

# CITY OF CAMBRIDGE

FY2021-2025 Consolidated Plan

And FY2021 Annual Action Plan

*for the Utilization of CDBG, HOME ESG and HOPWA Grant  
Funds Awarded to the City by the U.S. Department of Housing  
& Urban Development.*



Microsoft  
[Course title]

## Executive Summary

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

#### 1. Introduction

The City of Cambridge's FY2021-2025 (FFY2020-2024) Consolidated Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) entitlement programs. The Plan covers the time period from July 1, 2021 to June 30, 2021. The Plan describes the City's initiatives to:

- **Create a Suitable Living Environment for its residents,**
- **Provide Decent Housing for its residents, and**
- **Create Economic Opportunities for its residents.**
- **Support low and moderate-income individuals and families living with HIV.**

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies, non-profit and for-profit businesses these Departments work with as needed. These initiatives are consistent with guidelines set-forth by HUD in accordance with the regulations governing the utilization of federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. For FY2021, Year One of the FY2021-2025 Five-Year Plan, Cambridge will receive **\$2,600,179** in Community Development Block Grant (CDBG), roughly flat from FY2020; **\$613,140** in Home Investment Partnership Act (HOME), a 5.6% increase compared to FY2021; **\$228,505** in Emergency Solutions Grant (ESG) funds, roughly flat compared to FY2020; and **\$1,802,600** in HOPWA funds, which the City is receiving for the first time. In total, Cambridge will receive **\$5,244,424** in formula based funding from HUDs.

**The City cannot predict the actual level of funding for Years Two through Five of the FY2021-FY2025 Consolidated Plan. However, the activities to be undertaken in FY2021 represent those which will occur on an annual basis for the duration of the Consolidated Plan, provided funding availability.**

During the the process for this Consolidated Plan, the United States experienced the on-set of the COVID-19 global pandemic. In response to the hardships experienced by the resulting quarantine protocols, Congress passed the CARES Act to provide financial assistance to individuals and businesses. The CDBG, ESG and HOPWA programs were utilized as conduits for these funds. Of these CARES Act funds, Cambridge received \$2,785,952 in CDBG, \$3,056,817 in ESG and \$262,330 in HOPWA, for a total of \$6,105,099. These funds were attached to the City's FY2020 (FFY2019) Action Plan through two Substantial Amendments (June and November of 2020).

These CARES Act funds are primarily targeted at small businesses and individuals facing a housing crisis due to the economic impact of COVID-19, reflecting the goals laid out in this document. At the time of this Plan's submission, the COVID-19 pandemic remains a threat to public health and therefore presents great economic disruption. The City feels it has effective programs in place, and will continue to monitor the needs of the community as external circumstances evolve. It is reasonable to assume that some or much of this Plan might be impacted by the on-going COVID-19 crisis, and the City will respond as-needed in compliance with local and federal standards and guidance.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

### **AFFORDABLE HOUSING ACTIVITIES**

#### **Affordable Homeownership**

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

- FY2021 Goal: 22 units
- Five-Year Goal: 265 units

#### **Affordable Rental**

Create new affordable rental units

- FY2021 Goal: 266 units
- Five-Year Goal: 666 units

#### **Housing Stabilization**

Activities to help income-eligible individuals and families maintain their housing

- FY2016 Goal: 115 units

- Five-Year Goal: 225 units

## **ECONOMIC DEVELOPMENT ACTIVITIES**

### **Microenterprise Assistance**

Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.

- FY2021 Goal: 35 businesses served
- Five-Year Goal: 175 businesses served

### **Best Retail Practices**

Promote thriving retail and commercial districts.

- FY2021 Goal: 10 businesses served
- Five-Year Goal: 50 businesses served

### **Retailer Accessibility Program**

Increase Accessibility of Locally Owned and Operated Retailers and Restaurants

- FY2021 Goal: 5 businesses served
- Five-Year Goal: 25 businesses served

### **Bio-Med Training Program**

Support training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries.

- FY2021: 9 individuals trained
- Five-Year Goal: 45 individuals trained

## **PUBLIC SERVICE ACTIVITIES**

**Support services providing emergency food to families and individuals facing food insecurity.**

- FY2021 Goal: 3,950 people served
- Five-Year Goal: 19,750 people served

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

- FY2021 Goal: 540 people served
- Five-Year Goal: 2,700 people served

**Offer legal support and services to public & private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless.**

- FY2021 Goal: 1,275 people served
- Five-Year Goal: 6,375 people served

**Offer age-appropriate services to disadvantaged and underserved youths and infants.**

- FY2021 Goal: 329 people served
- Five-Year Goal: 1,645 people served

**Support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence.**

- FY2021: 52 people served
- Five-Year Goal: 260 people served

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

- FY2021: 485 people served
- Five-Year Goal: 2,425 people served

**Support services helping linguistic minorities access mainstream services and resources.**

- FY2016 Goal: 270 people served
- Five-Year Goal: 1,350 people served

### **3. Evaluation of past performance**

The programs and services to be funded in FY2021 and throughout the FY2021-2025 Consolidated Plan are ones that have a successful track record. The core activities and investments in Affordable Housing, Economic Development and Public Services support the continuation of long-standing programs and partnerships that deliver outcomes consistently in-line with goals and projections.

#### **4. Summary of citizen participation process and consultation process**

Through various avenues, the City regularly interacts with the residents in order to ascertain their greatest needs. By far, the greatest challenge to low and moderate income residents in Cambridge is the high cost of housing, and the associated impact of a high housing cost burden.

#### **5. Summary of public comments**

Please see "Summary Matrix of Impediments to Fair Housing" in the attachments.

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

All comments and views were accepted and considered.

#### **7. Summary**

The City has identified the persistent needs and challenges facing its low and moderate-income residents and will continue investing in programs with a proven track record of fostering the creation and maintenance of affordable housing, providing assistance to micro enterprises, providing job training and workshops to residents to help them increase their economic viability and to deliver crucial public services to its most at-need residents.

During the the process for this Consolidated Plan, the United States experienced the on-set of the COVID-19 global pandemic. In response to the hardships experienced by the resulting quarantine protocols, Congress passed the CARES Act to provide financial assistance to individuals and businesses. The CDBG, ESG and HOPWA programs were utilized as conduits for these funds. Of these CARES Act funds, Cambridge received \$2,785,952 in CDBG, \$3,056,817 in ESG and \$262,330 in HOPWA, for a total of \$6,105,099. These funds were attached to the City's FY2020 (FFY2019) Action Plan through two Substantial Amendments (June and November of 2020).

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## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

**Table 1 – Responsible Agencies**

### Narrative

The Cambridge Community Development Department (CDD) is primarily responsible for the overall management of the CDBG, HOME, HOPWA and ESG grants. CDD works inb close collaboration with the City's Department of Human Service Programs for CDBG funded public services activities, the HOPWA program and the ESG program.

### Consolidated Plan Public Contact Information

Robert Keller

Associate Planner

Cambridge Community Development Department

344 Broadway,3rd Floor

Cambridge MA 02139

rkeller@cambridgema.gov

617 349 4602



## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

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

The jurisdiction coordinates closely with the Continuum of Care (CoC) and the community’s housing, health, mental health, and other service agencies through regular facilitation of monthly meetings. The City of Cambridge’s Department of Human Service Programs (DHSP) staff that support the functions of the CoC also work closely with other City departments with a housing and health focus. Additionally, the CoC’s Board includes members representing public and assisted housing providers (Cambridge Housing Authority, HomeStart, Transition House, Cambridge Community Development Department), and health, mental health and service agencies (Cambridge Public Health Department, Cambridge Health Alliance Emergency Department, Eliot Community Human Services, On the Rise, Transition House, Y2Y Harvard Square).

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

The jurisdiction coordinates closely with the Continuum of Care (CoC) and the community’s housing and homeless service providers through regular facilitation of monthly meetings that include service providers representing the full range of homeless subpopulations in the City. The City of Cambridge’s Department of Human Service Programs (DHSP) is the CoC’s Collaborative Applicant and facilitates bimonthly Homeless Services Planning Committee (HSPC) meetings and Quarterly CoC Board meetings. City representatives, including staff from DHSP, the Community Development Department (CDD) and the Police Department regularly attend bimonthly HSPC meetings, and a staff person from CDD (the jurisdiction’s Consolidated Plan entity) sits on the CoC’s Board. Through these regular meetings, the City coordinates with the continuum of homeless service providers working collaboratively to meet local, regional and federal goals related to addressing chronic homelessness and issues specific to veterans, youth and other subpopulations experiencing or at risk of homelessness.

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

The City of Cambridge relies on the Cambridge CoC to determine how to allocate ESG funds, establish standards and outcomes for ESG activities, and support and operate the Homeless Management Information System (HMIS). The City's Department of Human Service Programs (DHSP), the CoC's Collaborative Applicant, is responsible for administering the ESG program for the City. Members of the CoC and staff of DHSP play an active role in planning ESG implementation, allocating funds, and monitoring and evaluating performance of ESG recipients and subrecipients.

To allocate funds, a Request for Proposals is distributed to homeless services providers in the City, and the CoC Board's Evaluation Panel convenes to determine how ESG funds are allocated. The Evaluation Panel is comprised of CoC Board members with no financial interest in the ESG allocations. The Panel reviews applicants' proposals, and contract compliance, including HMIS participation, when determining how funds will be allocated. The CoC Board oversees the work of the entire CoC, including the ESG Working Group, which is responsible for developing, updating and implementing written standards for administering assistance under the ESG program.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	CITY OF CAMBRIDGE
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Cambridge's Community Development Department (CDD) and Department of Human Service Programs(DHSP), in conjunction with the City Manager's Office, are responsible for the planning and administration of CDBG, HOME, HOPWA and ESG funds. CDD is responsible for assessing the City's Housing, Economic Development and general Community Development and Public Infrastructure needs, and for developing plans and programs to meet those needs. DHSP is the Collaborative Applicant for the Cambridge CoC, which includes a broad range of homeless service providers in the City. DHSP is the recipient of CoC Program funds awarded through HUD and oversees implementation of homeless services by CoC Program subrecipients. DHSP is also responsible for the CoC's Homeless Management Information System (HMIS).
2	<b>Agency/Group/Organization</b>	CAMBRIDGE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Cambridge Housing Authority (CHA) provides long-term rental housing and rental assistance to more than 5,500+ low-income families, elders and disabled individuals through its Public Housing and Housing Choice Voucher (HCV) Programs. As such, CHA is an on-going participant in the regular assessment of housing and associated needs in Cambridge and the viable solutions to help meet those needs.
3	<b>Agency/Group/Organization</b>	HOMEOWNERS REHAB INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homeowners Rehab Inc is one of Cambridge's primary partners in the creation, preservation and stabilization of affordable housing in the City.
4	<b>Agency/Group/Organization</b>	JUST A START COPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Just-A-Start Corporation is a long-standing Partner of the City of Cambridge. JAS is one of the two primary partners in developing and stabilizing affordable housing units and expanding home ownership opportunities to low and moderate income Cambridge residents. They also play a crucial role in the Economic Development strategy, as they run the Biomedical careers program, and offer a number of other educational and employment services to Cambridge youths and adults.
5	<b>Agency/Group/Organization</b>	City of Lowell
	<b>Agency/Group/Organization Type</b>	Other government - Local

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>HOPWA Strategy</p>
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City of Lowell managed the HOPWA program for Essex and Middlesex counties for the past decade. HUD transferred HOPWA's management to the City of Cambridge beginning July 1, 2020. Cambridge consulted with Lowell and will fund HOPWA recipients proportionally to their FY2020 levels. The City anticipates working with Lowell on an on-going basis to ensure a smooth transfer of program management.</p>

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

The FY2021-2025 Consolidated Plan and each supporting Annual Action Plan reflect the overall goals of the City. These goals are developed via a regular and on-going collaboration with all relevant agencies, institutions and organizations that impact the lives of Cambridge residents. While these interactions do not always approximate direct consultation, they inform the overall process in determining the best way to utilize CDBG, HOME and ESG funds.

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

<p><b>Name of Plan</b></p>	<p><b>Lead Organization</b></p>	<p><b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b></p>
<p>Continuum of Care</p>	<p>City of Cambridge</p>	<p>The City utilizes its CDBG and ESG funds to further the goals of the Cambridge CoC. Needs identified by the CoC become priority funding concerns when planning for the utilization of HUD funds.</p>

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City maintains regular and on-going working relationships with state and regional government and planning agencies. These relationships inform the overall planning process for both the Consolidated Plan and each Annual Action Plan. An example of this intersections is the City's collaborative work with the Metropolitan Area Planning Council (MAPC) in expanding affordable housing in all inner-city communities. This effort recognizes that the shortage of affordable housing is a regional concern that

requires region-wide solutions. Through this effort, a sharing of best practices to encourage the creation of more affordable housing throughout the metro area will in time benefit all communities.

Additionally, the City's rehabilitation of low and moderate-income housing utilizes funding through MassHousing's 'Get the Lead Out' program, which is a partnership of the state's Department of Housing and Community Development (DHCD) and Department of Public Health (DPH). This collaborative effort has been employed by the City since the termination of its LeadSafe Division in 2010 due to funding cuts.

The City has also partnered with DHCD to fund the creation of new affordable housing in Cambridge, most recently with the 98 units of 100% affordable housing at Finch Cambridge. The City will continue to identify suitable partners for affordable housing and all other efforts to improve the lives of low and moderate-income Cambridge residents.

### **Narrative (optional):**

#### Broadband:

In 2015, appointed a Task Force to examine broadband service in Cambridge and evaluate the city's internet infrastructure. The Task Force will examine options to increase competition, reduce pricing, and improve speed, reliability and customer service for both residents and businesses. Additionally, the Task Force will investigate scenarios for leveraging the City's current or future fiber assets to expand access to broadband services, such as service to Cambridge Housing Authority (CHA) properties.

The work of the Task Force will help to ensure that Cambridge remains a world-class City in which to live, work, innovate and learn. The final report of the committee will assist the City in planning for the future and setting realistic expectations with the public, as creating alternative solutions to single provider internet service can take years to fully implement.

The task force is comprised of approximately 20 residents, industry professionals and business representatives.

Currently, while Cambridge is covered extensively (90%) by broadband access, the effort continues to establish a free citywide municipal broadband network continues through the work of advocacy groups, such as: <https://upgradecambridge.org/>

#### Climate Change Resilience:

Based on the best available science, the City of Cambridge has committed to prepare the community for the unavoidable impacts of climate change. The City will continue to work on reducing its contribution

of greenhouse gas emissions, which are the primary cause of climate change, in an effort to help slow the rate and extent of impacts. But it is clear that some impacts are already occurring and more is to come.

The planning process includes all relevant community stakeholders and informs all development decisions in the City. For detailed information on the past, present and future of climate change resiliency planning, please visit:

<https://www.cambridgema.gov/CDD/Projects/Climate/climatechangeresilienceandadaptation>

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

Through various avenues, the City regularly interacts with the residents in order to ascertain their greatest needs. By far, the greatest challenge to low and moderate income residents in Cambridge is the high cost of housing, and the associated impact of a high housing cost burden. Through the input of residents, and through the input of our various partners, we recognize that the greatest need is affordable housing and programs that enable individuals and eligible micro-enterprises remain in Cambridge and to increase their financial security and viability.

The City held a Public Hearing to solicit input from residents and interested parties on February 25, 2020 at the Public Meeting Room in the City's Planning Office.

Additionally, a Draft version of the Plan was made available on April 5 for the public to review. The Draft version of the Plan was made available on-line on the City's website. Its availability was posted on the City's website, and in the Cambridge Chronicle.



