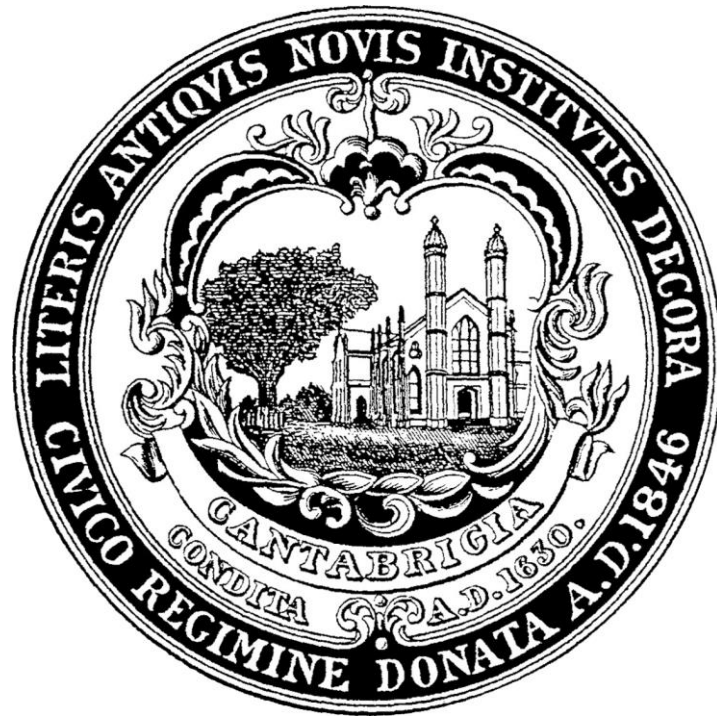


City of Cambridge



FY2015

Consolidated Annual Performance Evaluation Report

For the Utilization of CDBG, HOME and ESG funds from the
U.S. Department of Housing & Urban Development

ORIGINAL

City of Cambridge

Consolidated Annual Performance Evaluation Report for FFY2014 / FY2015

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

See Attachment 1

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Homeownership	Affordable Housing	CDBG: \$150276	Homeowner Housing Added	Household Housing Unit	175	161	92.00%	15	16	106.67%
Affordable Rental	Affordable Housing	CDBG: \$45795 / HOME: \$310627	Rental units constructed	Household Housing Unit	225	244	108.44%	75	96	128.00%
Bio-medical Career Program	Non-Housing Community Development	CDBG: \$112164	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	93	64	68.82%	10	9	90.00%

CDBG Other	Non-Housing Community Development	CDBG: \$1000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		100	0	0.00%
DHSP - Domestic Violence	Non-Homeless Special Needs	CDBG: \$35000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	450	374	83.11%	50	67	134.00%
DHSP - Employment & Skills	Non-Homeless Special Needs	CDBG: \$30000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	1382	138.20%	285	337	118.25%
DHSP - General		CDBG: \$135000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10500	28692	273.26%	4000	5630	140.75%

DHSP - Legal Services	Homeless	CDBG: \$98309	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	350	302	86.29%	57	56	98.25%
DHSP - Seniors	Non-Homeless Special Needs	CDBG: \$18000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2000	2092	104.60%	285	409	143.51%
DHSP - Youths	Non-Homeless Special Needs	CDBG: \$33000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1250	554	44.32%	210	511	243.33%
ESG - Homeless Men		ESG: \$39784	Homeless Person Overnight Shelter	Persons Assisted	9500	7637	80.39%	1900	1876	98.74%
ESG - Homeless Women, Children and Disabled	Homeless	ESG: \$87136	Homeless Person Overnight Shelter	Persons Assisted	4000	3026	75.65%	900	750	83.33%
ESG - Homeless Youth	Homeless	ESG: \$21284	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4000	3314	82.85%	900	804	89.33%

