

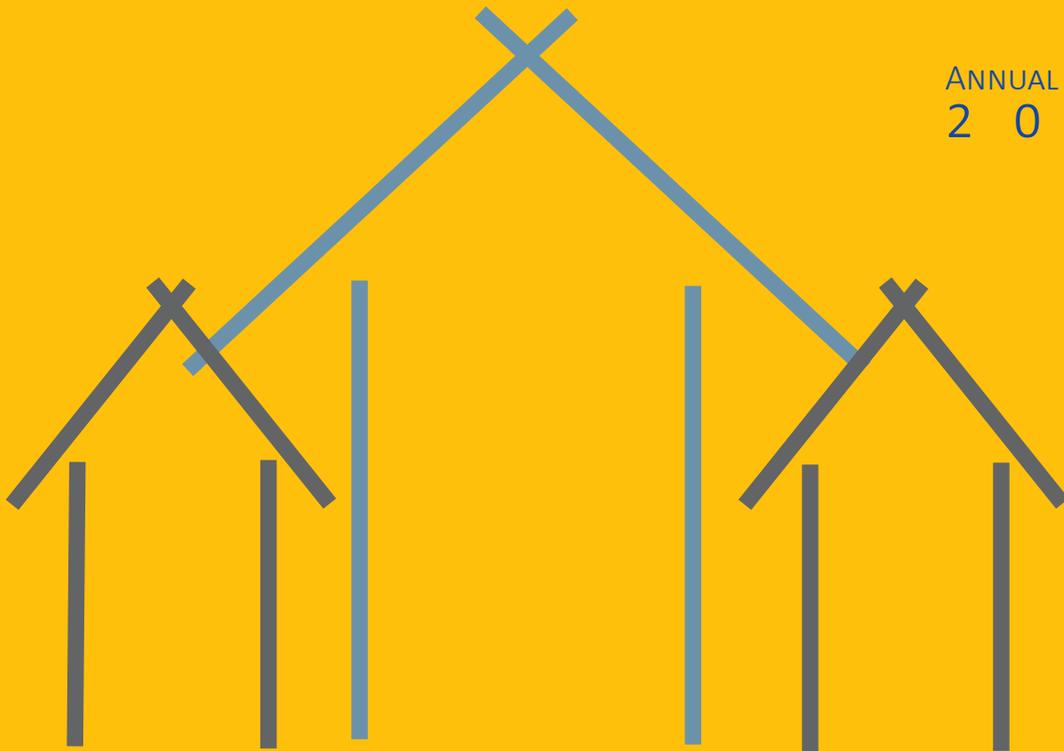


Cambridge Housing Authority

MOVING TO WORK

April 1, 2014 to March 31, 2015

ANNUAL PLAN
2015

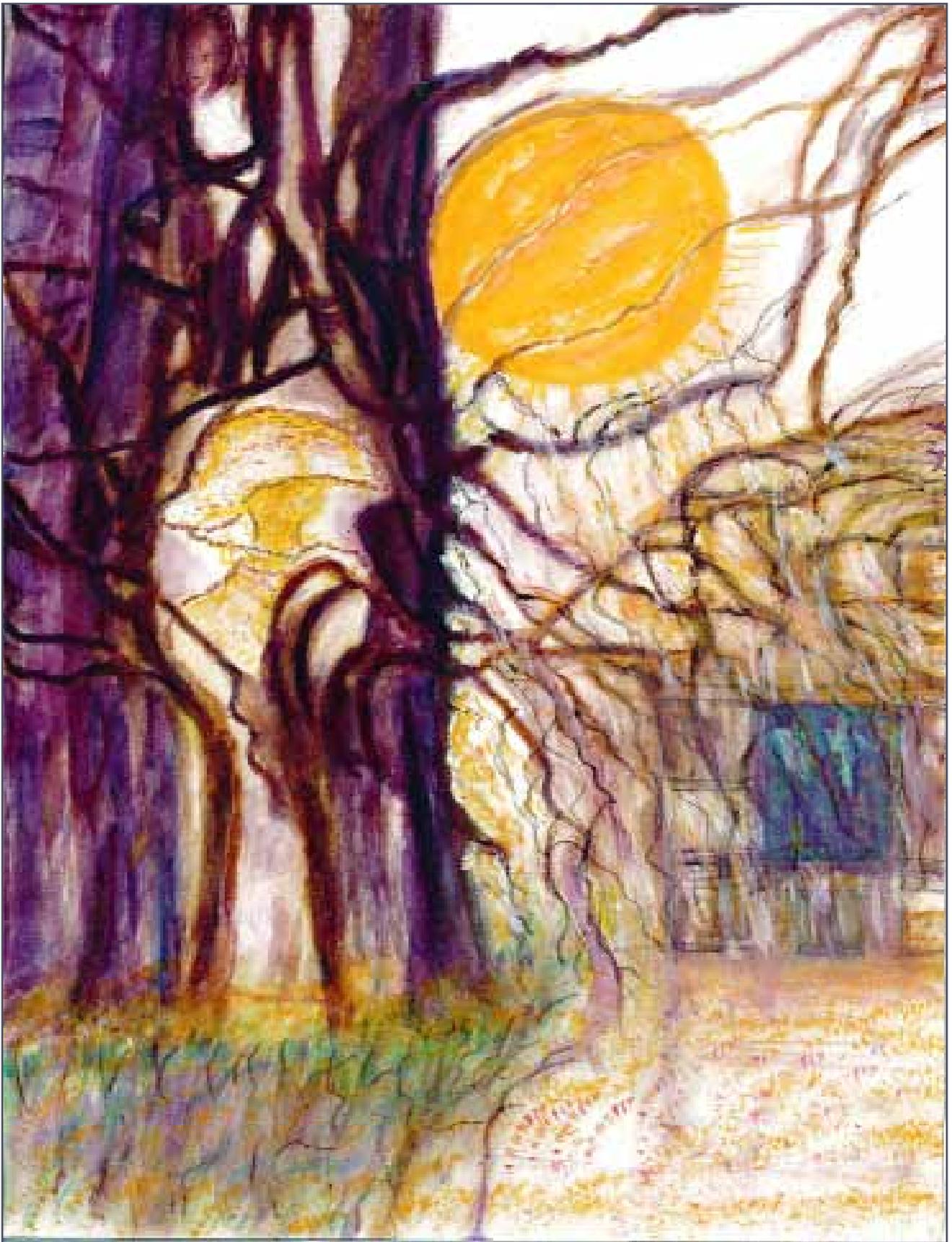


Submitted to HUD on November 18, 2014

One Spirit

Her dreams are hazy
between yesterday and
tomorrow's uncertainty;
until she realizes
"Housing" holds the keys.
Education support for the young
independent living for the
Older adult.
Although our role differ
We; both Share; what matters,
the same Spirit.
The safety and well being
of our Community.

