00
42 ENTITLEMENT GRANT	2,773,814.00
43 CURRENT YEAR PROGRAM INCOME	1,214,086.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	3,987,900.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	13.77%



BOSTON, 2013

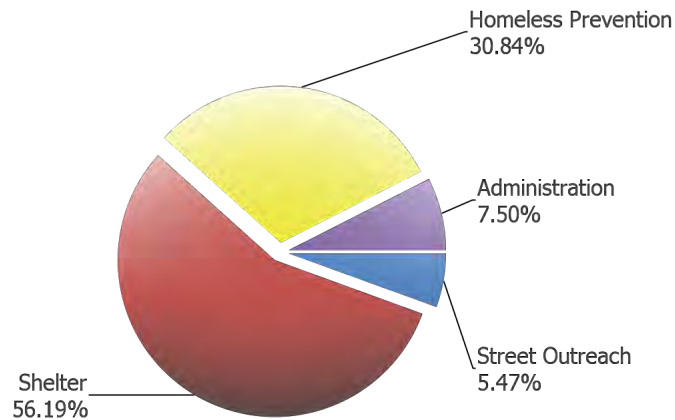
**ESG Program Level Summary**

Grant Year	Total Grant Amount	Total Funds Committed	Total Funds Available to Commit	% of Grant Funds Not Committed	Grant Funds Drawn	% of Grant Funds Drawn	Available to Draw	% Remaining to Draw
2013	\$201,118.00	\$201,118.00	\$0.00	0.00%	\$186,200.47	92.58%	\$14,917.53	7.42%

**ESG Program Components**

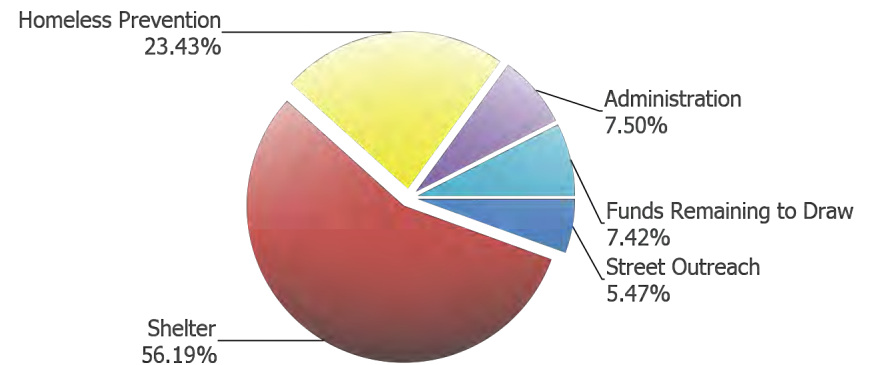
Activity Type	Total Committed to Activities	% of Grant Committed	Drawn Amount	% of Grant Drawn
Street Outreach	\$11,000.00	5.47%	\$11,000.00	5.47%
Shelter	\$113,000.00	56.19%	\$113,000.00	56.19%
Homeless Prevention	\$62,034.15	30.84%	\$47,116.62	23.43%
Rapid Re-Housing	\$0.00	0.00%	\$0.00	0.00%
Data Collection (HMIS)	\$0.00	0.00%	\$0.00	0.00%
Administration	\$15,083.85	7.50%	\$15,083.85	7.50%
Funds Not Committed	\$0.00	0.00%	\$0.00	0.00%
Funds Remaining to Draw	\$0.00	0.00%	\$14,917.53	7.42%
<b>Total</b>	<b>\$201,118.00</b>	<b>12.50%</b>	<b>\$201,118.00</b>	<b>12.50%</b>

**Funds Committed**



Street Outreach Shelter Homeless Prevention Rapid Re-Housing Data Collection (HMIS)  
 Administration Funds Not Committed Funds Remaining to Draw