ESG - Rapid Re-Housing & Homeless Prevention	Homeless	ESG: \$72237	Homelessness Prevention	Persons Assisted	300	402	134.00%	70	102	145.71%
Preserve Affordable Housing	Affordable Housing	CDBG: \$41197 / HOME: \$310627	Rental units constructed	Household Housing Unit	790	761	96.33%	25	116	464.00%
Promote Thriving Commercial Districts.	Non-Housing Community Development	CDBG: \$113664	Businesses assisted	Businesses Assisted	200	155	77.50%	20	22	110.00%
Stabilize Homeownership	Affordable Housing	CDBG: \$937939	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted		82		40	20	50.00%
Stabilize Homeownership	Affordable Housing	CDBG: \$937939	Rental units rehabilitated	Household Housing Unit				40	0	0.00%
Stabilize Homeownership	Affordable Housing	CDBG: \$937939	Homeowner Housing Rehabilitated	Household Housing Unit	250	137	54.80%	0	0	
Support Local Micro-enterprises	Non-Housing Community Development	CDBG: \$54164	Businesses assisted	Businesses Assisted	275	426	154.91%	35	34	97.14%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The availability and affordability of quality housing for extremely low, low and moderate income individuals and families remains the greatest need for Cambridge residents. To this end, Cambridge spent \$2,961,808 on Affordable Housing activities that created, preserved or stabilized 248 units in FY2015. Quality Public Services also remains a high priority in Cambridge, and the City allocated its maximum allowed 15% of CDBG funds (\$434,393) for those programs. The balance of CDBG funds were expended on Economic Development activities that directly benefitted residents of the City's two NRS Areas in both Job Training and Microenterprise Assistance. please see Attachment 1 for greater detail.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	ESG
White	1,982	9	0
Black or African American	2,953	0	0
Asian	390	0	0
American Indian or American Native	23	0	0
Native Hawaiian or Other Pacific Islander	8	0	0
Total	5,356	9	0
Hispanic	1,005	0	0
Not Hispanic	6,110	0	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

ESG subrecipients are not obligated to collect ethnic and racial data. The City had no completed HOME projects in FY2015.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		2,836,081	1,719,034
HOME		665,164	1,242,774
ESG		225,341	217,400
Other	HUD	3,613,470	3,613,470

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
NRS EAST	40	45	Highest concentration of low and moderate income residents in the eastern part of the City
NRS WEST	40	45	Highest concentration of low and moderate income residents in the western part of the City

Table 4 – Identify the geographic distribution and location of investments

Narrative

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 2015 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, all of the XX HIP stabilized units (shown above in the Housing Division's production chart), were in the NRS area, with three of the owners earning household incomes of between 80%-to-120% of Area Median Income (AMI).

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Affordable Housing activities leveraged \$27,781,655 in FY2015 (\$677,554 in federal, \$9,010,579 in state, \$8,610,313 in local and \$9,483,209 in private and other sources). The 16 different Public Service programs funded with CDBG funds leveraged an additional \$2,855,650 from various federal, state, local and private sources.

For a detailed description of funds leveraged by the City's Affordable Housing programs, please see Attachment 4.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	309,131
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	309,131
4. Match liability for current Federal fiscal year	115,206
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	193,925

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	10	0
Number of Non-Homeless households to be provided affordable housing units	165	112
Number of Special-Needs households to be provided affordable housing units	0	0
Total	175	112

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	75	112
Number of households supported through Rehab of Existing Units	65	20
Number of households supported through Acquisition of Existing Units	25	116
Total	165	248

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Despite ever decreasing allocations, the City was able to achieve over 90% of its 5-Year goals, as stated in the FY2011-2015 Consolidated plan. The combined creation of affordable rental and homeownership units eclipsed 100% of its stated goal over the past years. This performance is especially remarkable, considering the depth of cuts to both the CDBG and HOME programs.

For FY2015 the City achieved 160% of its total housing production one-year targets.

See Attachment 1 for greater detail.

Discuss how these outcomes will impact future annual action plans.

The City will continue to strive for aggressive targets in the vcreation, preservation and stabilization of affordable homeownership and rental units. Continued funding cuts, however, will unavoidably impact production over time. The City has succesfully incorproated regulatory and zoning strategies to off-set these loses and expand the City's affordable housing stock to the greatest extent feasible.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	1	0
Low-income	6	0
Moderate-income	241	0
Total	248	0

Table 13 – Number of Persons Served

Narrative Information

See Attachment 1 and Attachment 3

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Cambridge Homeless Services Continuum of Care (CoC) continues work to reduce homelessness by offering a variety of programs and services designed to reach out to, assess, encourage, and support persons experiencing homelessness (especially unsheltered persons). These services include: street outreach targeting unsheltered persons; field-based case managers and clinicians; low-threshold drop-in centers; mobile and shelter based healthcare services; and web-based and printed resource guides. These projects and services are crucial to the jurisdiction's success in increasing progress toward ending chronic homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

A network of five shelters for individual adults, two family shelters, and one shelter for domestic violence victims provide emergency shelter for homeless persons in Cambridge. Additionally, ten transitional housing projects support persons experiencing homelessness in the City of Cambridge. Provision of these essential emergency shelter and transitional housing projects are important to the jurisdiction's success in increasing progress toward ending chronic homelessness.