**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	The City held a Public Hearing at the Public Meeting Room in its City Hall Annex on February 25, 2020.. There were a small number of attendees who were interested in learning about the grants and offered their support for the programs.	Comments were in support of the programs and their mission.	N/A	

FY2021-2025 Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	Non-targeted/broad community  Fair Housing	The City held an information and listening session on Fair Housing at the Valente Library in East Cambridge on March 2, 2020. The event was broadly advertised through local media, the City's website and through local non-profit networks. Attendance was moderate and highly engaged.	All comments reflected a need for more affordable housing, as well as a need for more landlord / tenant mediation.	NA	

FY2021-2025 Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Non-targeted/broad community  Fair Housing	The City held an information and listening session on Fair Housing at the Senior Center in Central Square on November 13, 2020. The event was broadly advertised through local media, the City's website and through local non-profit networks. Attendance was good and highly engaged.	All comments reflected a need for more affordable housing and for a greater degree of housing search services and resources and a concern that certain residents faced discrimination because of source of income, disability and race.	NA	

FY2021-2025 Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/broad community	The City advertised that it would receive comments from the public on its planned use of HUD funds via its Public Hearing, or via email, phone call or regular mail. The public was given more than 2 months to provide comments to the City. No comments were received.	N/A	N/A	
5	Public Meeting	Non-targeted/broad community	The City held an information and feedback gathering session on November 19, 2019, as a part of its overall ConPlan process, focused on Fair Housing issues in Cambridge. The meeting was held at the Senior Center in Central Square and was well attended.	Comments reflected a universal desire for expanded investment into affordable housing creation and increased investment in landlord/tenant mediation and housing search services.	N/A	

FY2021-2025 Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Internet Outreach	Non-targeted/broad community	The City advertised the public's opportunity to provide comments on the use of HUD funds on the City's main webpage, the City's Community Development Department landing page, as well as on on-line calendars for both sites. These sites also announced the availability of the Draft version of the Plan, and the ability to view and download the Draft version of the Plan.	N/A	N/A	

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The cost of housing is typically the largest expense for individuals and families. The high cost of housing creates a burden for many on the income ladder in Cambridge, ranging from those in poverty to middle income households. The problem impacts both renters and homeowners. A high cost of housing burden greatly exacerbates all aspects of Income Insecurity, as greater wages are needed and other household and life expenses are deprioritized in order to meet the necessity of maintaining housing. High housing costs present a particularly daunting impediment to homeless and at-risk homeless individuals and families, slowing or preventing altogether their transition into permanent housing.

Cambridge has a very high cost of housing, relative not only to the region or metro area, but also to its own recent past. As of 2019, median sales prices were \$1,500,000 for a single family, \$1,400,000 for a two family, and \$760,000 for a condominium. Compared to the filing of the last Consolidated Plan in 2016, These prices represent an increase of 25% for single family houses, 49% for two family and 32% for condominiums. By way of comparison, the Consumer Price Index rose by 6.25% over the same period.

According to the Massachusetts Area Planning Council survey of asking rents, in the 3rd quarter of 2019, the median rents for the City of Cambridge were \$2,550 for a one bedroom, \$3,195 for a two bedroom and \$3,550 for a three bedroom. These asking rents are 11%, 13% and 3% greater, respectively, than those from 2016.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The cost burden of housing in Cambridge continues to grow and is the greatest barrier to providing affordable housing, as well as a substantial factor in preventing individuals and families from securing permanent housing.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	105,162	107,915	3%
Households	47,100	43,800	-7%
Median Income	\$64,420.00	\$79,416.00	23%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,160	4,105	4,630	3,470	23,440
Small Family Households	1,870	1,005	1,295	995	8,985
Large Family Households	105	155	80	25	470
Household contains at least one person 62-74 years of age	1,610	715	715	495	3,620
Household contains at least one person age 75 or older	1,370	510	500	370	1,070
Households with one or more children 6 years old or younger	840	400	310	245	2,655

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	70	25	20	260	35	10	0	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	110	30	55	25	220	0	0	40	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	80	65	10	220	0	0	50	25	75
Housing cost burden greater than 50% of income (and none of the above problems)	3,555	1,445	690	50	5,740	840	445	250	150	1,685



FY2021-2025 Consolidated Plan

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	735	840	1,440	1,095	4,110	165	190	325	350	1,030
Zero/negative Income (and none of the above problems)	825	0	0	0	825	140	0	0	0	140

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,875	1,625	835	105	6,440	880	450	335	175	1,840
Having none of four housing problems	2,145	1,540	2,480	2,035	8,200	300	485	980	1,150	2,915
Household has negative income, but none of the other housing problems	825	0	0	0	825	140	0	0	0	140

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,105	585	490	2,180	190	155	200	545
Large Related	85	65	0	150	0	24	40	64
Elderly	1,175	375	165	1,715	615	315	210	1,140
Other	2,160	1,330	1,545	5,035	215	155	155	525
Total need by income	4,525	2,355	2,200	9,080	1,020	649	605	2,274

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	915	310	140	1,365	190	95	70	355
Large Related	30	0	0	30	0	4	0	4
Elderly	755	195	45	995	500	230	60	790
Other	2,055	975	525	3,555	165	130	110	405
Total need by income	3,755	1,480	710	5,945	855	459	240	1,554

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	175	110	85	4	374	0	0	85	25	110

FY2021-2025 Consolidated Plan

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	4	0	4
Other, non-family households	0	0	35	29	64	0	0	0	0	0
Total need by income	175	110	120	33	438	0	0	89	25	114

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	915	302	957	2,174	145	27	3,658	3,830

Table 12 – Crowding Information – 2/2

Data Source: Data for this table comes from the ACS 2015-2019 5-year microdata file, a sample of the full ACS survey responses. Since we are dealing with subgroups from a sample, the uncertainty will be greater. All tables include a 95% confidence interval range. <https://www.census.gov/programs-surveys/acs/microdata/access.html>

**Describe the number and type of single person households in need of housing assistance.**

The City broadly defines households in need of housing assistance as "housing cost burdened," or those that earn 80% or less of AMI while paying 30% or more in housing costs.

Of the 8,195 single person households in Cambridge, 6,122 are housing cost burdened.

Of that number, 3,198 earn below 30% of AMI, 1,500 earn between 30 and 50% of AMI and 1,424 earn between 50 and 80% of AMI.

Approximately 53% of these households are in buildings with 20 or more units.

Approximately 56% are female.

20% live with a disability.

37% are between the ages of 18 to 34, while 28% are 65 years old or older.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Disabled Households:

The City considers a disabled household as one where the head of household or their spouse/partner has one or more of the following difficulties: hearing, vision, cognitive, ambulatory, self-care, or independent living. This includes all households with a disability in need of housing assistance, not just single-person households.

The City estimates there are 5,338 disabled households in Cambridge.

Of that number, 3,400 earn below 80% of AMI, 2,204 pay more than 30% in housing costs and 1,855 earn less than 80% of AMI and pay more than 30% in housing costs.

67% of disabled households are single person and over 90% are 1 and 2 person households.

Over 60% of disabled households are in buildings with 10 or more units.

Domestic Violence:

The Massachusetts Department of Public Health estimates that 1 in 3 women and 1 in 4 men experience some form of domestic violence directly. Data from the Cambridge Police Department reflects consistently with this broader trend. The city will continue working non-profits such as Transition House that are dedicated to providing services to victims of domestic violence, including emergency shelter, transitional housing and permanent housing.

<https://www.cambridgema.gov/cpd/communityresources/domesticviolenceresources>

**What are the most common housing problems?**

Of the housing problems shown in the above tables, by far the most common problem is the housing cost burden. The number of renters and owners that pay more than 30% of their income for housing

expenses is significant and the number of renters and owners that pay more than 50% is even greater. This is not surprising given the very high cost of housing in Cambridge today. The market rents and the market price of homeownership have risen dramatically in recent years and continue to rise.

The City of Cambridge has been very active in working to create additional affordable housing to reduce the cost burden of low and moderate residents. But there are challenges. There is very little available vacant land in Cambridge to build on and existing buildings are often purchased by market rate developers for prohibitive prices. In addition, funding for affordable housing has become tighter. Federal CDBG and HOME grants have decreased over the last decade.

**Are any populations/household types more affected than others by these problems?**

The housing cost burden is a problem that affects all low and moderate income populations and household types in Cambridge. Both renters and home owners are affected by the high cost of housing in the City. The problem is greatest among households from 0 to 30 % AMI, with more than 46% experiencing housing cost burden. These households require the deepest subsidy to serve.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The housing cost burden is a problem that affects all low and moderate income populations and household types in Cambridge. Both renters and home owners are affected by the high cost of housing in the City. The problem is greatest among households from 0 to 30 % AMI, with more than 46% experiencing housing cost burden. These households require the deepest subsidy to serve.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Please see the "Extended Discussions for Public Services and HOPWA Data" report attached at AD-25 for a description and assesment and services for at-risk populations in Cambridge.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Overwhelmingly, housing cost burden is viewed as the primary factor in housing instability and a increased risk of homelessness. Housing cost burden is primarily the result of very high market rate rental housing. Other environmental factors may contribute to and exacerbate instability and the risk of

homelessness. These factors are often mental health issues, substance abuse, unemployment and gaps in employment. The city continually seeks to mitigate each issue when possible. Please see Extended Discussions for Public Services attached at AD-25 for a description of these services.

## **Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,655	1,550	965
White	2,870	825	350
Black / African American	1,310	355	120
Asian	525	145	265
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	640	180	190

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,105	1,000	0
White	1,595	545	0
Black / African American	530	230	0
Asian	530	49	0
American Indian, Alaska Native	15	0	0
Pacific Islander	10	0	0
Hispanic	310	100	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

FY2021-2025 Consolidated Plan

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,935	1,700	0
White	1,820	845	0
Black / African American	230	515	0
Asian	580	165	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	285	135	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,735	1,740	0
White	1,285	1,380	0
Black / African American	75	90	0
Asian	180	140	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	155	90	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:



\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205  
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,755	2,445	965
White	2,515	1,185	350
Black / African American	995	670	120
Asian	490	179	265
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	490	325	190

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,075	2,025	0
White	1,140	1,000	0
Black / African American	185	580	0
Asian	485	95	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	10	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Hispanic	185	225	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,170	3,460	0
White	665	2,000	0
Black / African American	95	645	0
Asian	305	440	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	85	340	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	280	3,185	0
White	180	2,485	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	45	115	0
Asian	14	310	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	14	230	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	27,250	7,600	7,980	970
White	20,030	4,715	4,510	350
Black / African American	2,015	965	1,210	120
Asian	2,995	1,005	1,135	270
American Indian, Alaska Native	35	10	19	0
Pacific Islander	0	10	0	0
Hispanic	1,465	780	760	190

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2011-2015 CHAS  
Source:

**Discussion:**

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

**If they have needs not identified above, what are those needs?**

The high-cost of market rate housing and the high-competition for affordable housing opportunities represent the greatest challenge to those with a disproportionately greater need.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The City has historically sought to increase its stock of affordable housing on a citywide basis, whenever possible. Historic patterns of clustered subsidized housing persist, however. The passage of the Citywide Affordable Housing Zoning Overlay by Cambridge City Council in October of 2020 should ameliorate these concentrations.

The City has historically sought to increase its stock of affordable housing on a citywide basis, whenever possible. Historic patterns of clustered subsidized housing persist, however. The passage of the Citywide Affordable Housing Zoning Overlay by Cambridge City Council in October of 2020 should ameliorate these concentrations.

**NA-35 Public Housing – 91.205(b)**

**Introduction**

Cambridge Housing Authority (CHA) has been and will continue to be forward thinking in the preservation and development of affordable housing, which is especially significant in one of the most expensive housing markets in the nation.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	2	9	7	6	8	0	0	

FY2021-2025 Consolidated Plan

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	1	1	1	1	1	1	0
# Homeless at admission	0	14	1	52	2	29	18	0
# of Elderly Program Participants (>62)	0	9	1,007	490	196	271	5	0
# of Disabled Families	0	58	222	635	121	422	17	0
# of Families requesting accessibility features	0	96	2,065	2,031	489	1,407	39	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	53	950	1,119	280	743	25	0	70
Black/African American	0	41	994	850	191	624	13	0	20



FY2021-2025 Consolidated Plan

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	2	89	42	15	24	1	0	2
American Indian/Alaska Native	0	0	15	9	3	5	0	0	1
Pacific Islander	0	0	7	2	0	2	0	0	0
Other	0	0	10	9	0	9	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	13	194	256	45	201	1	0	8
Not Hispanic	0	83	1,862	1,766	444	1,197	38	0	85

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The waiting list (at the time it closed) indicates that there are 2.79 applicants requesting accessible units to each accessible unit in CHA's public housing portfolio. In comparison, there are 4.42 applicants (not seeking accessible units) on the waiting list for each public housing unit that is not accessible.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Beyond the fundamental components of shelter, which include a safe and healthy living environment both for the population as a whole and based upon accommodated individual needs, CHA considers as essential needs the construction of an environment which is conducive to the positive well-being, and productivity of the residents it serves, a strong sense of community which incorporates social and educational programs designed to empower and enhance the quality of life of its residents, a relationship between management staff and tenants that strives for transparency, and the opportunity for residents to actively engage with and collaborate with the housing authority in all of the above aspects.

**How do these needs compare to the housing needs of the population at large**

Approximately 4.1% of CHA public housing units are accessible units. The waiting list (at the time it closed) indicates that there are 2.79 applicants requesting accessible units to each accessible unit in CHA's public housing portfolio. In comparison, there are 4.42 applicants (not seeking accessible units) on the waiting list for each public housing unit that is not accessible. In this regard, CHA is better able to meet the needs of applicants requesting accessible units than the population at large.

**Discussion**

Please see the Public Housing section (AP-60) of this document for a discussion of CHA's activities and mission.

**NA-40 Homeless Needs Assessment – 91.205(c)**

**Introduction:**

Data sources: 2020 PIT, STELLA Performance Module (10/1/17-9/30/18); Notes: the estimates of # becoming homeless each year are based on new enrollments in the HMIS system during 12 month reporting period; 957 persons in Adult Only households exited the Cambridge homeless system during the reporting year, but we are reporting only the 94 who exited to permanent destinations (vs. unknown or temporary locations).

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	134	255	85	45	412
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	63	367	1,317	683	94	128
Chronically Homeless Individuals	42	165	576	0	0	0
Chronically Homeless Families	0	4	3	0	0	0
Veterans	3	7	49	0	0	0
Unaccompanied Child	5	31	47	0	0	0
Persons with HIV	1	3	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is:  Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

NA

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	217	51
Black or African American	188	11
Asian	8	0
American Indian or Alaska Native	2	0
Pacific Islander	2	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	89	5
Not Hispanic	349	58

Data Source

Comments:

Data source: 2020 PIT

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Based on the CoC’s 2020 PIT count, 134 persons in households with children were living in emergency shelters or transitional housing units on the night of Jan. 29, 2020. Because Massachusetts is a “right to shelter” state, Cambridge does not have households with children living in unsheltered situations. The CoC, in partnership with the State, which manages the system of shelter for homeless families with children, combats family homelessness through prevention funds, rapid rehousing services, emergency shelter and PH units dedicated to households with children. As with all homeless subpopulations in Cambridge, the highest priority need for families with children is for affordable permanent housing units.

The most recent Point in Time (PIT) data collection counted 10 veterans in adult only households and did not count any veteran households with children.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Compared to the 2010 U.S. Census data for Cambridge, the City’s population of persons experiencing homelessness counted in the 2020 PIT shows an overrepresentation of Black and Hispanic persons. The U.S. Census data from 2010 show that 11.7% of Cambridge’s residents are Black, but the 2020 PIT data show that 40% of sheltered homeless persons were Black or African American[1]. The Census data show that just under 8% of the City’s residents are Hispanic, but the 2020 PIT data show that about 19% of the sheltered persons counted identified as Hispanic. Overrepresentation of Black and Hispanic persons in the sheltered homeless population is consistent with trends observed in national homelessness data.