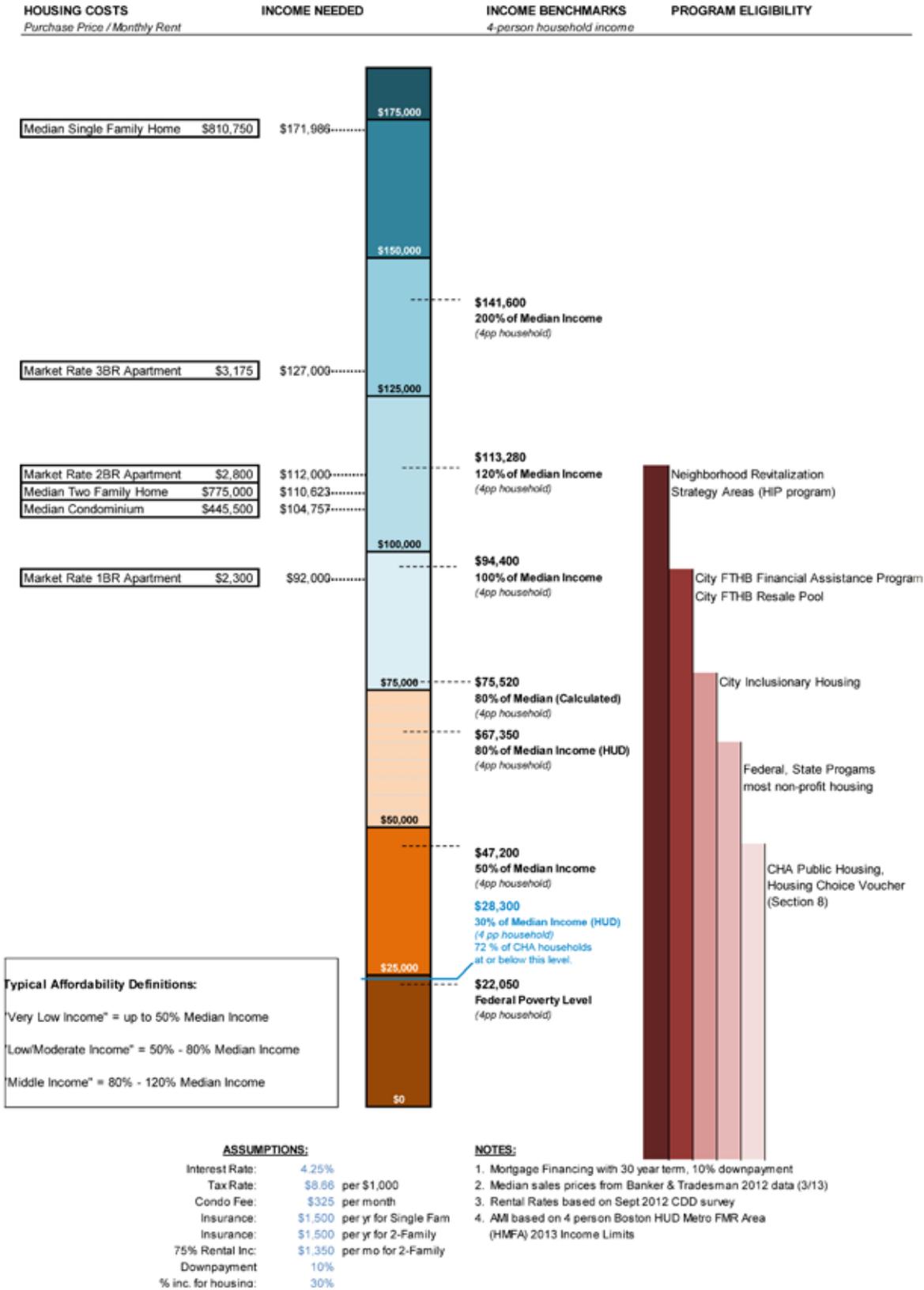
Alemitu Meshesha Kassa
November 5, 2013