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

The jurisdiction has shown continued success in increasing housing stability for persons experiencing homelessness. The most recent submission to HUD through the CoC Program NOFA competition shows continuation of the trend in Cambridge to exceed the performance goal for housing stability in CoC-funded Permanent Supportive Housing (PSH) projects, with 91% of participants achieving stability in PSH. The primary strategies to help persons make the transition to permanent and independent living include provision of: Permanent Supportive Housing (PSH); Permanent Housing (PH); case management and other supportive services; and Rapid Re-Housing assistance.

Three Rental Assistance projects funded through the CoC Program fund subsidies for 39 individuals with disabilities and 7 families with HIV/AIDS, and CoC Program funds also provide more than \$2 million in annual funding help sustain another 180-plus units of PSH for formerly homeless persons with disabilities, most of whom were chronically homeless. The City of Cambridge also provides 91 units of SRO housing for the formerly homeless developed with Section 8 Mod Rehab grants from the 1990's. In addition to the CoC-funded housing units referenced above, the City works to facilitate access for homeless individuals and families to affordable housing units through partnerships with the Cambridge Housing Authority and through work with the City's Inclusionary Housing Program.

Utilizing ESG Rapid Rehousing funds is the CoC's primary strategy related to reducing the length of time individuals and families remain homeless. CoC street outreach and shelter staff are trained to refer eligible households to the Multi-Service Center to access rapid rehousing rental assistance and case management. Specific data related to reducing length of time persons remain homeless are expected to become available during CY 2016, which is the current deadline HUD has set for Homeless Management Information Systems (HMIS) software to be programmed to produce these performance data.

The CoC's current strategy for reducing returns to homelessness focuses on case management and stabilization services. Specifically, case managers working with formerly homeless clients focus on tenancy skill development, money management, assistance with applying for, obtaining and maintaining all mainstream benefits, and referrals to clinical services, medical care and employment services such as career counseling, training programs and job search assistance. These case management efforts, combined with the CoC's homelessness prevention services funded through ESG and City dollars, are the key steps the CoC takes to reduce returns to homelessness.

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

The jurisdiction has shown continued success in helping low income individuals and families avoid becoming homeless. As reported in the ESG section of this report, the ESG Prevention Component served 67 persons including 34 adults and 33 children in this reporting year. Of the 67 persons served, 8 were severely mentally ill, 2 were chronic substance abusers, and 10 had other disabilities.

Regarding persons being discharged from publicly funded institutions, the State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Developmental Services, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Children and Families, and Medical Assistance (nursing homes and rehab hospitals). Cambridge CoC members attend regular meetings convened by the Balance of State CoC where information is shared about

discharge planning activities, including updates from the aforementioned state agencies.

In addition to the homelessness prevention assistance offered through ESG funding, the MSC offers a range of prevention-related assistance to persons receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs. Access is by self-referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following: the Cambridge School Department's Family Resource Center; the Cambridge Department of Veterans' Services; the Council on Aging, which refers at risk elders; and the City's Disabilities Commission, which refers at-risk persons with disabilities.

Disabled persons living in public housing are afforded services and protections against becoming homeless: each building is assigned a social service coordinator who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Cambridge Housing Authority (CHA) is one of 39 housing agencies chosen to participate in the U.S. Department of Housing and Urban Development's Moving to Work (MTW) Deregulation Demonstration program. Since 1996, the demonstration program has granted regulatory flexibility to a select group of agencies, allowing them to develop and implement innovative, market-based solutions. CHA has relied on MTW flexibility to preserve and expand affordable housing, adding over 300 units to its portfolio since 2001 and executing an unprecedented \$180 million dollars in expansion and renovation work.

For a detailed description of CHA's programs, services and performance, please visit:

<http://cambridge-housing.org/about/mtw/plansreport.asp>

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

At several CHA public housing sites, tenant councils have been established to more fully engage residents in site management. Formal agreements between each Council and CHA have been created and tailored for each site. Generally, monthly meetings occur between the Housing Manager and the Council and quarterly meetings occur involving the Housing Manager with all interested residents. In addition, the Council may request up to two yearly meetings with the CHA Executive Director or his designee. Agreements also include, but are not limited to, conditions on Financial Accountability and Participation in Annual Budget Review and Development, participation in Hearings (grievance hearings and/or conference panels), and Maintenance and Security Reviews.

With regard to opportunities for homeownership, residents may participate in CHA's Financial Stability and Savings (FSS+) program. The current program is open to voucher holders only. With key support from a planning grant provided by the Gisela B. Hogan Charitable Foundation in FY14, CHA and Compass convened a group over nine months to explore the development of a plan to expand the Financial Stability and Savings (FSS+) program to public housing residents. This program has led to successful homeownership outcomes in Lynn, MA. To date, at least one CHA voucher holder has become a homeowner, in large part because of her participation in CHA's FSS+ program.