**Funds Drawn**

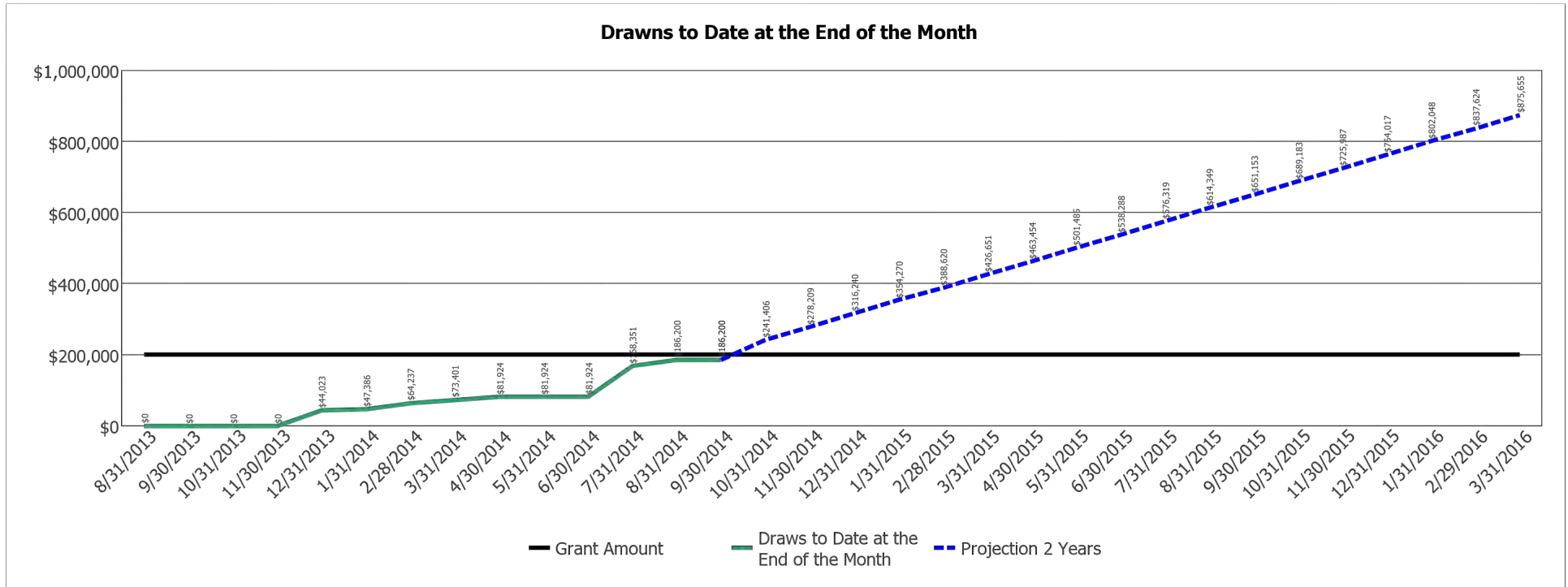


Street Outreach Shelter Homeless Prevention Rapid Re-Housing Data Collection (HMIS)  
 Administration Funds Not Committed Funds Remaining to Draw



BOSTON, 2013

**ESG Draws By Month (at the total grant level):**



**ESG Draws By Quarter (at the total grant level):**

Quarter End Date	Draws for the Quarter	Draws to Date at the End of the Quarter	% Drawn for the Quarter	% Drawn to Date at End of Quarter
9/30/2013	\$0	\$0	0.00%	0.00%
12/31/2013	\$44,023	\$44,023	21.89%	21.89%
3/31/2014	\$29,378	\$73,401	14.61%	36.50%
6/30/2014	\$8,523	\$81,924	4.24%	40.73%
9/30/2014	\$104,277	\$186,200	51.85%	92.58%



BOSTON, 2013

**ESG Recipient and Subrecipient Aggregated Data**

**ESG State Recipients & Subrecipients**

Recipients: 0 Subrecipients: 0

No data returned for this view. This might be because the applied filter excludes all data.

**ESG Metropolitan City, Urban County and Territory Recipients and Subrecipients**

Recipients: 1 Subrecipients: 12

ESG Component	Total Committed	% Committed	Total Drawn	% Drawn
Street Outreach	\$11,000	5.47%	\$11,000.00	5.47%
Shelter	\$113,000	56.19%	\$113,000.00	56.19%
Homeless Prevention	\$62,034	30.84%	\$47,116.62	23.43%
Rapid Re-Housing	\$0	0.00%	\$0.00	0.00%
Data Collection (HMIS)	\$0	0.00%	\$0.00	0.00%
Administration	\$15,084	7.50%	\$15,083.85	7.50%
Amount Not Committed	\$0	0.00%		0.00%
Amount Not Drawn		0.00%	\$14,917.53	7.42%



U.S. Department of Housing and Urban Development  
 Office of Community Planning and Development  
 Integrated Disbursement and Information System  
 PR93 - ESG Risk Status Recipient Report  
 2013

DATE: 09-16-14  
 TIME: 9:29  
 PAGE: 1

**Field Office: BOSTON, 2013**

State	ESG Recipient	Grant Number	Indicators								Grant Amount	Total Committed	% Committed	Total Drawn	% Drawn
			A	B	C	D	E	F	G	H					
Massachusetts	CAMBRIDGE	E13MC250003							X		\$201,118.00	\$201,118.00	100.00%	\$186,200.47	92.58%