## **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

In Cambridge as elsewhere, the causes and duration of homelessness are highly variable. Homelessness may be largely economic – caused by loss of employment or other financial support – and/or it may be related to substance abuse, mental illness, incarceration, domestic violence, household disintegration, and/or eviction. Homelessness may be brief and situational, it may be episodic and interspersed with periods in housing, or it may be long-term.

The annual Point-in-Time (PIT) and HUD’s newly available STELLA Performance Module (STELLA P) are the CoC’s most reliable data sources for estimating need for Cambridge’s sheltered and unsheltered populations. Using these data sources and HUD’s priorities defined by the Federal Strategic Plan to End Homelessness, the CoC has identified Cambridge’s chronically homeless individuals – comprised primarily of the unsheltered population and the population of long-term stayers in emergency shelter – as the CoC’s highest priority population in need of assistance. These data sources also show that the number of sheltered and unsheltered homeless persons has remained relatively stable over the past several years, despite significant increases in the number of Permanent Supportive Housing (PSH) units and subsidies dedicated to serve persons moving out of homelessness.[1]

Members of the Cambridge CoC consistently identify the lack of affordable rental units and the lack of adequate funding for supportive services as a barrier to housing individuals moving out of chronic homelessness. Increasing the number of affordable permanent housing units coupled with intensive supportive services is the most pressing need for the CoC’s priority population of chronically homeless individuals. Additionally, sustaining funding for street outreach services is a priority to reach vulnerable populations who are unlikely to seek services without dedicated outreach.

### **Discussion:**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

### HOPWA

<b>Current HOPWA formula use:</b>	
Cumulative cases of AIDS reported	5,558
Area incidence of AIDS	5,558
Rate per population	0
Number of new cases prior year (3 years of data)	582
Rate per population (3 years of data)	0
<b>Current HIV surveillance data:</b>	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	0

**Table 27 – HOPWA Data**

\*\*\*Please see: "Extended Discussions on Public Services and HOPWA Data" located at the AD-25 Administration section of this report for full HIV/AIDS data from the MA DPH\*\*\*As a new recipient of HOPWA, and given the difficulty in ascertaining accurate counts of HIV/AIDS, the above data is very cursory. This data is derived from National Center for HIV/AIDS, Viral Hepatitis, STD, and TB Prevention (<https://www.countyhealthrankings.org/app/massachusetts/2020/measure/outcomes/61/datasource?sort=sc-3>) for Middlesex and Essex counties using 2020. The City will try to build out more accurate HIV/AIDS data if possible.

**Data Source**  
**Comments:**

### HIV Housing Need (HOPWA Grantees Only)

<b>Type of HOPWA Assistance</b>	<b>Estimates of Unmet Need</b>
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

**Table 28 – HIV Housing Need**

\*\*\*Please see: "Extended Discussions on Public Services and HOPWA Data" located at the AD-25 Administration section of this report for full HIV/AIDS data from the MA DPH\*\*\*FY2021 is the first year Cambridge will manage the HOPWA grant for Middlesex and Essex counties. Given its late notice in managing the grant and the conditions surrounding 2020, the City has yet to confidently determine unmet need by category and will work with grantees to develop these measures.

**Data Source Comments:**

### Describe the characteristics of special needs populations in your community:

The Department of Human Service Programs (DHSP), with counsel from The Human Services Commission, has identified the following special needs populations within the Cambridge

community: Individuals Experiencing Homelessness, Survivors of Domestic Violence, Linguistic Minorities, the Elderly, Individuals with Disabilities, and Individuals and Families Experiencing Food Insecurity.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Please see the Homelessness, Public Services and ESG sections in this document.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Please see the Homelessness, Public Services and ESG sections in this document.

**Discussion:**

The Human Services Commission, a citizen advisory board, meets monthly with Department of Human Service Programs (DHSP) staff to discuss human services issues relevant to the Cambridge community. The Commission advises the City Manager and Assistant City Manager on human services policies, funding allocations, and needs assessment. Over the years, the Commission has responded to local needs by recommending Community Development Block Grant (CDBG) funding for a wide range of programs offered by the City and community agencies. One important means the Commission uses for gathering information on local human services trends is discussion at monthly meetings and testimony at periodic needs assessment public hearings. Human Services Commission meetings are open to the public. Notices of meetings are posted at City Hall, on the City of Cambridge’s online calendar, and DHSP’s online calendar.

With ongoing consultation with the Human Services Commission and non-profit organizations serving low-income Cambridge residents, DHSP has identified the following priority areas:

- Children/Youth/Family Support Domestic Violence Linguistic Minorities Homelessness Emergency Food Resources Elderly/Individuals with Disabilities Youth Employment/Life Skills

Since CDBG funding has decreased for FY2016, the Commission has recommended granting a one-year renewal to agencies currently receiving CDBG Public Services funding. Dependent on future CDBG funding allocations, the Commission will consider recommending the issuance of an RFP to address some of the identified needs. Notifications to organizations and placing a legal notice in the local newspaper will follow. Applicants will be required to address the themes described above in their proposals





## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Resources to target improved Public Facilities is not currently seen as a Need for the City of Cambridge.

### **How were these needs determined?**

The City typically uses tax revenues and other non-HUD avenues of funding to support, create and maintain Public Facilities.

### **Describe the jurisdiction’s need for Public Improvements:**

As with most Cities, Cambridge faces a high cost of maintaining its infrastructure in a way that is equitable to all residents and neighborhoods. As a very old and densely populated City in a region with extreme temperature fluctuations and weather events, the physical infrastructure is in constant need of repair, upgrade and improvement.

The City has used CDBG and other HUD funds to repair and improve streets and sidewalks in primarily low and moderate income neighborhoods in the past, and will consider that approach if necessary going forward.

### **How were these needs determined?**

These needs represent an on-going concern related to the routine up-keep of the physical infrastructure and are identified on a case-by-case basis.

### **Describe the jurisdiction’s need for Public Services:**

Please see the Homelessness, Public Services & ESG Discussion and the Housing Discussion located in this document.

### **How were these needs determined?**

Please see the Homelessness, Public Services & ESG Discussion and the Housing Discussion located in this document.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Cambridge has a very high cost of housing, relative not only to the region or metro area, but also to its own recent past. As of 2019, median sales prices were \$1,500,000 for a single family, \$1,400,000 for a two family, and \$760,000 for a condominium. Compared to the filing of the last Consolidated Plan in 2016, These prices represent an increase of 25% for single family houses, 49% for two family and 32% for condominiums. By way of comparison, the Consumer Price Index rose by 6.25% over the same period.

According to the Massachusetts Area Planning Council survey of asking rents, in the 3rd quarter of 2019, the median rents for the City of Cambridge were \$2,550 for a one bedroom, \$3,195 for a two bedroom and \$3,550 for a three bedroom. These asking rents are 11%, 13% and 3% greater, respectively, than those from 2016.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,340	9%
1-unit, attached structure	3,065	6%
2-4 units	15,235	31%
5-19 units	9,335	19%
20 or more units	16,365	34%
Mobile Home, boat, RV, van, etc	70	0%
<b>Total</b>	<b>48,410</b>	<b>100%</b>

**Table 29 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	125	1%	2,500	9%
1 bedroom	2,515	15%	9,965	36%
2 bedrooms	6,055	37%	10,200	37%
3 or more bedrooms	7,540	46%	4,910	18%
<b>Total</b>	<b>16,235</b>	<b>99%</b>	<b>27,575</b>	<b>100%</b>

**Table 30 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

#### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As of June 2019, 15.8%, of Cambridge’s housing stock consists of affordable housing units. Many of these units, but not all, receive direct public subsidies. Traditional public housing managed by the Cambridge Housing Authority includes over 2,700 units in family, elderly, and special needs housing. There are an additional 4,900 units of affordable housing that include large and small rental developments, as well as affordable homeownership units. This results in a total of over 8,165 units of affordable housing. Many privately owned affordable rental units are managed by established and experienced non-profits. There are also a substantial number of rental units owned and managed by for-profit owners. Map 8 shows the location of existing affordable housing in Cambridge as well as the areas of the city experiencing more rapid residential growth with properties that include affordable units through Inclusionary Zoning.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The City invests greatly in both the creation of new affordable housing and the preservation of its existing housing stock. There is expected to be a net increase in the affordable housing stock over the next five years.

**Does the availability of housing units meet the needs of the population?**

The number of housing units does not meet the needs of the population of the City of Cambridge. The vacancy rate is under 3%, showing how strong the demand is for all housing in Cambridge. For affordable housing the demand is even stronger. The City has a list of 270 households who are waiting for affordable homeownership units, and more than 1000 households who are waiting for affordable rental units. The Cambridge Housing Authority has a waiting list of 9500 households

**Describe the need for specific types of housing:**

The market is not providing enough units for all types of housing in Cambridge. Both rental and homeownership housing units are needed. Low and moderate income households have a strong need for housing that is not being provided by the market. Units are also needed at all bedroom sizes, ranging from rooms for those transitioning from homelessness to family-sized homeownership. In recent years the demand for affordable three bedroom units has far over stripped demand.

Recent updates to the City's Inclusionary Zoning policy incentivizes the creation of a higher percentage of 2 and 3 bedroom units.

**Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	567,200	581,700	3%
Median Contract Rent	1,336	1,624	22%

Table 31 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,590	13.0%
\$500-999	2,895	10.5%
\$1,000-1,499	5,650	20.5%
\$1,500-1,999	7,845	28.5%
\$2,000 or more	7,590	27.5%
<b>Total</b>	<b>27,570</b>	<b>100.0%</b>

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,665	No Data
50% HAMFI	4,890	89
80% HAMFI	7,895	374
100% HAMFI	No Data	712
<b>Total</b>	<b>15,450</b>	<b>1,175</b>

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,394	1,561	1,902	2,383	2,571
High HOME Rent	1,329	1,425	1,712	1,970	2,178

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	1,037	1,111	1,333	1,540	1,718

**Table 34 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

Currently in Cambridge there is not enough housing for households at any income level. The fact that the vacancy rate is less than 3% demonstrates that demand for housing exceeds supply at all levels. For low and moderate income households there are waiting list for affordable rental and homeownership units. There is a gap between the market rental and purchase price. While this is most acute for those at the lowest levels of AMI, it is increasingly difficult for moderate income households to find housing they can afford.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Housing affordability is expected to remain the same or decrease in the next few years. Robust commercial development continues to bring high paying jobs to the city, increasing demand for local housing. If the vacancy rate remains low, home values and rents will continue to rise.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The market rents for Cambridge are significantly above the HOME Rents/FMRs. For example, in 2014 both the Fair Market Rent and the HIGH HOME Rent for a one bedroom are \$1,164. But the median asking price for a one bedroom is \$2,300. These numbers emphasize how important it is for Cambridge to both create new affordable housing and preserve existing affordable housing.

**Discussion**

# MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

## Introduction

### Definitions

The City of Cambridge defines “substandard condition” as not meeting the Massachusetts State Sanitary Code, specifically Chapter II of the State Sanitary Code [ 105 CMR 41 0.000] entitled Minimum Standards of Fitness for Human Habitation.

The City of Cambridge defines “substandard condition but suitable for rehabilitation” as not meeting the State Sanitary Code and also financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,100	25%	11,480	42%
With two selected Conditions	100	1%	455	2%
With three selected Conditions	40	0%	60	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,995	74%	15,575	56%
<b>Total</b>	<b>16,235</b>	<b>100%</b>	<b>27,570</b>	<b>100%</b>

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,245	8%	2,640	10%
1980-1999	2,050	13%	3,090	11%
1950-1979	1,555	10%	7,565	27%
Before 1950	11,385	70%	14,270	52%
<b>Total</b>	<b>16,235</b>	<b>101%</b>	<b>27,565</b>	<b>100%</b>

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,940	80%	21,835	79%



Housing Units build before 1980 with children present	1,365	8%	515	2%
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**Table 37 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 38 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Generally the condition of rental and homeowner housing in Cambridge is very good. There are still some units of housing that can be defined as substandard and need rehabilitation. Any rehabilitation, even if minor, can be burdensome for low and moderate income residents. To defray that burden, the City’s Home Improvement Program supplies loans and technical assistance to low and moderate income homeowners to help them with rehabilitation of their units.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Since more than 80% of units in Cambridge were built prior to 1980, a large number of the housing units had lead paint based hazards at one time. Many of these units, especially units occupied by low or moderate income families, have been de-leaded over time through a number of programs. For 15 years Cambridge had a program called Lead Safe that de-leaded many homes. The Cambridge Housing Authority also has a de-leading program. And any affordable units that the City has helped to create or rehab have been de-leaded prior to renting or selling to low and moderate income persons. The City’s Home Improvement Program continues to provide funding and other assistance to de-lead homes owned by low and moderate income residents.

## Discussion

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

#### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	100	2,348	2,393	560	1,833	239	0	2,511
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 39 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

For all questions related to Public Housing, please see: The Public Housing section of this document and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

## Public Housing Condition

Public Housing Development	Average Inspection Score
Putnam Gardens	64c
Daniel F. Burns Apartments	74b
Roosevelt Towers	N/A

Table 40 - Public Housing Condition

### Re: Inspections

Cambridge Housing Authority had a large number of inspections a few years ago that gave us a 3-year exemption. By the time most of the properties were due for a subsequent inspection, most of our developments had exited the Public Housing program either via RAD or Section 18 Demo/Dispo.

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

For all questions related to Public Housing, please see: The Public Housing section of this document and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

For all questions related to Public Housing, please see: The Public Housing section of this document and Cambridge Housing Authority's annual Moving to Work (MTW) submissions located at: <http://cambridge-housing.org/about/mtw/plansreport.asp>

### Discussion:

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	66	0	88	57	0
Households with Only Adults	181	95	29	423	0
Chronically Homeless Households	0	0	0	153	0
Veterans	0	0	0	165	0
Unaccompanied Youth	0	22	0	0	0

**Table 41 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments: SOURCE: 2020 Housing Inventory Chart (HIC)

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Homeless Services Continuum of Care (CoC) includes a variety of programs and services designed to reach out to, assess, encourage, and support persons experiencing homelessness: (a) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

a) Street outreach targeting unsheltered persons is provided primarily by CASPAR's First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot's First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its "homeless unit," in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.

b) Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).

c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women's Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR's Emergency Services Center (ESC) and the Salvation Army's Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge's Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.

d) Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile

medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.

e) The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The Homeless Services Continuum of Care (CoC) includes a variety of programs and services designed to reach out to, assess, encourage, and support persons experiencing homelessness: (a) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

a) Street outreach targeting unsheltered persons is provided primarily by CASPAR's First Step Street Outreach project (supported by CoC, ESG and CDBG funds) and Eliot's First Step Mental Health Expansion program (supported by CoC funds). These street outreach projects provide more than 80 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its "homeless unit," in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.

b) Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).

c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women's Drop-in (females) and Youth on Fire (young adults) operate very low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food,

clothing, phones, showers, etc.). CASPAR's Emergency Services Center (ESC) and the Salvation Army's Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge's Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.

d) Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.

e) The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

# MA-35 Special Needs Facilities and Services – 91.210(d)

## Introduction

### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	75
PH in facilities	20
STRMU	96
ST or TH facilities	33
PH placement	56

Table 42– HOPWA Assistance Baseline

Data Source Comments:

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. MSC staff utilize a municipal Rental Assistance fund, the Cambridge Housing Assistance Fund, the Cambridge Fund for Housing the Homeless, and other smaller pots of funding. Access is by self referral or by referral from a multitude of non-profit partners, churches, food pantries, City Hall, Court-based landlord/tenant mediation programs, or one of the following:

- The Cambridge School Department's Family Resource CenterThe Cambridge Department of Veterans' Services (Note that the DVS can contribute State funds to help prevent eviction);The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center.