Actions taken to provide assistance to troubled PHAs

Not Applicable.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

It is the City's policy to preserve the diversity of the community by offering a wide range of housing programs to meet the needs of very low, low, moderate, and middle-income residents. Wherever possible such rental and homeownership housing is made permanently affordable, built in areas throughout the city, and developed with particular emphasis on production of units of appropriate size for families with children. The City works closely with the Cambridge Housing Authority and community based non-profit housing developers to achieve its goals.

Affordable housing requirements for developers of residential and commercial properties are set forth in Section 11.200 of the Cambridge Zoning Ordinance which includes both the Inclusionary and Incentive Zoning Ordinances.

The City's Inclusionary Housing Program requires developers of residential and mixed-use projects to include affordable housing units in all developments with 10 or more new units or more than 10,000 square feet of new residential floor area. The Inclusionary Housing Ordinance, adopted by the City Council in 1998, establishes the basis of the Inclusionary Housing Program. The Housing Division administers the Inclusionary Housing Program and works closely with developers, owners, and managers of Inclusionary Housing units.

The City's Incentive Zoning Ordinance, adopted by the City Council in 1988, requires non-residential developers seeking certain special permits to make an Incentive Zoning contributions to the Cambridge Affordable Housing Trust to mitigate the impact increased demand for housing from new non-residential development has on housing affordability. Incentive Zoning applies only to new non-residential development.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

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.

The City has in place zoning strategies to off-set the reduction in available funds. The Inclusionary and Incentive Zoning Ordinances enable the City to acquire units or contributions to its Affordable Housing Trust fund from larger residential and commercial developments. The Incentive Zoning Ordinance was recently reevaluated, with a recommendation of increasing the rate at which developers must contribute, the eligible uses for the funds, as well as the type of development that triggers the ordinance.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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

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

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City supports a broad array of programs and services aimed at poverty level individuals and families, with a goal of providing assistance that enables individuals and families to improve their prospects for higher-paying jobs and to stabilize their housing situation. These activities include Bio-Med Training Program, a broad array of CDBG funded Public Services activities, the creation, preservation and rehabilitation of affordable housing for both renters and homeowners and the on-going coordination with Cambridge Housing Authority.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

In FY 2015, 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. 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.

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.

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 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.

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.

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 City, CHA and local non-profits.

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.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

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

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

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

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

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

See Attachment 3.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Housing

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 and 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. 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 unit
- Annually for projects with 26 or more units

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 FY2015, all sub-recipients were found to be in compliance with their Agreement terms and HUD regulations. There were no findings.

Public Services

In addition to reviewing written quarterly performance reports submitted by each sub-recipient, City staff make annual site visits to its 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 FY2015. 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.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

A DRAFT version of the CAPER was made available to the public on September 10, 2015. The DRAFT was posted on the City's website, and hard copies were delivered to the main branch of the Cambridge Public Library, as well as made available at the City's planning offices.

The availability of the DRAFT was announced on the City's website, as well as through a Legal Notice in the Cambridge Chronicle. Residents were offered 15 days to provide feedback through written comments, email or by phone.

No Comments were received. A final version of the CAPER will be made available on the City's website, as well as at the City's main planning office.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of Cambridge has remained consistent in its utilization of CDBG funds, compared to its One Year Action Plan and Strategic Plan. Increasing the availability of affordable housing remains the primary focus, along with offering a broad array of public services for low and moderate income youths, families and individuals and providing opportunities for micro-enterprises and individuals to improve their prospects for greater wage earning potential and financial stability.

This consistency is related to the continuation of local factors that are most impactful to the target populations.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
--	----

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

See Attachment 2

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

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 FY2015. 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.

For a full discussion on the City's efforts to Affirmatively Further Fair Housing, please see: Attachment 3.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

N/A

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

See Attachment 3.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	CAMBRIDGE
Organizational DUNS Number	076584341
EIN/TIN Number	046001383
Identify the Field Office	BOSTON
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Cambridge CoC

ESG Contact Name

Prefix	0
First Name	Robert
Middle Name	0
Last Name	Keller
Suffix	0
Title	Associate Planner

ESG Contact Address

Street Address 1	344 Broadway
Street Address 2	0
City	Cambridge
State	MA
ZIP Code	-
Phone Number	6173494602
Extension	0
Fax Number	0
Email Address	rkeller@cambridgema.gov