Indicators:

- A: No draws in last 90 days (quarterly draws are a regulatory requirement)
- B: More than 120 days between obligation date and activity set up and funding (180 days: statutory requirement for non-state recipients)
- C: Less than 100% committed
- D: Less than 50% Drawn at 365 days from obligation date (1 year)
- E: Less than 80% drawn at 548 days from obligation date (1 ½ years)
- F: Less than 100% drawn at 730 days from obligation date (2 years or 24 months: regulatory requirement)
- G: More than 730 days from obligation date and not all activities complete (2 years)
- H: Administration "AD" subfund is not 100% drawn and has activity status of "complete"



# APPENDIX E

## HOME Match Report





Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

## Instructions for the HOME Match Report

### Applicability:

The HOME Match Report is part of the HOME APR and must be filled out by every participating jurisdiction that incurred a match liability. Match liability occurs when FY 1993 funds (or subsequent year funds) are drawn down from the U.S. Treasury for HOME projects. A Participating Jurisdiction (PJ) may start counting match contributions as of the beginning of Federal Fiscal Year 1993 (October 1, 1992). A jurisdiction not required to submit this report, either because it did not incur any match or because it had a full match reduction, may submit a HOME Match Report if it wishes. The match would count as excess match that is carried over to subsequent years. The match reported on this form must have been contributed during the reporting period (between October 1 and September 30).

### Timing:

This form is to be submitted as part of the HOME APR on or before December 31. The original is sent to the HUD Field Office. One copy is sent to the

Office of Affordable Housing Programs, CGHF  
Room 7176, HUD, 451 7th Street, S.W.  
Washington, D.C. 20410.

The participating jurisdiction also keeps a copy.

### Instructions for Part II:

1. **Excess match from prior Federal fiscal year:** Excess match carried over from prior Federal fiscal year.
2. **Match contributed during current Federal fiscal year:** The total amount of match contributions for all projects listed under Part III in column 9 for the Federal fiscal year.

3. **Total match available for current Federal fiscal year:** The sum of excess match carried over from the prior Federal fiscal year (Part II, line 1) and the total match contribution for the current Federal fiscal year (Part II, line 2). This sum is the total match available for the Federal fiscal year.

4. **Match liability for current Federal fiscal year:** The amount of match liability is available from HUD and is provided periodically to PJs. The match must be provided in the current year. The amount of match that must be provided is based on the amount of HOME funds drawn from the U.S. Treasury for HOME projects. The amount of match required equals 25% of the amount drawn down for HOME projects during the Federal fiscal year. Excess match may be carried over and used to meet match liability for subsequent years (see Part II line 5). Funds drawn down for administrative costs, CHDO operating expenses, and CHDO capacity building do not have to be matched. Funds drawn down for CHDO seed money and/or technical assistance loans do not have to be matched if the project does not go forward. A jurisdiction is allowed to get a partial reduction (50%) of match if it meets one of two statutory distress criteria, indicating "fiscal distress," or else a full reduction (100%) of match if it meets both criteria, indicating "severe fiscal distress." The two criteria are poverty rate (must be equal to or greater than 125% of the average national family poverty rate to qualify for a reduction) and per capita income (must be less than 75% of the national average per capita income to qualify for a reduction). In addition, a jurisdiction can get a full reduction if it is declared a disaster area under the Robert T. Stafford Disaster Relief and Emergency Act.

5. **Excess match carried over to next Federal fiscal year:** The total match available for the current Federal fiscal year (Part II, line 3) minus the match liability for the current Federal fiscal year (Part II, line 4). Excess match may be carried over and applied to future HOME project match liability.

### Instructions for Part III:

1. **Project No. or Other ID:** "Project number" is assigned by the C/MI System when the PJ makes a project setup call. These projects involve at least some Treasury funds. If the HOME project does not involve Treasury funds, it must be identified with "other ID" as follows: the fiscal year (last two digits only), followed by a number (starting from "01" for the first non-Treasury-funded project of the fiscal year), and then at least one of the following abbreviations: "SF" for project using shortfall funds, "PI" for projects using program income, and "NON" for non-HOME-assisted affordable housing. Example: 93.01.SF, 93.02.PI, 93.03.NON, etc.