In addition to prevention services, the Cambridge Multi-Service Center (MSC) offers short term case management for homeless and at-risk individuals. MSC clients are easily referred by case managers to a range of co-located specialized services, including mental health counseling, substance abuse counseling, money management assistance, legal assistance, help accessing mainstream benefits, and free telephone access. Although ongoing clients are encouraged to schedule appointments with their



case manager, staff are available to assist walk-in homeless clients and persons referred by any and all sources.

A designated staff person at the Cambridge Multi-Service Center for the Homeless (who also maintains office hours at the City's Senior Center) provides housing search assistance (and related case management support) to homeless (and at-risk) elders and persons with disabilities.

The state-funded Cambridge Department of Veterans' Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's

Agent collaborates with the MSC to obtain matching funds required by State law. Veterans who first seek services from other Continuum providers are routinely also referred to the DVS for specialized assistance.

The City's Fuel Assistance Program uses LIHEAP, state fuel assistance funds, and Emergency Food and Shelter Program (EFSP) funds to help low income households pay utility arrearages and rent arrearages (if heat is included in rent).

In addition to these services, Cambridge hosts several organizations working to address the housing and supportive service needs of at-risk persons who are not homeless. The summary below provides a brief overview of these services. Please see the Cambridge Somerville Resource Guide, [www.cambridgesomervilleresourceguide.org](http://www.cambridgesomervilleresourceguide.org), for a full listing of services available for special needs populations in the jurisdiction.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management funded by the Mass. Department of Mental Health. Depending on their housing status, clients receive assistance from a DMH case manager, a DMH-funded residential case manager, the Assertive Community Treatment (ACT) team in resolving a housing crisis, or in obtaining supported housing, if needed.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will use its HOPWA award to fund existing programs in Middlesex County and Essex County that provide supportive services to individuals in subsidized affordable housing units living with HIV/AIDS.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City will use its HOPWA award to fund existing programs in Middlesex County and Essex County that provide supportive services to individuals in subsidized affordable housing units living with HIV/AIDS.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Cambridge faces many barriers to the production and retention of affordable housing. Some, such as the high demand for housing and high cost of construction, are not affected by public policy. As a built-out urban area, it is very difficult to find developable land. The public policy that most constrains affordable housing development is the current zoning ordinance limits the number of units that can be created on many parcels. The scarcity of development opportunities drives up the cost of acquiring sites, and often the zoning is too constrained to allow the number of units necessary to make affordable housing development feasible.

The elements of the zoning code that have a particular impact are the parking requirements, which often require the construction of expensive underground parking; density and height limits; and open space requirements. Developers of market-rate housing can increase their prices enough to cover the higher costs associated with these zoning constraints, making it difficult for developers of affordable projects to compete for sites.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	28	0	0	0	0
Arts, Entertainment, Accommodations	4,919	0	11	0	-11
Construction	699	0	2	0	-2
Education and Health Care Services	17,001	0	37	0	-37
Finance, Insurance, and Real Estate	4,064	0	9	0	-9
Information	2,006	0	4	0	-4
Manufacturing	1,572	0	3	0	-3
Other Services	1,625	0	4	0	-4
Professional, Scientific, Management Services	9,597	0	21	0	-21
Public Administration	0	0	0	0	0
Retail Trade	3,179	0	7	0	-7
Transportation and Warehousing	605	0	1	0	-1
Wholesale Trade	983	0	2	0	-2
Total	46,278	0	--	--	--

**Table 43 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	66,295
Civilian Employed Population 16 years and over	63,000
Unemployment Rate	4.96
Unemployment Rate for Ages 16-24	10.38
Unemployment Rate for Ages 25-65	3.92

**Table 44 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	30,085
Farming, fisheries and forestry occupations	1,870
Service	3,940
Sales and office	8,990
Construction, extraction, maintenance and repair	750
Production, transportation and material moving	750

**Table 45 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,060	60%
30-59 Minutes	19,640	35%
60 or More Minutes	2,995	5%
<b>Total</b>	<b>56,695</b>	<b>100%</b>

**Table 46 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,200	240	1,010

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,310	240	1,085
Some college or Associate's degree	4,145	460	1,110
Bachelor's degree or higher	39,275	1,455	7,525

**Table 47 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	55	75	300	595	930
9th to 12th grade, no diploma	320	330	350	795	730
High school graduate, GED, or alternative	4,705	1,305	775	2,545	2,240
Some college, no degree	11,330	1,405	890	2,135	1,120
Associate's degree	175	475	240	570	275
Bachelor's degree	4,950	12,020	2,790	4,555	1,505
Graduate or professional degree	1,015	13,780	7,590	7,570	4,700

**Table 48 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,311
High school graduate (includes equivalency)	31,275
Some college or Associate's degree	32,425
Bachelor's degree	50,002
Graduate or professional degree	64,142

**Table 49 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

-Higher Education

-Biotechnology

-Government

-Software Development

-Healthcare

-Internet Technology & Development

For a list of the current Top 25 Employers, see:

<http://www.cambridgema.gov/CDD/factsandmaps/economicdata/top25employers.aspx>

### **Describe the workforce and infrastructure needs of the business community:**

Cambridge's top employment sectors feature a highly educated and skilled workforce. The primary work of these employers is intellectually based, and does not require the supporting physical infrastructure that many large scale manufacturing based employers require. Cambridge is home to two of the world's leading universities (MIT & Harvard) and the Boston metro-area is home to dozens more highly regarded universities and colleges. Cambridge also presents employers with a very high quality of life, which is increasingly essential in attracting top talent in very competitive industries. A robust and urban environment is increasingly seen as attractive to employers and employees alike.

Support staff at these institutions and companies must also be skilled both generally, and in ways specific to the operation.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The types of industries that dominate Cambridge's economic landscape, and the continued evolution of those and associated industries, creates a higher demand on affordable housing opportunities for the whole community. Cambridge currently enjoys a very robust and effective economy, but as more highly skilled and highly compensated individuals locate in Cambridge it creates a great deal of pressure on the housing market, forcing high market rates even higher. This continuing trend makes it increasingly difficult for current Cambridge residents in market rate housing to remain in the City, while also making all housing more expensive for potential homeowners and renters alike.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Cambridge has a very high number of highly educated residents, which corresponds directly with the portfolio of its top employers. There exists a gap, however, which precludes a large segment of the population who do not have post secondary and above degrees from participating in Cambridge's economic prosperity.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City of Cambridge provides support to Just-A-Start for its Cambridge Biomedical Careers Program. This eight month program is designed to enable residents to complete a Certificate in Biomedical Sciences to prepare them for entry level jobs at local biotechnology companies, universities, research institutions, clinical laboratories and hospitals.

The City's Economic Development Division also conducts workshops to help individuals and microenterprises learn and develop skills crucial to success in the modern environment.

(See: SP-45/AP-20 Goals 5 and 8; and the Economic Development & NRSA Discussion located at AD-25)

The City also offers an array of adult job and career training services through its Department of Human Service Programs, with a focus on developing the technical and interpersonal skills required to obtain and maintain employment.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

No.

**Discussion**



## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Being a largely built-out and very dense city with an increasing blending of upper and lower income households, the City considers all housing activities to occur on a citywide basis. To its knowledge, the City does not have a specific part or parts of the City with a disordinately prevalent number of housing units with multiple problems compared to the whole.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Neighborhoods radiating out from Central Square, including Area 4, Wellington-Harrington, Cambridgeport and Riverside represent the neighborhoods with the greatest concentration of both minority and low-income residents. This area constitutes the NRSA East.

### **What are the characteristics of the market in these areas/neighborhoods?**

Cambridge's very high cost of living and high demand for real-estate makes these neighborhoods very socially and economically blended. Larger public housing facilities and other dedicated affordable housing units maintain a fairly consistent percentage of housing stock for low and moderate income households, while the market-rate housing continues to escalate as seen citywide.

### **Are there any community assets in these areas/neighborhoods?**

Yes, the City invests a great deal in these neighborhoods through the creation and maintaining of community parks & playgrounds, senior centers and youth centers.

### **Are there other strategic opportunities in any of these areas?**

Cambridge is largely built-out, and all areas remain in high demand. The City will always look for opportunities to assist low and moderate-income residents on a case by case basis with a citywide approach.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband coverage extends throughout the entire City of Cambridge. Overall, 90% of households subscribe to broadband internet access. Among those who do not currently subscribe are large proportions of households where the householder is Black (23%), 65 or older (27%), or whose highest level of education is a high school diploma (26%). During the 2020 lower cost broadband subscriptions were offered to lower income households.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The City of Cambridge continues to investigate options for increasing competition among internet service providers.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Based on the best available science, the City of Cambridge has committed to prepare the community for the unavoidable impacts of climate change. The City will continue to work on reducing its contribution of greenhouse gas emissions, which are the primary cause of climate change, in an effort to help slow the rate and extent of impacts. But it is clear that some impacts are already occurring and more is to come.

Please see the City's Climate Change & Resilience Plan at:

<https://www.cambridgema.gov/CDD/Projects/Climate/climatechangeresilienceandadaptation>

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Cambridge's citywide approach to the creation of affordable housing, and the generally citywide nature of the threat of climate change puts many low and moderate-income residents at risk. For a full accounting of Cambridge's Climate Change Planning, please visit:

<https://www.cambridgema.gov/CDD/climateandenergy/climatechangeplanning>

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan addresses the priority needs of the City. The primary goals are the continuance of improving the quality of life of low and moderate income residents. The City will prioritize programs that meet eligibility requirements and meet the greatest needs of low and moderate income residents.

During the period covered by this Consolidated Plan, the City may, at its discretion, choose to shift funding priorities from the Goals and Projects as stated, to other eligible activities. AS shift in funding would be based on specific conditns of circumstance, opportunity or need, and would be consistent with the City's overall mission of utilizing its allocations of CDBG, HOME, ESG and HOPWA funds to most effectively meet the greatest needs of its low and moderate-income residents.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 50 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	NRS EAST
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	7/1/2005
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>This Neighborhood Revitalization Strategy Area (NRSA) is the result of amending the area of Cambridge’s existing NRSA utilizing 2018 low/mod summary data from the American Community Survey (ACS).</p> <p><b>Based on this data, the NRSA must be a contiguous area that is greater than 50% residential and is comprised of at least 55.36% low and moderate-income residents.</b> That resulting NRSA allows the City to incorporate previously excluded areas, while losing some areas due to demographic changes related income. The NRSA area the City has selected is consistent with HUD guidelines. 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, as well as businesses located in Inman Square and along Cambridge Street. The NRSA extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington and Inman Square Neighborhoods) and also includes businesses located along Massachusetts Avenue between Central and Harvard Squares. 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 NRSA are derived from 2018 ACS census tract and block group data.</p> <p>The NRSA East area was slightly modified to include portions of the Riverside and Cambridgeport Neighborhoods, A combination of public, private and non-profit affordable housing developments located at Cambridge Port Commons and Putnam Green that are adjacent to the NRSA were included for the FY2021 update. The inclusion of businesses along Cambridge</p>
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		Street, in Inman Square and along Massachusetts Ave. between Central and Harvard Squares remain.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>Identify the needs in this target area.</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>What are the opportunities for improvement in this target area?</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>Are there barriers to improvement in this target area?</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
<b>2</b>	<b>Area Name:</b>	NRS WEST
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	7/1/2005
	<b>% of Low/ Mod:</b>	

<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	<p>Like the NRSA East, the NRSA West represents an update and renewal of the 2016 NRSA West utilizing 2018 ACS census and block group data. 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. The area has been substantially expanded to the Belmont border to include a large public housing development. 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. <b>As with the NRSA East, the NRSA West must be a contiguous area that is greater than 50% residential and is comprised of at least 55.36% low and moderate-income residents.</b></p> <p>The NRSA West also includes the additions of businesses along the northern section of Massachusetts Avenue, as well as affordable housing developments that exist in parcels adjacent to the NRSA West general footprint at the Daniel F. Burns Apartments, Walden Square and Lincoln Way apartments, Webster Street, Russell Apartments and Webster Street apartments.</p>
<b>Include specific housing and commercial characteristics of this target area.</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.



	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>Identify the needs in this target area.</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>What are the opportunities for improvement in this target area?</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
	<b>Are there barriers to improvement in this target area?</b>	Please see the "NRSA 2021-2025" attachment in the AD-25 Section of this report for a full and detailed description of the NRSA's, the neighborhoods they serve, the programs targeted to these areas and the process by which these areas were selected and defined.
<b>3</b>	<b>Area Name:</b>	City of Cambridge
	<b>Area Type:</b>	Eligible Activities in the City of Cambridge
	<b>Other Target Area Description:</b>	Eligible Activities in the City of Cambridge
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>4</b>	<b>Area Name:</b>	Essex County
	<b>Area Type:</b>	HOPWA program service area
	<b>Other Target Area Description:</b>	HOPWA program service area
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	In November of 2019, Cambridge was awarded the HOPWA program grant. Unlike other HUD grants Cambridge receives as an entitlement community, the HOPWA grant covers all activities across Middlesex and Essex counties.  The City will continue working withn local and regional partners to ensure the most equitable and impactful distribution of HOPWA funds to organizations across Middlesex and Essex counties.
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		

<b>5</b>	<b>Area Name:</b>	Middlesex County
	<b>Area Type:</b>	HOPWA program service area
	<b>Other Target Area Description:</b>	HOPWA program service area
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	In November of 2019, Cambridge was awarded the HOPWA program grant. Unlike other HUD grants Cambridge receives as an entitlement community, the HOPWA grant covers all activities across Middlesex and Essex counties.  The City will continue working with local and regional partners to ensure the most equitable and impactful distribution of HOPWA funds to organizations across Middlesex and Essex counties.
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate-income households reside. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the

affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next five years.

The City has updated its existing Neighborhood Revitalization Strategy Areas with 2011-2017 ACS data. The new NRSAs were approved on August 19, 2020, with an effective start date of July 1, 2020. The NRSA footprints will remain largely the same, as will the programs geared to serve residents of the NRSAs. These areas represent the greatest number and percentage of low and moderate-income and minority residents. Please see the NRSA attachment at AD-25 for a more comprehensive discussion of the new NRSA's.

The City has also received the HOPWA allocation for all of Middlesex and Essex counties for FY2021. The City has maintained proportional funding levels to existing HOPWA recipients throughout Middlesex and Essex counties, and will shift funding priorities based on demonstrable need.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 51 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	NRS EAST NRS WEST
	<b>Associated Goals</b>	Affordable Homeownership Affordable Rental Housing Housing Stabilization CDBG - Administration HOME - Administration HOPWA
	<b>Description</b>	Increase the availability of affordable homeownership and rental housing units in the City, while preserving and stabilizing the existing affordable housing stock.
	<b>Basis for Relative Priority</b>	The high cost of housing and scarcity of market rate affordable housing is the greatest challenge facing low and moderate-income residents in Cambridge.
2	<b>Priority Need Name</b>	Quality Public Services

<b>Priority Level</b>	High
<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	NRS EAST NRS WEST
<b>Associated Goals</b>	Bio-Med Careers Program Food Insecurity Services for Seniors and Persons with Disabilities Legal Services Youth Services Domestic Violence Prevention & Treatment Employment & Lifeskills Training Improve Access for Linguistic Minorities CDBG - Administration HOPWA
<b>Description</b>	A broad array of Public Services geared to help low and moderate-income Cambridge residents and families.