ESG Secondary Contact

Prefix	0
First Name	Betty
Last Name	Lyons
Suffix	0
Title	Federal Grants Manager
Phone Number	6173494613
Extension	0
Email Address	blyons@cambridgema.gov

2. Reporting Period—All Recipients Complete

Program Year Start Date 07/01/2014
Program Year End Date 06/30/2015

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: CAMBRIDGE
City: Cambridge
State: MA
Zip Code: 02139, 1701
DUNS Number: 076584341
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Unit of Government
ESG Subgrant or Contract Award Amount: 43612

Subrecipient or Contractor Name: SALVATION ARMY
City: Springfield
State: MA
Zip Code: 01105, 1223
DUNS Number: 062517941
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Faith-Based Organization
ESG Subgrant or Contract Award Amount: 9500

Subrecipient or Contractor Name: TRANSAITION HOUSE
City: Cambridge
State: MA
Zip Code: 02141, 1057
DUNS Number: 029696189
Is subrecipient a victim services provider: Y
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 18284

Subrecipient or Contractor Name: HEADING HOME, INC.

City: Cambridge

State: MA

Zip Code: 02139, 3428

DUNS Number: 136241593

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 17284

Subrecipient or Contractor Name: CASPAR

City: Cambridge

State: MA

Zip Code: 02139, 4201

DUNS Number: 781700265

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 37284

Subrecipient or Contractor Name: CATHOLIC CHARITIES

City: Boston

State: MA

Zip Code: 02210, 1276

DUNS Number: 108851049

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Faith-Based Organization

ESG Subgrant or Contract Award Amount: 6500

Subrecipient or Contractor Name: PHILIPS BROOKS HOUSE ASSOCIATION

City: Cambridge

State: MA

Zip Code: ,

DUNS Number: 120998331

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 4500

Subrecipient or Contractor Name: HOMESTART

City: Cambridge

State: MA

Zip Code: 02138,

DUNS Number: 048534130

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 29625

Subrecipient or Contractor Name: YWCA

City: Cambridge

State: MA

Zip Code: 02139, 2403

DUNS Number: 125321570

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 8284

Subrecipient or Contractor Name: AIDS ACTION COMMITTEE

City: Boston

State: MA

Zip Code: 02119, 1051

DUNS Number: 003468544

Is subrecipient a victim services provider: Y

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 13000

Subrecipient or Contractor Name: HILDEBRAND FAMILY SHELTER

City: Cambridge

State: MA

Zip Code: 02139, 3413

DUNS Number: 926363672

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 12284

Subrecipient or Contractor Name: Bridge Over Troubled Water

City: Boston

State: MA

Zip Code: 02111, 1219

DUNS Number: 119842359

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 8284

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	34
Children	33
Don't Know/Refused/Other	0
Missing Information	0
Total	67

Table 14 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	32
Children	3
Don't Know/Refused/Other	0
Missing Information	0
Total	35

Table 15 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	2,356
Children	84
Don't Know/Refused/Other	84
Missing Information	11
Total	2,535

Table 16 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	322
Children	4
Don't Know/Refused/Other	302
Missing Information	109
Total	737

Table 17 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	2,744
Children	124
Don't Know/Refused/Other	386
Missing Information	140
Total	3,394

Table 18 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	2,311
Female	1,056
Transgender	17
Don't Know/Refused/Other	7
Missing Information	4
Total	3,395

Table 19 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	139
18-24	531
25 and over	2,198
Don't Know/Refused/Other	386
Missing Information	140
Total	3,394

Table 20 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	109	0	0	94
Victims of Domestic Violence	303	2	9	279
Elderly	144	0	2	121
HIV/AIDS	35	1	0	30
Chronically Homeless	429	0	5	284
Persons with Disabilities:				
Severely Mentally Ill	588	8	14	436
Chronic Substance Abuse	718	2	1	480
Other Disability	400	10	8	340
Total (Unduplicated if possible)	2,889	124	101	2,064

Table 21 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units - Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	85,468
Total Number of bed-nights provided	85,051
Capacity Utilization	99.51%

Table 22 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

The CoC continues to work define subrecipient performance measures according to each ESG component type. In order to establish performance measures that are both meaningful and practical, the CoC is soliciting input from CoC members and reviewing the policies subrecipients already have in place for their ESG funded programs. We anticipate having formalized ESG performance measures by component type by the time 2016 subrecipient contracts are made.

Regarding performance for 2015, over all 3355 individuals were served across four ESG component types-Shelter, Street Outreach, Prevention, and Rapid Rehousing-including 2712 adults, 117 children, and 526 individuals of unknown age. Of the 3355 individuals served, 588 were severely mentally ill, 718 were chronic substance abusers and 399 had other disabilities. Additionally 106 individuals were veterans, 430 were chronically homeless and 303 were survivors of domestic violence.