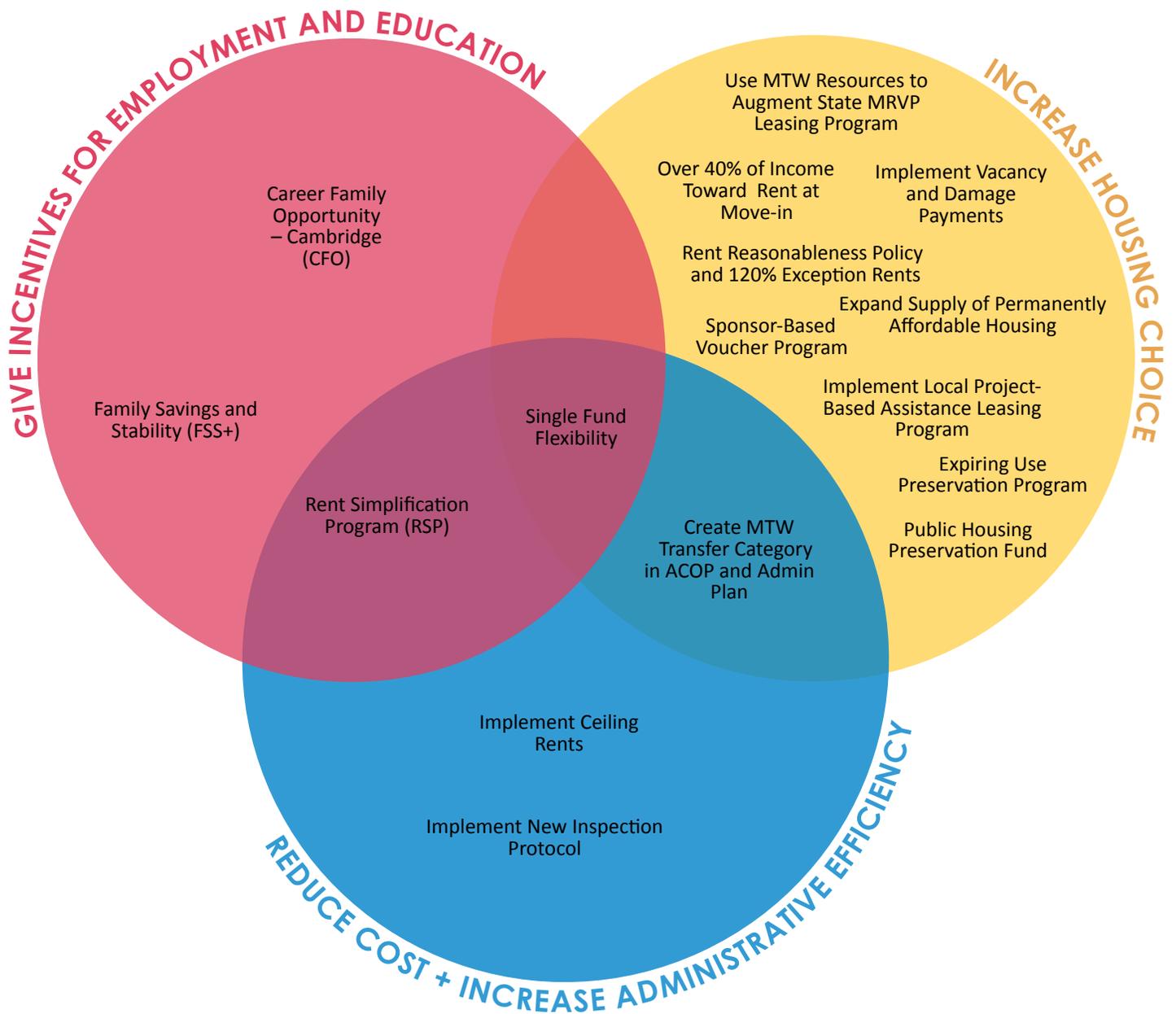
Autumn Moon
Alemitu Kassa
oil pastel on paper
Annual Art Contest Winner