	<b>Basis for Relative Priority</b>	A broad array of quality public services are crucial to sustaining Cambridge's low and moderate-income residents, and to improve their quality of life and give them opportunities to increase their stability and economic viability
<b>3</b>	<b>Priority Need Name</b>	Economic Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	NRS EAST NRS WEST
	<b>Associated Goals</b>	Microenterprise Assistance Small Business Enhancement Program Retail Accessibility Program Bio-Med Careers Program CDBG - Administration
	<b>Description</b>	A variety of resources aimed at helping microenterprises and residents succeed in Cambridge's economy.
	<b>Basis for Relative Priority</b>	As the cost of commercial real-estate and housing continue to escalate in Cambridge, it is crucial to provide resources and skills training to low and moderate income individuals, microenterprises and locally owned and operated retailers to remain viable in the City's high-skilled economy.
<b>4</b>	<b>Priority Need Name</b>	Homeless Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	NRS EAST NRS WEST Eligible Activities in the City of Cambridge
	<b>Associated Goals</b>	Legal Services ESG - Emergency Shelter Services ESG - Street Outreach ESG - Homeless Prevention & Rapid Re-Housing ESG - HMIS CDBG - Administration
	<b>Description</b>	Crucial services for Cambridge's homeless and at-risk population.
	<b>Basis for Relative Priority</b>	Emergency Shelter, Homeless Prevention, Street Outreach and Rapid Re-Housing for individuals and families that are homeless or at-risk.
5	<b>Priority Need Name</b>	Suitable Living Environment
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle



<b>Geographic Areas Affected</b>	NRS EAST NRS WEST
<b>Associated Goals</b>	Retail Accessibility Program CDBG - Administration Streets & Sidewalks, Parks & Playgrounds
<b>Description</b>	Improvements in the physical infrastructure of the City, including Parks & Playgrounds and Streets & Sidewalks.
<b>Basis for Relative Priority</b>	Provide for a reliable and quality street and sidewalk infrastructure in low and moderate-income neighborhoods.

**Narrative (Optional)**

Feedback from residents across all types and methods of interactions by the City aimed at ascertaining their greatest needs overwhelmingly supports Affordable Housing as the highest Priority Need.

The very high cost of living in Cambridge also establishes Economic Development and Public Services activities as High Priority Needs, as individuals, families and businesses struggle to remain in Cambridge.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The City considers all types of development on a citywide and case-by-case basis as opportunities arise.
TBRA for Non-Homeless Special Needs	The City considers all types of development on a citywide and case-by-case basis as opportunities arise.
New Unit Production	The City considers all types of development on a citywide and case-by-case basis as opportunities arise.
Rehabilitation	The City considers all types of development and rehabilitation activities on a citywide and case-by-case basis as opportunities arise. Typically, however, Rehabilitation projects occur in the City's NRSAs.
Acquisition, including preservation	The City considers all types of development on a citywide and case-by-case basis as opportunities arise.

**Table 52 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City will receive Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG) entitlement community grant funding from HUD in FY2021.

The City has managed the CDBG, HOME and ESG grants for many years. FY2021 will be the first year the City manages the HOPWA grant, which serves all of Middlesex and Essex counties.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,600,179	60,000	0	2,660,179	10,400,716	Assumes Level Funding in years 2 through 5 of FY2021-2025 Con Plan time period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	613,140	0	0	613,140	2,452,560	Funding in years 2 through 5 of FY2021-2025 Con Plan time period.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,802,600	0	0	1,802,600	7,210,400	Funding in years 2 through 5 of FY2021-2025 Con Plan time period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	228,505	0	0	228,505	914,020	Funding in years 2 through 5 of FY2021-2025 Con Plan time period.

Table 53 - Anticipated Resources

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

The City has historically been very successful at leveraging funds to support its programs, particularly in its efforts to create and maintain affordable housing.

For its programs in FY2021 the City anticipates robust leveraged funding from a wide array of sources.

Other Federal: \$1,692,243

State of MA: \$154,629,869

Local / City: \$29,057,025

Private / Other: \$40,022,613

Total: \$225,401,751

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

NA

**Discussion**

During the the process for this Consolidated Plan, the United States experienced the on-set of the COVID-19 global pandemic. In response to the hardships experienced by the resulting quarantine protocols, Congress passed the CARES Act to provide financial assistance to individuals and businesses. The CDBG, ESG and HOPWA programs were utilized as conduits for these funds. Of these CARES Act funds, Cambridge received \$2,785,952 in CDBG, \$3,056,817 in ESG and \$262,330 in HOPWA, for a total of \$6,105,099. These funds were attached to the City's FY2020 (FFY2019) Action Plan through two Substantial Amendments (June and November of 2020).

These CARES Act funds are primarily targeted at small businesses and individuals facing a housing crisis due to the economic impact of COVID-19, reflecting the goals laid out in this document. At the time of this Plan's submission, the COVID-19 pandemic remains a threat to public health and therefore presents great economic disruption. The City feels it has effective programs in place, and will continue to monitor the needs of the community as external circumstances evolve. It is reasonable to assume that some or much of this Plan might be impacted by the on-going COVID-19 crisis, and the City will respond as-needed in compliance with local and federal standards and guidance.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF CAMBRIDGE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Cambridge Housing Authority		Public Housing	Jurisdiction

Table 54 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Cambridge has a strong record in utilizing HUD funds for the benefit of its low and moderate-income residents. While longstanding and strong relationships exist between the City and its key partners and stakeholders, a continual effort is made to strengthen the relationships and enhance the services and programs we provide to the residents. This is achieved regular and on-going coordination at several levels, from formal monthly meetings to incidental and on-going collaboration.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X		X
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	

<b>Street Outreach Services</b>			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

Table 55 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Please see the Homelessness, Public Services & ESG Discussion in this document.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Please see the Homelessness, Public Services & ESG Discussion in this document.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Please see the Homelessness, Public Services & ESG Discussion in this document.



## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Homeownership	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$1,159,686 HOME: \$1,379,565	Homeowner Housing Added: 128 Household Housing Unit  Direct Financial Assistance to Homebuyers: 137 Households Assisted
2	Affordable Rental Housing	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$1,159,686 HOME: \$1,379,565	Rental units constructed: 500 Household Housing Unit  Other: 166 Other
3	Housing Stabilization	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	CDBG: \$4,589,999	Homeowner Housing Rehabilitated: 75 Household Housing Unit  Other: 150 Other
4	Microenterprise Assistance	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$410,000	Businesses assisted: 175 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Small Business Enhancement Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$518,320	Businesses assisted: 50 Businesses Assisted
6	Retail Accessibility Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Economic Opportunities Suitable Living Environment	CDBG: \$250,000	Businesses assisted: 25 Businesses Assisted
7	Bio-Med Careers Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Quality Public Services Economic Opportunities	CDBG: \$495,000	Public service activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
8	Food Insecurity	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$270,300	Public service activities other than Low/Moderate Income Housing Benefit: 19750 Persons Assisted
9	Services for Seniors and Persons with Disabilities	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$201,400	Public service activities other than Low/Moderate Income Housing Benefit: 2700 Persons Assisted
10	Legal Services	2020	2024	Homeless Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services Homeless Services	CDBG: \$262,300	Public service activities other than Low/Moderate Income Housing Benefit: 6375 Persons Assisted
11	Youth Services	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$174,900	Public service activities other than Low/Moderate Income Housing Benefit: 1645 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Domestic Violence Prevention & Treatment	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$185,500	Public service activities other than Low/Moderate Income Housing Benefit: 260 Persons Assisted
13	Employment & Lifeskills Training	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$351,500	Public service activities other than Low/Moderate Income Housing Benefit: 2425 Persons Assisted
14	Improve Access for Linguistic Minorities	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST City of Cambridge	Quality Public Services	CDBG: \$270,125	Public service activities other than Low/Moderate Income Housing Benefit: 1350 Persons Assisted
15	ESG - Emergency Shelter Services	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$635,752	Homeless Person Overnight Shelter: 1000 Persons Assisted
16	ESG - Street Outreach	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$109,740	Other: 100 Other
17	ESG - Homeless Prevention & Rapid Re-Housing	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$371,325	Homelessness Prevention: 100 Persons Assisted
18	ESG - HMIS	2020	2024	Homeless	NRS EAST NRS WEST City of Cambridge	Homeless Services	ESG: \$25,708	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	CDBG - Administration	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	NRS EAST NRS WEST	Affordable Housing Quality Public Services Economic Opportunities Homeless Services Suitable Living Environment	CDBG: \$2,612,179	Other: 1 Other
20	HOME - Administration	2020	2024	Affordable Housing	NRS EAST NRS WEST	Affordable Housing	HOME: \$306,570	Other: 1 Other
21	Streets & Sidewalks, Parks & Playgrounds	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Suitable Living Environment	CDBG: \$150,000	Other: 1 Other
22	HOPWA	2020	2024	HOPWA	City of Cambridge Middlesex County Essex County	Affordable Housing Quality Public Services	HOPWA: \$9,013,000	Other: 465 Other

**Table 56 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Affordable Homeownership
	<b>Goal Description</b>	Increase affordable homeownership opportunities for individuals families. The City plans to achieve this through both the creation of new affordable homewonership inits, the preservation of existing dedicated affordable homeownership units, and through financial assistance to first-time homebuyers via the HomeBridge program.
<b>2</b>	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	Increase the dedicated affordable rental housing stock in Cambridge through the addition of new units, while maintaining all existing affordable rental units.
<b>3</b>	<b>Goal Name</b>	Housing Stabilization
	<b>Goal Description</b>	Stabilize residents in their homes through maintaining the current affordable housinmg stock through rehabilitation and through the Housing Stabilization Program, which provides financial assistance to homeowners and renters.
<b>4</b>	<b>Goal Name</b>	Microenterprise Assistance
	<b>Goal Description</b>	To cultivate a supportive environment for income-eligible micro-enterprises, businesses and residents, with particular emphasis on small, women and minority-owned businesses.  Cambridge's Economic Development Division (EDD) will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises and/or individuals and businesses located in the City's two NRS areas. Services will include workshops and individual business consultations.

5	<b>Goal Name</b>	Small Business Enhancement Program
	<b>Goal Description</b>	Promote thriving commercial districts. The Best Retail Practices program reaches out to Cambridge retailers and restaurant owners seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with technical and financial assistance to build a stronger customer base and boost sales. The program involved a two part program: part one, a free in-store consultation with a consultant specializing in marketing, interior design or retail/restaurant management and part two, and the opportunity for participants to apply for a matching grant program that funds pre-approved interior store improvements or marketing costs, up to \$1,999 per business. The program will also be highlighted in our best retail workshop in our business development workshops.
6	<b>Goal Name</b>	Retail Accessibility Program
	<b>Goal Description</b>	Increase Accessibility of Locally Owned and Operated Retail Stores and Restaurants Starting in FY2015, EDD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.
7	<b>Goal Name</b>	Bio-Med Careers Program
	<b>Goal Description</b>	Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge NRS residents for jobs in existing and emerging industries.  The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record in training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.

8	<b>Goal Name</b>	Food Insecurity
	<b>Goal Description</b>	<p>To support services providing emergency food to families and individuals facing food insecurity.</p> <p>Through a combination of Community Development Block Grants and Property Taxes, DHSP anticipates contracting with the following agencies to provide services to individuals and families experiencing food insecurity:</p> <ul style="list-style-type: none"> <li>• The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in Area 4 and East Cambridge by providing essential emergency food; and</li> <li>• Food For Free will continue to rescue and deliver approximately 624,000 pounds of fresh produce and canned goods to 66 Cambridge food assistance programs such as food pantries, meal programs, youth programs, and shelters</li> </ul>
9	<b>Goal Name</b>	Services for Seniors and Persons with Disabilities
	<b>Goal Description</b>	<p>Transportation, meal delivery and other supportive and informational services for seniors and persons with disabilities.</p> <p>Through a combination of Community Development Block Grants and property taxes, the City anticipates the following agencies will be contracted to provide services targeting the elderly and individuals with disabilities:</p> <ul style="list-style-type: none"> <li>• SCM Community Transportation will continue to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services;</li> <li>• Food For Free will provide monthly home deliveries of at least 40 pounds of food to low-income, housebound, elderly and/or disabled Cambridge residents; and</li> <li>• The Council on Aging's Grandet en Aksyon (Elders in Action) program will provide weekly support groups for low-income Haitian Elders residing in Cambridge, through which they will gain access to meals, medical information and medical screening, ESL Literacy skills, and recreational activities, resulting in a decrease in social isolation, improved access to health information and other essential services, and an increase in literacy skills and confidence</li> </ul>

10	<b>Goal Name</b>	Legal Services
	<b>Goal Description</b>	<p>To offer legal support and services to public &amp; private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless.</p> <p>Through a combination of the Community Development Block Grant and property taxes, DHSP anticipates the following agencies will be contracted to provide services targeting residents experiencing homelessness or at risk of becoming homeless:</p> <ul style="list-style-type: none"> <li>• The Community Legal Services &amp; Counseling Center (CLSCC) will provide legal counsel and representation to public/private housing tenants facing eviction;</li> <li>• CLSCC will provide representation of public and subsidized housing tenants and applicants for housing at administrative appeals;</li> <li>• CLSCC will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues;</li> <li>• CLSCC will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues;</li> <li>• The Multi-Service Center’s Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range of services that primarily includes: assessment and case management, information and referral, and counseling and support services; and</li> <li>• CASPAR’s Emergency Services Center and Shelter will continue to work with chronic homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at on site clinic and adjust treatment plans as needed to individuals with chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment</li> </ul>



11	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	<p>To offer age-appropriate services to disadvantaged and underserved youths and infants.</p> <p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide services targeting low and low-moderate income youths and their families:</p> <ul style="list-style-type: none"> <li>• The Cambridge Camping Association will run a summer camp program and transportation for youth with emotional/behavioral special needs, while also providing individual counseling, and information and referral to other supportive services; and</li> <li>• The Guidance Center will continue to provide bilingual/bicultural early intervention services to young families with infants: Outreach and support to assist linguistic minority families with infants in accessing early intervention services; Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family; Case management and individual family service planning and weekly home visits; Access to parent-child groups at community sites and transportation services; And ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists</li> </ul>

12	<b>Goal Name</b>	Domestic Violence Prevention & Treatment
	<b>Goal Description</b>	<p>To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence. Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with Greater Boston Legal Services/Cambridge &amp; Somerville Legal Services, and Community Legal Services &amp; Counseling Center to provide the following services to survivors of domestic violence:</p> <ul style="list-style-type: none"> <li>• Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights;</li> <li>• Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;</li> <li>• Ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners to work with survivors of domestic violence; and</li> <li>• Working on citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone</li> </ul>

13	<b>Goal Name</b>	Employment & Lifeskills Training
	<b>Goal Description</b>	<p>To provide after-school and year-round employment programs including life skills and academic support to youths and young adults.</p> <p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide employment and life skills services to low-moderate income youth and young adults:</p> <ul style="list-style-type: none"> <li>• The Cambridge Housing Authority will continue to provide an after-school life skills program, with emphasis on SAT preparation, college readiness, and employment coaching for youth residing in public housing developments; Provide academic support, high school equivalency/diploma and college preparation, SAT prep classes, and summer literacy camp; Provide after-school classroom-based instruction in job readiness and life skills; Arrange field trips to colleges and universities, provide assistance with college applications and financial aid applications, provide mentorship during college experience;</li> <li>• The Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; Conduct outreach to the community and to the local private industry to support employment services to youth in Cambridge; Provide career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; and</li> <li>• The Young People’s Project will provide training in science, technology, engineering and math literacy, and meaningful employment opportunities that enrich high school teens’ lives while encouraging them to pursue higher education and become involved in their communities; Provide science, technology, engineering and math literacy worker training to high school youths, and present math literacy workshops to elementary students and families at various community centers</li> </ul>

14	<b>Goal Name</b>	Improve Access for Linguistic Minorities
	<b>Goal Description</b>	<p>To support services helping linguistic minorities access mainstream services and resources.</p> <p>Through a combination of Community Development Block Grants and property taxes, DHSP anticipates providing and contracting with local non-profit community organizations to provide services to approximately 300 low-moderate income residents whose primary language is not English through a variety of public service grants, which include the following:</p> <ul style="list-style-type: none"> <li>• Cambridge residents who are immigrants will continue to access mainstream community resources with the support of the following community based agencies: Massachusetts Alliance of Portuguese Speakers, Centro Latino, and the Ethiopian Community Mutual Assistance Association;</li> <li>• The Multi-Service Center’s Haitian Services Program will assist Haitian Creole-speaking Cambridge residents and other linguistic minorities with low-moderate income, gain access to a variety of essential services and resources within the community;</li> <li>• Information and referral, crisis intervention/prevention, interpretation/translation, counseling and other support services to immigrant individuals and families, including Spanish-speaking, Portuguese-speaking, Haitian Creole-speaking, and Amharic-speaking populations and promote access to community services</li> </ul>
15	<b>Goal Name</b>	ESG - Emergency Shelter Services
	<b>Goal Description</b>	Operational costs, including rent, utilities, supplies, maintenance, insurance and other costs for eight (8) emergency, drop-in and overnight shelters in Cambridge and Somerville.
16	<b>Goal Name</b>	ESG - Street Outreach
	<b>Goal Description</b>	Programs to engage with homeless and at-risk youths and adults to provide information and access to available services.