The ESG Shelter component served 2516 individuals including 2324 adults, 77 children, and 115 individuals of unknown age. Of the 2516 individuals served, 433 were severely mentally ill, 480 were chronic substance abusers, and 335 had other disabilities. Additionally, 93 individuals were veterans, 284 were chronically homeless, and 275 were survivors of domestic violence.

The ESG Street Outreach component served 737 individuals including 322 adults, 4 children and 411 individuals of unknown age. Of the 737 individuals served, 133 were severely mentally ill, 235 were chronic substance abusers, and 335 had other disabilities. Additionally, 13 individuals were veterans, 140 were chronically homeless and 17 were survivors of domestic violence.

The ESG Prevention Component served 67 individuals including 34 adults and 33 children. Of the 67 individuals served 8 were severely mentally ill, 2 were chronic substance abusers, and 10 had other disabilities. Additionally one individuals was chronically homeless and two were survivors of domestic violence.

The ESG Rapid Rehousing component served 35 individuals including 32 adults and 3 children. Of the 35

individuals served, 14 were severely mentally ill, 1 was a chronic substance abuser, and 8 had other disabilities. Additionally, five individuals were chronically homeless and nine were survivors of domestic violence.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Expenditures for Rental Assistance	0	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	28,612
Expenditures for Housing Relocation & Stabilization Services - Services	91,880	31,017	3,875
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	91,880	31,017	32,487

Table 23 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Expenditures for Rental Assistance	0	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	15,000
Expenditures for Housing Relocation & Stabilization Services - Services	91,880	31,017	25,750
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	91,880	31,017	40,750

Table 24 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Essential Services	0	23,000	29,568
Operations	123,299	90,000	88,068
Renovation	0	0	0
Major Rehab	0	0	0
Conversion	0	0	0
Subtotal	123,299	113,000	117,636

Table 25 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
HMIS	0	0	0
Administration	15,353	15,084	16,900
Street Outreach	0	11,000	17,568

Table 26 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2012	2013	2014
720,303	322,412	190,118	207,773

Table 27 - Total ESG Funds Expended

11f. Match Source

	2012	2013	2014
Other Non-ESG HUD Funds	0	0	370,036
Other Federal Funds	19,262	78,763	0
State Government	389,274	440,871	1,412,976
Local Government	0	0	205,650
Private Funds	133,497	179,371	452,050
Other	0	0	10,000
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	542,033	699,005	2,450,712

Table 28 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2012	2013	2014
4,412,053	864,445	889,123	2,658,485

Table 29 - Total Amount of Funds Expended on ESG Activities

Attachment

Executive Summary and Performance Evaluation

City of Cambridge

FY2015 Consolidated Annual Performance Evaluation Report

Executive Summary

The City of Cambridge has successfully completed the fifth and final year of the City's Five-Year Consolidated Plan. Activities undertaken during this period reflect the goals and objectives as stated in the City's Five-Year Consolidated Plan for Fiscal Years 2011 to 2015 and the FY2015 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 Solutions Grant (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 FY 2015. The City utilized \$3,492,651 in HUD funds via the CDBG (\$2,633,920), HOME (\$633,390) and ESG (\$225,341) entitlement block-grants in FY 2015.

Overview of CDBG, HOME & ESG Funded Activities	Housing	Economic Dev.	Public Services	ESG
Accomplishments - FY 2011 - 2015	Units	Clientele	People Served	People Served
Anticipated	1,440	568	15,550	10,004
Actual	1,303	645	34,933	10,878
% Complete Compared to Five-Year Plan	90%	114%	225%	134%
Expenditures				
Actual for FY2015	\$2,961,808	\$160,502	\$434,393	\$217,400
Total for FY2011-2015	\$8,834,374	\$903,243	\$2,246,477	\$948,735

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 248 affordable ownership or rental units. Funds from HUD were essential in the achievements of the Housing Division and leveraged more than \$27 million from other public and private sources for all closed and completed cases for FY2015, 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 FY2015 86 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 extremely low-income household earning below 30% of AMI, and 6 households earning between 30% and 50% of area median income, through the affordable housing development programs.

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.