Cambridge Housing Affordability Ladder

-Updated April 2013-



Source: City of Cambridge Consolidated Annual Performance and Evaluation Report (CAPER) for FY13, page 72.



CHA has used its flexibility under MTW as a platform for progressive regulatory reform and fungibility of capital, voucher, and operating funds to accomplish development and programming goals. The agency continues to develop, implement, and evaluate new and innovative policies and programs.

This diagram is a visual representation of CHA’s various initiatives under the MTW program and how these relate to the statutory objectives stated above.

“This is essentially a people’s contest ... It is a struggle for maintaining in the world that form and substance of government whose leading object is to elevate the condition of men – to lift artificial weights from all shoulders – to clear the paths of laudable pursuit for all – to afford all an unfettered start, and a fair chance, in the race of life.”

– Abraham Lincoln, 8th April, 1861. Letter (in its entirety) to Andrew G. Curtin, Governor of Pennsylvania.

THE YEAR AHEAD

CAMBRIDGE HOUSING AUTHORITY

GOALS AND OBJECTIVES

AN OPEN INSTITUTION

VOLUNTARY COMPLIANCE

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DEPARTMENT HIGHLIGHTS

CAPITAL IMPROVEMENTS

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THE YEAR AHEAD

GOALS AND OBJECTIVES

CHA anticipates that in our Fiscal Year 2015 (our 16th year in the Moving to Work program) the agency will focus its resources and supporting policy changes on moving our existing Federal housing portfolio from traditional public housing subsidies to a platform using project-based subsidies provided through our Moving to Work (MTW) flexibility in combination with HUD's Rental Assistance Demonstration (RAD) program. MTW/RAD will create sufficient operating cash flow so that CHA will be able to borrow against the properties. The borrowing coupled with tax credits and other resources allows CHA to make long needed and substantial capital investments in the housing stock. RAD is a property based subsidy program and moves the units out of the Federal Public Housing program. However, CHA fully intends to insure that our properties continue to serve existing and future low-income families, and to provide families with the rights and protections that they now have under Public Housing. See **Revision to FY15 Annual Plan to Comply with RAD Requirements in Appendices, HUD Requirements**).

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

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

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

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

- **Maintain tenant protections and improve level of service to our residents and voucher holders.** Our RAD proposal rests on our commitment to preserve current tenant rights and protections. The lease, grievance process and other administrative protections will carry over into the RAD properties. See **Revision to FY15 Annual Plan to Comply with RAD**

Requirements in Appendices, HUD Requirements). Service will remain at a similar or higher level as CHA modifies our business practices to improve customer service and adapt to the new MTW/RAD platform.

- **Continue to build policies and strengthen partnerships that leverage social capital and advance MTW goals and objectives.** Strengthening our relationships with the City of Cambridge and public schools, in addition to developing new connections with local non-profit service providers remain top priorities and integral to supporting economic advancement for our families. This Plan is consistent with the City of Cambridge Strategic Plan for Fiscal Years 2011-2015, particularly with regard to meeting low-income housing needs.
- **Reshape our economic mobility programs to more adequately serve, not only our residents and voucher holders, but also families who are motivated to improve their housing options and economic status in Cambridge.** We have been awarded, jointly with COMPASS Working Capital, a planning grant to examine the feasibility of expanding FSS+ to our Public Housing and Housing Choice Voucher programs, targeting appropriate households, with access to a rental assistance asset account that is simply part of the program and not an “opt-in” add-on.
- **Establish a standard streamlined reporting structure to track daily operations, manage performance and progress.** CHA has experienced a major shift with new senior management in place, particularly in Leased Housing, Property Management, and Fiscal. With the change we are developing and strengthening our reporting and data collection.