17	<b>Goal Name</b>	ESG - Homeless Prevention & Rapid Re-Housing
	<b>Goal Description</b>	Case managers and associated costs with assisting individuals and families who are recently homeless, or at-risk of entering homelessness, find and secure housing.
18	<b>Goal Name</b>	ESG - HMIS
	<b>Goal Description</b>	The City may at some point during the FY2021-2025 use some of its ESG allocation to fund HMIS reporting.
19	<b>Goal Name</b>	CDBG - Administration
	<b>Goal Description</b>	Administrative costs associated with the management of the CDBG program.
20	<b>Goal Name</b>	HOME - Administration
	<b>Goal Description</b>	Administrative costs associated with managing the HOME program.
21	<b>Goal Name</b>	Streets & Sidewalks, Parks & Playgrounds
	<b>Goal Description</b>	During the time period of the the FY2021-2025 Consolidated Plan, the City may use its CDBG funds on various improvements to the physical environment, such as street & sidewalk enhancements or park & playground maintenance. This projects would be certified to meet area benefit requirements.
22	<b>Goal Name</b>	HOPWA
	<b>Goal Description</b>	Beginning in FY2021, the City will manage the Housing Opportunities for Persons with AIDS (HOPWA) program for Middlesex and Essex counties. HOPWA provides direct housing assistance, supportive services, informational services and other eligible activities for low and moderate-income individuals and families living with HIV.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

During the duration of the FY2021-2025 Consolidated Plan the City expects to create over 1,200 units of affordable rental housing and 150 units of dedicated affordable homeownership units, while assisting approximately 140 individuals and families with direct financial assistance with which to purchase a home. This production will overwhelmingly come from the City's Inclusionary Zoning Ordinance, which requires developers of private for-profit housing to give the City control of 20% of all units (or Square footage). Additionally, the Cambridge City Council passed the Citywide Affordable Housing Zoning Overlay in October of 2020, greatly increasing the ability to develop additional affordable housing throughout the entire city. These programs are indispensable tools in the City's on-going efforts to increase affordable housing units and opportunities.

The City will continue efforts to provide housing options for “extremely low-income” households who earn less than 30% of area median income. All City-assisted affordable rental units are available to extremely low-income households who have rental housing vouchers from the Cambridge Housing Authority or other subsidizing agency. City-assisted affordable units include units developed with CDBG, HOME, or City funds, and units developed under the City’s inclusionary housing program, many of which are occupied by households with rental subsidies.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

CHA continues to work towards fulfilling its Voluntary Compliance Agreement with HUD's office of Fair Housing and Equal Opportunity. At the time of this writing, CHA completed 37 wheelchair accessible units between 2008 and 2018. An additional 5 accessible units are planned for completion by June 2021

### **Activities to Increase Resident Involvements**

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 the 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.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Cambridge faces many barriers to the production and retention of affordable housing. Some, such as the high demand for housing and high cost of construction, are not affected by public policy. As a built-out urban area, it is very difficult to find developable land. The public policy that most constrains affordable housing development is the current zoning ordinance limits the number of units that can be created on many parcels. The scarcity of development opportunities drives up the cost of acquiring sites, and often the zoning is too constrained to allow the number of units necessary to make affordable housing development feasible.

The elements of the zoning code that have a particular impact are the parking requirements, which often require the construction of expensive underground parking; density and height limits; and open space requirements. Developers of market-rate housing can increase their prices enough to cover the higher costs associated with these zoning constraints, making it difficult for developers of affordable projects to compete for sites.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

#### 100% Affordable Housing Zoning Overlay

Adopted by Cambridge City Council on October 5, 2020.

Affordable housing developers often cannot compete with market-rate developers who can afford to pay more for land and buildings. There are also areas of the city where current zoning makes the creation of new affordable housing infeasible. Allowing affordable housing providers to build more densely than market-rate developers will create opportunities in these neighborhoods. Affordable housing developers have also faced long and costly permitting challenges delaying their ability to complete new affordable units. Streamlining the approval process for new 100%-affordable housing will help reduce development costs and allow affordable housing providers to create new affordable units more quickly while using public funding more effectively.

More information at:

<https://www.cambridgema.gov/CDD/Projects/Housing/affordablehousingoverlay>



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Homeless Services Continuum of Care (CoC) includes a variety of programs and services designed to reach out to, assess, encourage, and support persons experiencing homelessness: (a) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

a) Street outreach targeting unsheltered persons is provided primarily by CASPAR’s First Step Street Outreach project (supported by CoC, ESG and CDBG funds). This project provides 70 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its “homeless unit,” in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.

b) Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).

c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women’s Center (females) and Youth on Fire (young adults) operate low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR’s Emergency Services Center (ESC) and the Salvation Army’s Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge’s Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at risk of losing their housing.

d) Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile

medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.

e) The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. In addition to the year round guide, the CoC issues two seasonal guides in summer and winter. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

### **Addressing the emergency and transitional housing needs of homeless persons**

A network of four year-round and 3 seasonal shelters for individuals, two family shelters, and one shelter for domestic violence victims provide emergency shelter for homeless persons in Cambridge. ESG grants provide approximately \$124,000 in support of shelter operations, including support for St. Patrick's Shelter, located just across the border in Somerville, which shelters the majority of homeless women who receive services in Cambridge. The Salvation Army operates a 25 bed transitional program for men, and Heading Home, in partnership with the Cambridge Housing Authority, operates a transitional housing program for homeless families.

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

Strategies to help homeless persons make the transition to permanent housing and independent living include:

- 1 Permanent Supportive Housing
- 2 Permanent Housing
- 3 Case Management and Other Supportive Services:
- 4 Rapid Re-Housing
- 5 Assistance for chronically homeless individuals and families

6 Assistance for families with children

7 Assistance for veterans experiencing homelessness:

8 Assistance for unaccompanied youth experiencing homelessness

9 Strategies for shortening the period of time that individuals and families experience homelessness

10 Facilitating access for homeless individuals and families to affordable housing units

11 Preventing individuals and families who were recently homeless from becoming homeless again

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

1 Permanent Supportive Housing

2 Permanent Housing

3 Case Management and Other Supportive Services

4 Rapid Re-Housing

5 Assistance for chronically homeless individuals and families

6 Assistance for families with children

7 Assistance for veterans experiencing homelessness

8 Assistance for unaccompanied youth experiencing homelessness

9 Strategies for shortening the period of time that individuals and families experience homelessness

10 Facilitating access for homeless individuals and families to affordable housing units

11 Preventing individuals and families who were recently homeless from becoming homeless again

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

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

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

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

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.

### **How are the actions listed above integrated into housing policies and procedures?**

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.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty in FY2021 and through the duration of the FY2021-2025 Consolidated Plan.. The City will focus 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 will apply annually, 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.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The Department of Human Service Programs, Community Development Department and the Cambridge Housing Authority work in close collaboration to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this

strategy will significantly improve the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

## **SP-80 Monitoring – 91.230**

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

On an ongoing basis the Federal Grants Office receives, reviews and processes invoices for charges of sub-recipients. The review ensures that invoicing is done in accordance with the terms of the Agreement, applicable law, rules and regulations. Monthly “desk audit” monitoring of programs is performed to track the timeliness of expenditures. On an ongoing basis, the Federal Grants Manager will be notified of any program income. This notification will consist of the amount of the income and the project the income was derived from. Quarterly, the Federal Grants Office receives and reviews reports of sub-recipients concerning the activity of revolving loan funds for which they have the charge to administer. Every other year the Federal Grants Office conducts a monitoring of a sample of the sub-recipients fiscal administration of programs conducted under their agreements with the City of Cambridge, Community Development Dept. This is done to determine compliance with applicable regulations including but not limited to 24CFR570 and OMB 2CFR200 Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, which are incorporated into the Agreements by reference. The monitoring includes a review of the sub-recipients financial management systems and systems for internal control, procurement procedures and equipment and real property management. For an in-depth discussion on the specific Monitoring activities of the Housing, Economic Development, Public Services and ESG programs, please see the Housing Discussion, Economic Development & NRSA Discussion and Homelessness, Public Services & ESG Discussion pieces located at AD-25.



## Expected Resources

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

#### Introduction

The City will receive Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG) entitlement community grant funding from HUD in FY2021.

The City has managed the CDBG, HOME and ESG grants for many years. FY2021 will be the first year the City manages the HOPWA grant, which serves all of Middlesex and Essex counties.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,600,179	60,000	0	2,660,179	10,400,716	Assumes Level Funding in years 2 through 5 of FY2021-2025 Con Plan time period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	613,140	0	0	613,140	2,452,560	Funding in years 2 through 5 of FY2021-2025 Con Plan time period.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,802,600	0	0	1,802,600	7,210,400	Funding in years 2 through 5 of FY2021-2025 Con Plan time period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	228,505	0	0	228,505	914,020	Funding in years 2 through 5 of FY2021-2025 Con Plan time period.

**Table 57 - Expected Resources – Priority Table**

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

The City has historically been very successful at leveraging funds to support its programs, particularly in its efforts to create and maintain affordable housing.

For its programs in FY2021 the City anticipates robust leveraged funding from a wide array of sources.

Other Federal: \$1,692,243

State of MA: \$154,629,869

Local / City: \$29,057,025

Private / Other: \$40,022,613

Total: \$225,401,751

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

NA

**Discussion**

During the the process for this Consolidated Plan, the United States experienced the on-set of the COVID-19 global pandemic. In response to the hardships experienced by the resulting quarantine protocols, Congress passed the CARES Act to provide financial assistance to individuals and businesses. The CDBG, ESG and HOPWA programs were utilized as conduits for these funds. Of these CARES Act funds, Cambridge received \$2,785,952 in CDBG, \$3,056,817 in ESG and \$262,330 in HOPWA, for a total of \$6,105,099. These funds were attached to the City's FY2020 (FFY2019) Action Plan through two Substantial Amendments (June and November of 2020).

These CARES Act funds are primarily targeted at small businesses and individuals facing a housing crisis due to the economic impact of COVID-19, reflecting the goals laid out in this document. At the time of this Plan's submission, the COVID-19 pandemic remains a threat to public health and therefore presents great economic disruption. The City feels it has effective programs in place, and will continue to monitor the needs of the community as external circumstances evolve. It is reasonable to assume that some or much of this Plan might be impacted by the on-going COVID-19 crisis, and the City will respond as-needed in compliance with local and federal standards and guidance.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Homeownership	2020	2024	Affordable Housing	NRS EAST NRS WEST	Affordable Housing	CDBG: \$183,687	Homeowner Housing Added: 16 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted
2	Affordable Rental Housing	2020	2024	Affordable Housing	NRS EAST NRS WEST	Affordable Housing	CDBG: \$87,973	Rental units constructed: 100 Household Housing Unit Other: 166 Other
3	Housing Stabilization	2020	2024	Affordable Housing	NRS EAST NRS WEST	Affordable Housing	CDBG: \$1,104,028	Homeowner Housing Rehabilitated: 15 Household Housing Unit Other: 100 Other
4	Microenterprise Assistance	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$82,000	Businesses assisted: 35 Businesses Assisted
5	Small Business Enhancement Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$103,664	Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Retail Accessibility Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities Suitable Living Environment	CDBG: \$50,000	Businesses assisted: 5 Businesses Assisted
7	Bio-Med Careers Program	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Economic Opportunities	CDBG: \$99,000	Public service activities other than Low/Moderate Income Housing Benefit: 9 Persons Assisted
8	Food Insecurity	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$54,060	Public service activities other than Low/Moderate Income Housing Benefit: 3950 Persons Assisted
9	Services for Seniors and Persons with Disabilities	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$40,280	Public service activities other than Low/Moderate Income Housing Benefit: 540 Persons Assisted
10	Legal Services	2020	2024	Homeless Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$52,460	Public service activities other than Low/Moderate Income Housing Benefit: 1275 Persons Assisted
11	Youth Services	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$34,980	Public service activities other than Low/Moderate Income Housing Benefit: 329 Persons Assisted
12	Domestic Violence Prevention & Treatment	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$37,100	Public service activities other than Low/Moderate Income Housing Benefit: 52 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Employment & Lifeskills Training	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$70,300	Public service activities other than Low/Moderate Income Housing Benefit: 485 Persons Assisted
14	Improve Access for Linguistic Minorities	2020	2024	Non-Homeless Special Needs	NRS EAST NRS WEST	Quality Public Services	CDBG: \$54,025	Public service activities other than Low/Moderate Income Housing Benefit: 270 Persons Assisted
15	ESG - Emergency Shelter Services	2020	2024	Homeless	NRS EAST NRS WEST	Homeless Services	ESG: \$119,155	Other: 1 Other
16	ESG - Street Outreach	2020	2024	Homeless	NRS EAST NRS WEST	Homeless Services	ESG: \$17,948	Other: 1 Other
17	ESG - Homeless Prevention & Rapid Re-Housing	2020	2024	Homeless	NRS EAST NRS WEST	Homeless Services	ESG: \$74,265	Homelessness Prevention: 10 Persons Assisted
18	ESG - HMIS	2020	2024	Homeless	NRS EAST NRS WEST	Homeless Services	ESG: \$1	Other: 1 Other
19	CDBG - Administration	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	NRS EAST NRS WEST City of Cambridge	Affordable Housing Quality Public Services Economic Opportunities Suitable Living Environment	CDBG: \$520,035	Other: 1 Other



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	HOME - Administration	2020	2024	Affordable Housing	NRS EAST NRS WEST City of Cambridge	Affordable Housing	HOME: \$34,270	Other: 1 Other
21	Streets & Sidewalks, Parks & Playgrounds	2020	2024	Non-Housing Community Development	NRS EAST NRS WEST	Suitable Living Environment	CDBG: \$150,000	Other: 1 Other
22	HOPWA	2020	2024	HOPWA	City of Cambridge Middlesex County Essex County	Affordable Housing Quality Public Services Homeless Services	HOPWA: \$1,802,600	Other: 465 Other

Table 58 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Homeownership
	<b>Goal Description</b>	To increase Affordable Homeownership opportunities in Cambridge through preserving and increasing Cambridge's affordable housing stock, and through First-Time Homebuyer Assistance through the HomeBridge program.
2	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	Increase the availability of affordable rental housing opportunities in Cambridge.