Housing Accomplishments FY 2015	5 Year Goal (units)	FY 2011	FY 2012	FY 2013	FY 2014	FY2015 Anticipated	FY2015 Actual	Five-Year Total	Five-Year Goal Completion Percentage
New Affordable Homeownership	175	49	6	36	54	15	16	161	92%
New Affordable Rental	225	12	79	16	41	75	96	244	108%
Preserved Affordability Rental	790	125	401	94	25	25	116	761	96%
HIP Stabilized Units	250	23	26	43	25	40	20	137	55%
Division Total	1440	209	512	189	145	155	248	1303	90.48%

Economic Development

FY2015 demonstrated the continuing effectiveness of several on-going programs in both job training and small business assistance.

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 more than 10% 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.

Economic Development Accomplishments FY 2015	5 Year Goal (businesses served)	FY 2011	FY 2012	FY 2013	FY 2014	FY2015 Anticipated	FY2015 Actual	Five-Year Total	Five-Year Goal Completion Percentage
Small Business Assistance & Training	275	125	117	83	67	35	34	426	155%
Retail Best-Practices	200	45	31	38	19	20	22	155	78%
Job Training	93	25	13	10	7	10	8	64	69%
Division Total	568	195	161	131	93	65	65	645	113.56%

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.

Public Services Accomplishments FY 2015	5 Year Goal	FY2011	FY2012	FY2013	FY2014	FY2015 Anticipated	FY2015 Actual	5 Year total	Five-Year Goal Completion Percentage
General	10,500	4,493	5,675	6,235	6,659	4,000	5,630	28,692	273%
Domestic Violence Services	450	88	75	70	74	50	67	374	83%
Employment Services	1,000	118	276	302	349	285	337	1,382	138%
Legal Services	350	59	62	65	60	57	56	302	86%
Senior Services	2,000	423	411	423	426	285	409	2,092	105%
Youth Services	1,250	424	377	380	399	210	511	2,091	167%
Program Total	15,550	5,605	6,876	7,475	7,967	4,887	7,010	34,933	225%

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 2015 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, all of the 20 HIP stabilized units (shown above in the Housing Division's production chart), were in the NRS area.

HOME Unit Monitoring Report

2015 Annual Monitoring of HOME units			
Property Management	Address	Monitoring results	
Homeowners Rehab/Winn Mgmt	625 Putnam Green #405	bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	625 Putnam Green #309	living room	air handler vent dirty
Homeowners Rehab/Winn Mgmt	625 Putnam Green #309	kitchen	opening at countertop/wall
		bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	625 Putnam Green #309	half bath	mechanical vent dirty
		bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	One Brookline, #401	kitchen	counter top damaged
			cabinet door hinge broken
			dishwasher not working
		bath	door knob damaged
			tub/and wall dirty
		bedroom 2	window screen torn
Homeowners Rehab/Winn Mgmt	One Brookline, # 502	no problems	
Homeowners Rehab/Winn Mgmt	85 Auburn Pk, #106	living room	peeling paint at wall
Homeowners Rehab/Winn Mgmt	91 Auburn Pk,#103	entire unit	screen door missing
		bath	light fixture lens missing
			toilet loose
		master bath	toilet loose
		master bedroom	peeling paint at wall
		rear bedroom	door damaged
Homeowners Rehab/Winn Mgmt	68 Brookline,#103	entire unit	screen door damaged
		kitchen	window screen torn
		bath	mechanical vent dirty
		master bath	mechanical not ramping up
		left rear bedroom	door damaged
		right rear bedroom	window screen torn
		2nd floor corridor	hole in wall
Homeowners Rehab/CAST	4 Columbia Terrace #3	entire unit	blocked egress in bedroom
		kitchen	stove is below countertop
		bath	mechanical vent dirty
Homeowners Rehab/CAST	3 Columbia Terrace #3	entire unit	poor housekeeping
		kitchen	range hood finish is damaged
			vinyl base missing
			opening at countertop/wall
		bath	peeling paint at ceiling