Shortfall funds are non-HOME funds used to make up the difference between the participation threshold and the amount of HOME funds allocated to the PJ; the participation threshold requirement applies only in the PJ's first year of eligibility. [§92.102]

Program income (also called "repayment income") is any return on the investment of HOME funds. This income must be deposited in the jurisdiction's HOME account to be used for HOME projects. [§92.503(b)]

Non-HOME-assisted affordable housing is investment in housing not assisted by HOME funds that would qualify as “affordable housing” under the HOME Program definitions. “NON” funds must be contributed to a specific project; it is not sufficient to make a contribution to an entity engaged in developing affordable housing. [§92.219(b)]

2. **Date of Contribution:** Enter the date of contribution. Multiple entries may be made on a single line as long as the contributions were made during the current fiscal year. In such cases, if the contributions were made at different dates during the year, enter the date of the last contribution.
3. **Cash:** Cash contributions from non-Federal resources. This means the funds are contributed permanently to the HOME Program regardless of the form of investment the jurisdiction provides to a project. Therefore all repayment, interest, or other return on investment of the contribution must be deposited in the PJ’s HOME account to be used for HOME projects. The PJ, non-Federal public entities (State/local governments), private entities, and individuals can make contributions. The grant equivalent of a below-market interest rate loan to the project is eligible when the loan is not repayable to the PJ’s HOME account. [§92.220(a)(1)] In addition, a cash contribution can count as match if it is used for eligible costs defined under §92.206 (except administrative costs and CHDO operating expenses) or under §92.209, or for the following non-eligible costs: the value of non-Federal funds used to remove and relocate ECHO units to accommodate eligible tenants, a project reserve account for replacements, a project reserve account for unanticipated increases in operating costs, operating subsidies, or costs relating to the portion of a mixed-income or mixed-use project not related to the affordable housing units. [§92.219(c)]
4. **Foregone Taxes, Fees, Charges:** Taxes, fees, and charges that are normally and customarily charged but have been waived, foregone, or deferred in a manner that achieves affordability of the HOME-assisted housing. This includes State tax credits for low-income housing development. The amount of real estate taxes may be based on the

post-improvement property value. For those taxes, fees, or charges given for future years, the value is the present discounted cash value. [§92.220(a)(2)]

5. **Appraised Land/Real Property:** The appraised value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of land or other real property, not acquired with Federal resources. The appraisal must be made by an independent, certified appraiser. [§92.220(a)(3)]
6. **Required Infrastructure:** The cost of investment, not made with Federal resources, in on-site and off-site infrastructure directly required for HOME-assisted affordable housing. The infrastructure must have been completed no earlier than 12 months before HOME funds were committed. [§92.220(a)(4)]
7. **Site preparation, Construction materials, Donated labor:** The reasonable value of any site-preparation and construction materials, not acquired with Federal resources, and any donated or voluntary labor (see §92.354(b)) in connection with the site-preparation for, or construction or rehabilitation of, affordable housing. The value of site-preparation and construction materials is determined in accordance with the PJ’s cost estimate procedures. The value of donated or voluntary labor is determined by a single rate (“labor rate”) to be published annually in the Notice Of Funding Availability (NOFA) for the HOME Program. [§92.220(6)]
8. **Bond Financing:** Multifamily and single-family project bond financing must be validly issued by a State or local government (or an agency, instrumentality, or political subdivision thereof). 50% of a loan from bond proceeds made to a multifamily affordable housing project owner can count as match. 25% of a loan from bond proceeds made to a single-family affordable housing project owner can count as match. Loans from all bond proceeds, including excess bond match from prior years, may not exceed 25% of a PJ’s total annual match contribution. [§92.220(a)(5)] The amount in excess of the 25% cap for bonds may carry over, and the excess will count as part of the statutory limit of up to 25% per year. Requirements regarding

bond financing as an eligible source of match will be available upon publication of the implementing regulation early in FY 1994.

9. **Total Match:** Total of items 3 through 8. This is the total match contribution for each project identified in item 1.

**Ineligible forms of match include:**

1. Contributions made with or derived from Federal resources e.g. CDBG funds [§92.220(b)(1)]
2. Interest rate subsidy attributable to the Federal tax-exemption on financing or the value attributable to Federal tax credits [§92.220(b)(2)]
3. Contributions from builders, contractors or investors, including owner equity, involved with HOME-assisted projects. [§92.220(b)(3)]
4. Sweat equity [§92.220(b)(4)]
5. Contributions from applicants/recipients of HOME assistance [§92.220(b)(5)]
6. Fees/charges that are associated with the HOME Program only, rather than normally and customarily charged on all transactions or projects [§92.220(a)(2)]
7. Administrative costs