<b>3</b>	<b>Goal Name</b>	Housing Stabilization
	<b>Goal Description</b>	<p>Stabilize Cambridge residents in their current housing through:</p> <p>Rehabilitate income eligible 1 to 3 family owner-occupied housing units in Cambridge via the Home Improvement Program (HIP).</p> <p>Assist renters maintain their housing throughh Tenant/Landlord mediation.</p> <p>Provide short-term financial assistance to homeowners and renters through the Housing Stabilization Program.</p>
<b>4</b>	<b>Goal Name</b>	Microenterprise Assistance
	<b>Goal Description</b>	<p>EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises, individuals and businesses located in one of the City's two NRS areas. Services will include workshops and individual business consultations.</p>
<b>5</b>	<b>Goal Name</b>	Small Business Enhancement Program
	<b>Goal Description</b>	<p>This program reaches out to Cambridge retailer, food, home-based and creative for-profit businesses seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with financial assistance to build a stronger customer base and boost sales. The program involves two parts: part one, an exploration session with the EDD program manager to discuss business needs and aspirations, and part two, and the opportunity for participants to apply for the grant program. The grant program funds interior store improvements or marketing costs, up to \$6,000 for a brick and mortar business or marketing costs up to \$1,000 for home-based business.</p>
<b>6</b>	<b>Goal Name</b>	Retail Accessibility Program
	<b>Goal Description</b>	<p>Starting in FY2015, EDD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.</p>

7	<b>Goal Name</b>	Bio-Med Careers Program
	<b>Goal Description</b>	The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record on training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.
8	<b>Goal Name</b>	Food Insecurity
	<b>Goal Description</b>	With continuing funding from HUD in FY2021, the City of Cambridge anticipates providing services to approximately 3,950 low and low-moderate income individuals and families experiencing food insecurity.
9	<b>Goal Name</b>	Services for Seniors and Persons with Disabilities
	<b>Goal Description</b>	With continuing funding from HUD in FY2021, the City of Cambridge plans to provide supportive services to approximately 540 elders and individuals with disabilities through a variety of public service grants.
10	<b>Goal Name</b>	Legal Services
	<b>Goal Description</b>	During FY2021, the City of Cambridge anticipates providing vital legal services to approximately 95 low-moderate income individuals and families at risk of becoming homeless; securing shelter for 160 low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 1020 individuals experiencing chronic homelessness
11	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	With continuing funding from HUD in FY2021, the City of Cambridge plans to provide supportive services to approximately 329 low and low-moderate income youths and infants through a variety of public service grants.
12	<b>Goal Name</b>	Domestic Violence Prevention & Treatment
	<b>Goal Description</b>	With continuing funding from HUD in FY2021, the City of Cambridge anticipates providing domestic violence-related services to approximately 52 low-moderate income adults and children through a variety of public service grants.
13	<b>Goal Name</b>	Employment & Lifeskills Training
	<b>Goal Description</b>	With continuing funding from HUD in FY2021, DHSP anticipates providing essential employment programs to approximately 485 low-moderate income Cambridge youth and young adults through a variety of public service grants.

14	<b>Goal Name</b>	Improve Access for Linguistic Minorities
	<b>Goal Description</b>	With continuing funding from HUD in FY2021, the City of Cambridge anticipates providing services to approximately 270 low and low-moderate income residents whose primary language is not English through a variety of public service grants.
15	<b>Goal Name</b>	ESG - Emergency Shelter Services
	<b>Goal Description</b>	Support for Emergency Shelter operations in Cambridge and Somerville.
16	<b>Goal Name</b>	ESG - Street Outreach
	<b>Goal Description</b>	Outreach and support and informational services to individuals who are homeless or at-risk of becoming homeless.
17	<b>Goal Name</b>	ESG - Homeless Prevention & Rapid Re-Housing
	<b>Goal Description</b>	Activities to prevent individuals and families from entering homelessness, and to provide assistance to individuals and families who have recently entered homelessness obtain safe and secure housing.
18	<b>Goal Name</b>	ESG - HMIS
	<b>Goal Description</b>	Data management for ESG funded activities
19	<b>Goal Name</b>	CDBG - Administration
	<b>Goal Description</b>	Administration of the CDBG program.
20	<b>Goal Name</b>	HOME - Administration
	<b>Goal Description</b>	Administration of the HOME program

<b>21</b>	<b>Goal Name</b>	Streets & Sidewalks, Parks & Playgrounds
	<b>Goal Description</b>	Throughout the term of the FY2021 Annual Action Plan and the FY2021-2025 Consolidated Plan, the City may choose to use its CDBG funds on projects such as Streets & Sidewalks or Parks & Playgrounds which meet area benefit standards and meet existing needs.
<b>22</b>	<b>Goal Name</b>	HOPWA
	<b>Goal Description</b>	Beginning in FY2021, Cambridge was awarded responsibility for HOPWA programs throughout Essex and Middlesex counties. The programs funded in FY2021 represent a continuation of the programs funded by the City of Lowell, the previous HOPWA manager for these counties.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following Projects represent the City of Cambridge's planned utilization of its CDBG, HOME, ESG and HOPWA entitlement grant allocations in FY2021.

All program income (\$60,000 for FY2021) is allocated to the Housing Division for the creation of new affordable homeownership and rental units.

#### Projects

#	Project Name
1	Affordable Housing
2	Economic Development
3	Public Services
4	ESG20 Cambridge MA
5	2020 - 2023 Cambridge MAH20-F005 (CBD)
6	Streets & Sidewalks, Parks & Playgrounds
7	2020 - 2023 AIDS Action Committee MAH20-F005 (AAC)
8	2020 - 2023 The Lowell House MAH20-F005 (LHS)
9	2020 - 2023 Justice Resource Institute MAH20-F005 (JRI)
10	2020 - 2023 Institute for Health & Recovery MAH20-F005 (IHR)
11	2020 - 2023 Victory Programs / Ruah House MAH20-F005 (RUA)
12	2020 - 2023 South Middlesex Opportunity Council MAH20-F005 (SMO)
13	2020 - 2023 Lowell Housing Authority MAH20-F005 (LHA)
14	2020 - 2023 City of Lynn MAH20-F005 (LYN)

**Table 59 – Project Information**

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

Affordable Housing represents the greatest area of need in the the City of Cambridge, and therefore represents the greatest allocation of CDBG funds. Other services for very low, low and moderate-income individuals facing income insecurity and/or require public services also represent an area of need. Small business assistance is also a need as the cost of doing business in Cambridge increases

with a very expensive real-estate market.

The greatest obstacle to meeting underserved needs is the very high cost of housing in Cambridge, a very competitive commercial real-estate market and a reduction in federal and state assistance over several decades.

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	Affordable Housing
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Affordable Homeownership Affordable Rental Housing Housing Stabilization CDBG - Administration HOME - Administration
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$1,571,092 HOME: \$613,140
	<b>Description</b>	Programs to increase the number of homeownership opportunities for income eligible residents, increase the number of affordable rental and ownership units in the city, to preserve the City's existing housing stock and to stabilize income eligible owners of 1 to 3 unit owner occupied housing units.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that 403 individuals and families will benefit from Affordable Housing activities in FY2021.
	<b>Location Description</b>	Affordable Housing activities are considered on a citywide basis.

	<b>Planned Activities</b>	<p>Preservation of Existing Affordable Homeownership units: 10</p> <p>Direct Financial Assistance to low and moderate-income buyers of Affordable Units: 12</p> <p>Creation of New Affordable Rental Units: 100</p> <p>Preservation of Existing Affordable Rental Units: 166</p> <p>Rehabilitation of 1 to 3 unit owner-occupied units through HIP: 15</p> <p>Financial Assistance to individuals and families through HSP: 100</p> <p>Inclusionary Zoning Ordinance Housing Added:</p> <p>Through its Inclusionary Zoning Ordinance, the City expects to create 125 new affordable rental units, 6 affordable homeownership units, and execute 150 new leases for existing Inclusionary Zoning Ordinance rental units in FY2021.</p>
<b>2</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Microenterprise Assistance Small Business Enhancement Program Retail Accessibility Program Bio-Med Careers Program CDBG - Administration
	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$595,882
	<b>Description</b>	The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 individuals will receive attend workshops on how to how to start and grow their business, 10 micro-enterprises will receive grants to enhance their business, 5 microenterprises will receive grants to remove architectural barriers in their business and 9 individuals will attend a program to obtain career opportunities in the Cambridge bio and medical technology industries.
	<b>Location Description</b>	The businesses and residents targeted for these programs are primarily located in the City's two NRSAs.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.</li> <li>• Promote thriving retail and commercial districts,</li> <li>• Remove architectural barriers to accessibility, and</li> <li>• Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and emerging industries.</li> </ul>
<b>3</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Food Insecurity Services for Seniors and Persons with Disabilities Legal Services Youth Services Domestic Violence Prevention & Treatment Employment & Lifeskills Training Improve Access for Linguistic Minorities
	<b>Needs Addressed</b>	Quality Public Services
	<b>Funding</b>	CDBG: \$343,205
	<b>Description</b>	OVERARCHING GOAL (WHICH ENCOMPASSES ALL 7 OF THE FOLLOWING OBJECTIVES): TO IMPROVE THE OVERALL QUALITY OF LIFE FOR LOW INCOME CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.With continuing funding from HUD in FY2021, the City of Cambridge anticipates providing services to approximately 6,500 low and low-moderate income individuals and families through its 23 current CDBG-funded public service grants.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 6,900 very low, low and moder-income individuals and youths will be served by CDBG funded Public service activities in FY2021.
	<b>Location Description</b>	Activities occur citywide.
	<b>Planned Activities</b>	<p><b>Primary Public Services Objectives:</b></p> <ol style="list-style-type: none"> <li>1. <b>To support services providing emergency food to families and individuals facing food insecurity</b></li> <li>2. <b>To support services for senior citizens and persons with disabilities residing in Cambridge</b></li> <li>3. <b>To offer legal support and services to public &amp; private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless</b></li> <li>4. <b>To offer age-appropriate services to disadvantaged and underserved youths and infants</b></li> <li>5. <b>To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence</b></li> <li>6. <b>To provide after-school and year-round employment programs including life skills and academic support to youths and young adults</b></li> <li>7. <b>To support services helping linguistic minorities access mainstream services and resources</b></li> </ol>
<b>4</b>	<b>Project Name</b>	ESG20 Cambridge MA
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	ESG - Emergency Shelter Services ESG - Street Outreach ESG - Homeless Prevention & Rapid Re-Housing ESG - HMIS
	<b>Needs Addressed</b>	Homeless Services
	<b>Funding</b>	ESG: \$228,505
	<b>Description</b>	Rapid Re-Housing, Homeless Prevention, Street Outreach and Shelter activities related to the COVID-19 community impact.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 5,000 individuals and families who are homeless or at-risk of becoming homeless are typically served by ESG funded programs.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	-Homeless Prevention -Rapid Re-Housing -Emergency Shelter Operations -Street Outreach -HMIS / data management
5	<b>Project Name</b>	2020 - 2023 Cambridge MAH20-F005 (CBD)
	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge Middlesex County Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$11,014
	<b>Description</b>	Management of the HOPWA program for Middlesex Essex counties.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Total HOPWA activities will benefit 465 individuals across Essex and Middlesex counties.
	<b>Location Description</b>	Throughout Essex and Middlesex counties.
	<b>Planned Activities</b>	Administration of the HOPWA granty program.
	<b>Project Name</b>	Streets & Sidewalks, Parks & Playgrounds

6	<b>Target Area</b>	NRS EAST NRS WEST City of Cambridge
	<b>Goals Supported</b>	Streets & Sidewalks, Parks & Playgrounds
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Street and Sidewalk repairs in eligible service areas. Park, playground and open space creation and replacement in income eligible service areas.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Projects will benefit a low and moderate-income service area.
	<b>Location Description</b>	The City anticipates updating Sennot Park, located at the corner of Broadway and Prospect Street.
	<b>Planned Activities</b>	TBD
7	<b>Project Name</b>	2020 - 2023 AIDS Action Committee MAH20-F005 (AAC)
	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$316,786
	<b>Description</b>	Rental Assistance and Supportive Housing serving 64 individuals.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	64 households with a low or moderate-income eligible individual living with HIV / AIDS.
	<b>Location Description</b>	Throughout Middlesex County.
<b>Planned Activities</b>		
	<b>Project Name</b>	2020 - 2023 The Lowell House MAH20-F005 (LHS)

8	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$182,813
	<b>Description</b>	Supportive and Housing Information Services supporting 117 individuals.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	117 Individuals will receive services.
	<b>Location Description</b>	Middlesex County, primarily Lowell area.
	<b>Planned Activities</b>	
9	<b>Project Name</b>	2020 - 2023 Justice Resource Institute MAH20-F005 (JRI)
	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$344,787
	<b>Description</b>	Tenant Based Rental Assistance / Assisted Living Program serving 55 individuals
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	55 Individuals will receive housing assistance.
	<b>Location Description</b>	Middlesex County.
<b>Planned Activities</b>		
10	<b>Project Name</b>	2020 - 2023 Institute for Health & Recovery MAH20-F005 (IHR)
	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA

	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$77,272
	<b>Description</b>	TBRA for 4 individuals.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant-Based Rental Assistance for 4 individuals.
	<b>Location Description</b>	Middlesex County.
	<b>Planned Activities</b>	<b>2020 - 2023 TBRA MAH20-F005 (IHR)</b>
<b>11</b>	<b>Project Name</b>	2020 - 2023 Victory Programs / Ruah House MAH20-F005 (RUA)
	<b>Target Area</b>	City of Cambridge Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$67,433
	<b>Description</b>	Assisted Living Program for 7 individuals.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7 Individuals will be served by Victory Program's Ruah House.
	<b>Location Description</b>	The Ruah House is located in North Cambridge.
	<b>Planned Activities</b>	
<b>12</b>	<b>Project Name</b>	2020 - 2023 South Middlesex Opportunity Council MAH20-F005 (SMO)
	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$90,263



	<b>Description</b>	The South Middlesex Opportunity Council (SMOC) will provide Short-term Rental, Mortgage and Utility Assistance and Permanent Housing Placement serving 35 individuals
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 Individuals will receive assistance.
	<b>Location Description</b>	Middlesex County.
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	2020 - 2023 Lowell Housing Authority MAH20-F005 (LHA)
	<b>Target Area</b>	Middlesex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$157,334
	<b>Description</b>	Tenant Based Rental Assistance serving 14 individuals
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBRA for 14 individuals through the Lowell Housing Authority
	<b>Location Description</b>	Primarily in Lowell, MA.
	<b>Planned Activities</b>	<b>2020 - 2023 Lowell Housing Authority MAH20-F005 (LHA)</b>
<b>14</b>	<b>Project Name</b>	2020 - 2023 City of Lynn MAH20-F005 (LYN)
	<b>Target Area</b>	Essex County
	<b>Goals Supported</b>	HOPWA
	<b>Needs Addressed</b>	Affordable Housing Quality Public Services
	<b>Funding</b>	HOPWA: \$554,898

<b>Description</b>	Administrative Sub-Recipient for HOPWA programs in Essex County and Rental Assistance Program serving 15 households
<b>Target Date</b>	6/30/2023
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 170 households in Essex County will be served.
<b>Location Description</b>	Essex County.
<b>Planned Activities</b>	

## **AP-50 Geographic Distribution – 91.220(f)**

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

Cambridge intends to target resources that benefit existing residents in the CDBG-eligible service areas where the highest concentration of low and moderate-income households reside. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
NRS EAST	40
NRS WEST	40

**Table 60 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Cambridge is a small, densely populated city. While certain concentrations of low and moderate income residents do exist, as well as concentrations of upper income residents, there is a great deal of overlap and, as Cambridge continues to experience record high real-estate demand, an ever increasing component of market-rate development. In such a competitive market, the City and its partners consider projects on a citywide basis.