Property Management	Address	Monitoring results	
			toothbrush holder broken
			hole in wall
		bedroom 1	hole in wall
			door damaged (2)
		bedroom 2	door damaged
			cable wire running on floor
		bedroom 3	locked bedroom door
Homeowners Rehab/Winn Mgmt	317 Prospect St #2	kitchen	stove is below countertop
HRI		bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	317 Prospect St #2	bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	2393 Mass. Ave., #1	no problems	
Homeowners Rehab/Winn Mgmt	2399 Mass. Ave, # 1	bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	2 Cameron Ave., #1	no problems	
Homeowners Rehab/Winn Mgmt	6 Cameron Ave., #1	no problems	
Homeowners Rehab/Winn Mgmt	8 Cameron Ave., # 5	bath	mechanical vent dirty
Homeowners Rehab/Winn Mgmt	95 Pine Street #2R	living room	window screen missing
		bedroom 1	window screen missing
Homeowners Rehab/Winn Mgmt	95 Street #2R	bedroom 1	window screen missing
		bedroom 2	window screen missing
Homeowners Rehab/Winn Mgmt	33 Magazine St #F	entire unit	blocked egress at kitchen
Homeowners Rehab/Winn Mgmt	34 Magazine St #4	no problems	
		living room	broken glass
		bath	mechanical vent dirty
		bedroom #1 R	light fixture lens missing
HRI	53 pearl St #2	entire unit	smoke detector not working
		living room	window screen torn
		kitchen	floor tile cracked
Homeowners Rehab/Winn Mgmt	28 Williams St #2	entire unit	blocked egress at kitchen
Homeowners Rehab/Winn Mgmt	217 Auburn St #B1	all carpeted areas	carpet worn and dirty
		entire unit	window sash loose
Homeowners Rehab/Winn Mgmt	45 Auburn St #4	all hardwood areas	finish worn off
Homeowners Rehab/Winn Mgmt	215 Auburn Street, #1	no problems	
Homeowners Rehab/Winn Mgmt	53 pearl St #3	living room	broken glass
		bath	mechanical vent dirty
		bedroom #1 R	light fixture lens missing
Just A Start/Maloney Properties	72 Elm St #3	kitchen	countertop is cracked
		bath	mechanical vent dirty

Property Management	Address	Monitoring results	
Just A Start/Maloney Properties	59 Norfolk Street, #2	no problems	
Cambridge Housing Authority	8 Lancaster, #10	bath	mechanical vent dirty
Cambridge Housing Authority	10 Lancaster, #10	bath	mechanical vent dirty

Affirmatively Furthering Fair Housing

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 \$9 million in FY 2015.

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 2015, \$9 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 FY2015. 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. 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 FY2013 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.

Leveraged Funds

FY 2015 ACTUAL LEVERAGED FUNDS - HOUSING PROGRAMS		TOTALS
FEDERAL SOURCES: (Non-CDBG or HOME)		
AmeriCorps - Corporation for National Service (Fed)	174,774	
Cambridge Office of Workforce Development (CDBG)	60,500	
Metro North Regional Emp. Board WIA (Fed)	152,961	Federal subtotal
Leadsafe Cambridge - Federal Funds	6,000	\$677,554
US Dept of Labor (ETA) YouthBuild	245,276	
USDA SNAP E & T Program	24,843	
DOE Weatherization (Menotomy)	13,200	
STATE SOURCES:		
LIHTC	3,673,758	
State Historic Tax Credits	982,500	
State CJP	2,169,307	State subtotal:
Mass Affordable Housing Trust	2,000,000	\$9,010,579
Mass Rehab Commission (MRC) Home Modification	30,000	
DHCD Housing Stabilization Fund	155,014	
LOCAL/CITY SOURCES:		
Cambridge Historic Commission	366,000	
Cambridge Affordable Housing Trust	8,217,313	Local subtotal:
Cambridge Mayor's Program	22,000	\$8,610,313
Accessibility Grant	5,000	
PRIVATE & NON-PROFIT EQUITY SOURCES:		
Owner Contribution	500	
Associate Grant Makers (AGM)	15,000	
Cambridge Housing Authority (CHA)	34,727	
JAS	509,762	
Cambridge Savings Bank	26,638	Private and Other
Hyams Foundation	110,000	subtotal:
CNAHS	265,259	\$9,483,209
HRI	1,200,170	
East Cambridge Savings Bank	675,000	
Other Private - Tax Credit Equity	1,784,208	
Other Private - BPB/BDNY Loans	4,861,945	
TOTAL Leveraged	27,781,655	

PR26

PR 26 - CDBG Financial Summary Report

Metrics

Grantee

CAMBRIDGE, MA

Program Year

2014-2015

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	3,449,829.00
02 ENTITLEMENT GRANT	2,633,920.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	607,529.47
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	6,691,278.47

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMIN.	2,687,970.36
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	2,687,970.36
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	406,722.76
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)	3,094,693.12
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	3,596,585.35

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	25,605.20
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	2,643,918.16
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	2,659,523.36
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	99.31%

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	5,143,489.36
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	5,216,259.36
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	101.41%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	795,770.03
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	449,126.80
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	346,643.23
32 ENTITLEMENT GRANT	2,633,920.00
33 PRIOR YEAR PROGRAM INCOME	1,214,086.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	3,848,005.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	9.01%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	406,722.76
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)	406,722.76
42 ENTITLEMENT GRANT	2,633,920.00
43 CURRENT YEAR PROGRAM INCOME	607,529.17
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	3,241,449.47
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	12.55%