Additionally, the City has 2 HUD approved Neighborhood Revitalization Strategy Areas (NRSA) where the CDBG funds for Economic Development and Housing Rehabilitation are generally focused. These NRSA's represent the largest concentrations of low income residents in the City, and include the vast majority of Cambridge Housing Authority housing and City sponsored affordable housing.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	403
Special-Needs	0
Total	403

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	100
Rehab of Existing Units	15
Acquisition of Existing Units	188
Total	403

**Table 62 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

Inclusionary Zoning Ordinance Housing Added:

Through its Inclusionary Zoning Ordinance, the City expects to create 125 new affordable rental units, 6 affordable homeownership units, and execute 150 new leases for existing Inclusionary Zoning Ordinance rental units in FY2021.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

CHA has been and will continue to be forward thinking in the preservation and development of affordable housing, which is especially significant in one of the most expensive housing markets in the nation. CHA will complete the conversion of 2,258 public housing units under RAD or Section 18 disposition to project-based assistance by the close of 2019 and is working to move forward on the remaining 169 units. In addition to the on-going conversion efforts, the CHA is also working to obtain the final resources needed to proceed with renovations at 786 units (which includes a portion of the 169 units). CHA's efforts to move forward have been made more difficult as it encountered much worse than anticipated existing conditions at the properties. These conditions will require much higher construction costs to restore units and meet the 20-year RAD viability standards. Construction costs in general in the Boston area have gone up by double digits the past couple of years, driven higher, in large part, by the overall construction boom that is occurring.

In addition to increased construction costs, CHA is also experiencing delays in accessing the needed private activity bonds from the Commonwealth of Massachusetts. These bonds are key to the CHA's ability to raise equity through the Low-Income Housing Tax Credit (LIHTC) program. Unfortunately, the Commonwealth has a high demand for private activity bonds, including a substantial number where affordable units are at risk of being lost absent the use of private activity bonds. In 2018, despite the challenges and demands facing the Commonwealth and its allocation of private activity bonds, the Commonwealth has reiterated its commitment to work with the CHA to allow for our RAD/Section 18 disposition projects to proceed in a timely fashion. In fact, an allocation of \$82 million in private activity bonds is currently being provided, which is allowing the CHA to proceed with the much needed rehabilitation of Millers River Apartments.

Additionally, in February 2019, CHA received an allocation of \$45 million in private activity bonds from MassHousing for Burns Apartments. CHA is on schedule to close on the project's tax credit and other financing by late 2019 with construction to start at Burns in January 2020.

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

CHA's Planning + Development (P+D) Department secures capital funding from a variety of different state, federal, local and private sources for both the revitalization of our housing portfolio (approximately 2,900 hard units in the City of Cambridge) as well as for the development of new affordable housing opportunities. In 2020, P+D will be responsible for more than \$90 million in overall on-going capital improvements, with an emphasis on long-term durability, livability, energy efficiency and high-quality construction. In 2020 P+D will also be continuing CHA's conversion process for the remainder of its federal public housing properties. The CHA has been working to convert its federally-assisted public housing portfolio to the Section 8 program since HUD's approval of CHA's portfolio conversion application under HUD's Rental Assistance Demonstration (RAD) Program in December 2013. In addition to utilizing the RAD program, the CHA has also received or will receive 1,005 tenant

protection vouchers through the Section 18 Disposition process. As of July 1, 2019, CHA has converted 1,915 units of its 2,427 federal public housing units, or 78.9%.

### **Actions 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. The core goals of the program are:

To expand the number of CHA voucher holders that have the opportunity to build assets and increase their earnings.

To provide support and encouragement for households to build assets and increase their earnings.

To build knowledge about the costs and benefits of this approach that could inform decisions by other housing authorities to adopt similar initiatives and future action by Congress.

Previously, CHA and Compass tested an automated savings model, Rent-to-Save, with public housing residents. The pilot program ran from March 2016 – February 2019. CHA is still working to evaluate the results and determine a path forward for a full-time FSS Program for CHA residents.

Additionally, CHA will be launching a homeownership program for our higher-earning households. This program creates a path for homeownership for households slightly above the maximum AMI for other affordable homeownership opportunities. This will serve as a twofold benefit for CHA. CHA is transitioning most of our units to tax-credit units. These households would not be eligible for the tax-credit units and CHA would anticipate paying upwards of \$50,000 for each unit to make our tax-credit investors whole. This program will create a voluntary option for these households to exit and access homeownership. Additionally, the money saved justifies the potential cost of the program. CHA is

collaborating with Massachusetts Affordable Housing Alliance (MAHA) to run this program.

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

N/A

**Discussion**

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

### **Introduction**

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

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

The Homeless Services Continuum of Care (CoC) includes a variety of programs and services designed to reach out to, assess, encourage, and support persons experiencing homelessness: (a) street outreach targeting unsheltered persons; (b) field-based case managers and clinicians; (c) low-threshold drop-in centers; (d) mobile and shelter based healthcare services; and (e) web-based and printed resource guides.

a) Street outreach targeting unsheltered persons is provided primarily by CASPAR’s First Step Street Outreach project (supported by CoC, ESG and CDBG funds). This project provides 70 hours/week of dedicated street outreach focused on identifying and engaging with unsheltered persons, assessing need for services, encouraging acceptance of services, and assisting in accessing mainstream benefits and supportive services. The Cambridge Police Department deploys two dedicated officers in its “homeless unit,” in recognition of the benefits of a multi-pronged approach to addressing street homelessness. Additionally, several other providers offer street outreach services, including the student-run Harvard Square Homeless Shelter, On the Rise (a Safe Haven for women experiencing homelessness), and several veterans service providers.

b) Field-based case managers and clinicians provide information and referral assistance that builds trust with disengaged clients who are typically reluctant to disclose personal information or commit to services; assessment services; and assistance in obtaining mainstream benefits (health insurance, food stamps, Social Security, etc.).

c) Low-threshold drop-in centers reach out to and engage men, women, and young adults, in order to link them to more substantial housing and service resources. On the Rise (females), Women’s Center (females) and Youth on Fire (young adults) operate low threshold drop-in programs that target unsheltered persons, offer clinical and case management services, and access to basic needs (food, clothing, phones, showers, etc.). CASPAR’s Emergency Services Center (ESC) and the Salvation Army’s Emergency Shelter also provide drop-in services for persons experiencing homelessness. Additionally, Cambridge’s Multi-Service Center (MSC) addresses the needs of homeless and near-homeless individuals and families by providing assessment of service needs, financial assistance (ESG and other local funds), planning and coordination of efforts for persons who are living on the street, in emergency shelters or at



risk of losing their housing.

d) Mobile and shelter-based healthcare services are provided by the Cambridge Healthcare for the Homeless program at three ESG-funded shelters, and by the Bridge Over Troubled Waters mobile medical van (funded partially with ESG dollars), which targets unsheltered homeless youth five nights a week in Harvard Square.

e) The CoC maintains a web-based and printed Resource Guide for Persons Homeless in Cambridge, which is a comprehensive guide to the housing and services available in the community. In addition to the year round guide, the CoC issues two seasonal guides in summer and winter. The Cambridge Women's Commission has developed a guide for women experiencing homelessness, and Bridge Over Troubled Waters has developed a pocket-resource guide targeted toward homeless youth living primarily on the street.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

A network of four year-round and 3 seasonal shelters for individuals, two family shelters, and one shelter for domestic violence victims provide emergency shelter for homeless persons in Cambridge. ESG grants provide approximately \$124,000 in support of shelter operations, including support for St. Patrick's Shelter, located just across the border in Somerville, which shelters the majority of homeless women who receive services in Cambridge. The Salvation Army operates a 25 bed transitional program for men, and Heading Home, in partnership with the Cambridge Housing Authority, operates a transitional housing program for homeless families.

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

1 Permanent Supportive Housing

2 Permanent Housing

3 Case Management and Other Supportive Services

4 Rapid Re-Housing

5 Assistance for chronically homeless individuals and families

6 Assistance for families with children

7 Assistance for veterans experiencing homelessness

8 Assistance for unaccompanied youth experiencing homelessness

9 Strategies for shortening the period of time that individuals and families experience homelessness

10 Facilitating access for homeless individuals and families to affordable housing units

11 Preventing individuals and families who were recently homeless from becoming homeless again

For a complete description of the above mentioned programs, please see the Extended Narratives attachment at AD-25.

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

1. Homelessness/Eviction Prevention

2. Employment Assistance

3. Prevention strategies for low-income individuals and families who are being discharged from publicly funded institutions and systems of care

4. Prevention strategies for low-income individuals and families receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

For a complete description of the above mentioned programs, please see the Extended Narratives attachment at AD-25.

### **Discussion**

For a complete description of all above mentioned programs, please see the Extended Narratives attachment at AD-25.

**AP-70 HOPWA Goals - 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	96
Tenant-based rental assistance	73
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	56
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	20
<b>Total</b>	<b>245</b>

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

### **Introduction:**

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

100% Affordable Housing Zoning Overlay

Adopted by Cambridge City Council on October 5, 2020.

Affordable housing developers often cannot compete with market-rate developers who can afford to pay more for land and buildings. There are also areas of the city where current zoning makes the creation of new affordable housing infeasible. Allowing affordable housing providers to build more densely than market-rate developers will create opportunities in these neighborhoods. Affordable housing developers have also faced long and costly permitting challenges delaying their ability to complete new affordable units. Streamlining the approval process for new 100%-affordable housing will help reduce development costs and allow affordable housing providers to create new affordable units more quickly while using public funding more effectively.

More information at:

<https://www.cambridgema.gov/CDD/Projects/Housing/affordablehousingoverlay>

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge and the high-cost of living and owning a business that faces Cambridge residents. Despite recent increases, the general contraction of entitlement grants and other resources over time combined with the ever-increasing cost of delivering services and completing projects results in a 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 years. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In FY2021 the City will continue its efforts to seek additional grants and funding sources as the cost of living outpaces the available resources to mitigate its impact.

#### **Actions planned to foster and maintain affordable housing**

The City has a deep commitment to creating, preserving and maintaining affordable housing for individuals and families, as well as for homeowners and renters. The four main affordable housing initiatives funded with CDBG and HOME funds focus on new affordable homeownership, new affordable rental, preserving the affordability of expiring use units and stabilizing owner-occupied 1 to 3 unit buildings through rehabilitation grants. These programs are described in-depth in the Goals section of this document.

#### **Actions planned to reduce lead-based paint hazards**

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

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

Development.

### **Actions planned to reduce the number of poverty-level families**

The City 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. Enhancing employment opportunities remains the most effective way to raise individuals and families out of poverty, and the City will continue to support various job and skill development programs, as well as providing support for all essential needs its residents require.

### **Actions planned to develop institutional structure**

Cambridge will continue its efforts in FY2021 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

With property prices remaining out of reach for low and moderate-income residents in Cambridge, the gap between available resources and outstanding need remains. There is an increased need for federal funds for housing activities of all types including preserving affordability of units with expiring use restrictions, new affordable rental and homeownership housing, and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community meetings and various public forums through the annual Consolidated Plan process.

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

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

the city.

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

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

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

**Discussion:**



# Program Specific Requirements

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

### Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	60,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>60,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

Affordable homeownership units that are funded with HOME funds are subject to residency requirements and long-term restrictions limiting the future resale of the property. HOME allows

two options for controlling the resale of the homebuyer property during the affordability period: the recapture option and the resale option.

The City of Cambridge uses the resale option for homebuyer units developed with HOME funds. Under the City's resale restriction, an owner's resale price is based on the original purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. The return on equity is based on the interest rate of thirty year bond obligations of the United States Treasury. Any HOME units sold within the HOME affordability period, must be resold to another eligible household for no more than the above calculated resale price. During the HOME affordability period, the unit must remain affordable to homebuyers earning between 60 to 80 percent of area median income. The affordability is ensured by a deed restriction running with the property.

The City also uses the resale option for most situations when providing HOME funds for downpayment and closing cost assistance to eligible buyers. This assistance is generally used to assist buyers purchasing homes subject to affordability restrictions in which cases homebuyers are subject to the resale requirements in those affordability restrictions.

However, the City uses the recapture option, when HOME funds are used to provide downpayment and closing cost assistance to buyers purchasing a market unit (i.e. a unit without underlying affordability requirements and resale restrictions). In this case the City will require repayment of a portion of the HOME assistance on a pro-rata basis if the unit ceases to be the residence of the owner within 5 years of purchase. The amount recaptured by the City cannot be greater than the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

Applications are accepted on a rolling basis. Preference is given to Cambridge residents and households with children. Applications will be reviewed to determine the unit size and preference group for applicant households. Applicants are placed into the appropriate preference group by unit size in the order applications are received.

Unit sizes are determined based on Housing Division occupancy standards. These standards require that adults in a relationship share a bedroom. Children of the same sex must share a bedroom unless they are more than ten years apart in age. Applicants may choose to under-house themselves under certain conditions by selecting a smaller unit. No more than two persons may share a bedroom.

For more information, please visit: <https://www.cambridgema.gov/CDD/housing/> or call 617/349-4622

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities as required in 92.254, is as follows:

See Item #2 Above

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

See Item #2 Above

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

The City has no plans to refinance existing debt with HOME funds.

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

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

ESG sub-recipients are responsible for maintaining written standards for providing ESG assistance. Sub-recipients must submit their written standards for review as part of the Request for Proposal (RFP) and/or renewal process conducted by the ESG review panel. Where policies are deemed inadequate or incomplete the subrecipient is informed of the requirements of 24 CFR 576.400(e)(3) and advised to write and implement policies as soon as practical. Additionally, subcontracts require that sub-recipients write, maintain, and abide by standards which meet the requirements of 24 CFR 576.400(e)(3).

See also: ESG & CoC Standards iattachment

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

Cambridge's system of coordinated assessment, the Cambridge Coordinated Access Network (C-CAN), began implementation in January 2017 and meets HUD requirements, including those introduced under CPD-17-01, Notice Establishing Additional Requirements for a Continuum of Care Centralized or Coordinated Assessment System. C-CAN standardizes the process of access, assessment, prioritization, and referral for a range of resources, primarily housing opportunities, and ensures that the limited resources available are allocated to those with the greatest need. Assessment is provided through a variety of scheduled and mobile access points to help quickly connect households to resources needed to attain housing stability. C-CAN Housing Navigation staff

help prioritized households transition to permanent housing through provision of housing search, assistance with eligibility documentation, and other relevant supports.

See also: ESG & CoC Standards attachment

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

In general, ESG Sub-awards are made based on a formal RFP, which in some years is supplemented by a formal renewal process. ESG RFPs are open to any private nonprofit entity providing eligible ESG services within the CoC. Availability of funds and RFP materials are posted to the CoC website. The City of Cambridge shall consult with the Cambridge CoC Board to review ESG funding priorities and allocations. When selecting subrecipients for ESG funding, the City will invite Cambridge CoC Board members without conflicts of interest to participate in the decision-making process.

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

The jurisdiction meets the requirements of 24 CFR 576.405(a). The CoC Board-a subset of which acts as the ESG review panel-has a formerly homeless participant within its membership.

5. Describe performance standards for evaluating ESG.

Each subrecipient must enter into a subcontract which details scope of performance, budgets, and administrative requirements of the project. This document details the rights and obligations of both the recipient and the subrecipient and allows the recipient to suspend or terminate funding should the recipient breach the contract or otherwise be found to be out of compliance with 24 CFR 576.

Subrecipients are then monitored throughout the year via remote and on-site monitoring. Remote monitoring is done in three ways. First, quarterly invoices must contain a signed certification that ESG services delivered during the billing period were delivered in accordance with both the subcontract and 24 CFR 576. The supporting backup documentation is then reviewed for eligibility. Second, HMIS data is reviewed for timeliness and completeness. Finally, each subrecipient are responsible for reporting its total number of unduplicated clients each quarter.



## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Housing Division Estimates
	<b>List the name of the organization or individual who originated the data set.</b> NA
	<b>Provide a brief summary of the data set.</b> NA
	<b>What was the purpose for developing this data set?</b> NA
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> NA
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> NA
	<b>What is the status of the data set (complete, in progress, or planned)?</b> NA