PAVING THE PATH TO ECONOMIC MOBILITY

CHA is reworking its economic mobility programs to more adequately meet participants’ needs and improve program outcomes. We are also excited about two new programs targeting youth because we understand the critical role that youth development plays in increasing economic mobility for the next generation.

SPECIAL PROGRAMS WORKING GROUP

Internally CHA created a Special Programs Working Group made up of staff from Resident Services, Leasing, Legal, and Policy and Technology. The Group is tasked with increasing accountability and cross-departmental collaboration on economic mobility programs and services. A team of two CHA staff have been assigned to oversee each program in addition to ensuring that conditions of relevant partnership agreements and MOUs are met. The Working Group convenes on a monthly basis to build collective investment in the programs and address any programmatic issues on a regular basis. The Group may also develop new partnerships, program design and policy implementation.

FOS AND CFO REDESIGN AND REEVALUATION

The implementation of the Family Opportunity Subsidy (FOS) and Career Family Opportunity programs (CFO) set new ground for CHA on many levels. It was the first time CHA partnered with established non-profit organizations, Heading Home and the Crittendon Women’s Union respectively, to restructure housing subsidies and invest in services and incentives to move families toward improved economic circumstances. This was an approach designed to provide a deep set of program and policy options that could be tested to determine if they could move families forward. CHA and its partners have been adjusting and modifying the program to address

the challenges confronting the families and the administrative issues that come with any new program efforts.

This past year CHA and its partners engaged in a series of assessments to determine how best to move forward. Several issues had to be addressed:

In the CFO program CHA, given the reductions in federal funding, could not continue to provide the full administrative funding to CWU to cover the program staff and related administrative costs; further CHA and CWU recognized that there is continued difficulty in the recruitment of participants, leading to the recognition that a different referral and intake process is required for CFO. The tough economy has also played a factor in the earning expectations for the families and it seems much more likely that while overall they can show improvement in many areas (including increases in income and savings) they are unlikely to achieve self-sufficiency (become subsidy-free) within the five year timeline envisioned in the original program design. Given this set of issues, CWU and CHA will embark on a redesign of the program to determine new approaches and funding sources. The partners will explore a model that takes into account the cost of housing subsidy and design an approach that tracks the cost looking for reductions in subsidy as earned incomes improve. At some point it may be possible to share the subsidy savings with the family (through an escrow account much like FSS+) and CWU. Savings to the partners would be used to reduce overall voucher program costs or fund service delivery. Whether this approach can work is still an open question. CHA and CWU will engage in extensive financial modeling prior to testing this approach. The families are already receiving housing subsidy, so no changes will affect that support, and CWU will seek other funding to continue the mobility mentoring component for the existing families during the redesign effort.

With respect to FOS, CHA and Heading Home have found subsidy and service integration to be much harder than anticipated. Unlike the CFO program that recruits from existing CHA clients, the FOS program enrolls families from the shelter system. After much effort to revamp the model, both Heading Home and CHA have concluded that a more straightforward path to stability better fits what the families can achieve. A period of stabilization is needed, with the option of a public housing unit or a voucher at the end of the transition period. CHA and Heading Home are recasting FOS as Pathway to Permanent Housing, a transitional housing program with a two-year sponsor based period, followed by a conversion to a traditional housing voucher or public housing unit for a qualified family. This transition period will allow families to stabilize after exiting the shelter, and with service support from Heading Home, gain the strength and financial competencies needed to rent their own unit. Early exit from the transition period may be rewarded, and CHA will also participate with Heading Home in a more modest set of cash incentives and IDA matching for the exiting households.

MAKERSPACE/THE POSSIBLE PROJECT

In FY15, the 1,555 square foot maintenance equipment garage at 107 Portland Street (next to Technology Square and MIT) will be transformed into a Makerspace leased by The Possible Project (TPP), a new nonprofit partner. TPP is an out-of-school youth development organization that serves students attending the public and two charter high schools in Cambridge. It is an entrepreneurship center that teaches students how to start and run their own business through a three-year, high-touch program, focusing on helping at-risk youth realize their career possibilities. Makerspace will be an integral resource for this youth job-training program in that it will bring cutting-edge manufacturing technology and digital arts to low-income students living in Cambridge. The space will be outfitted with 3D printers, laser cutters, computerized textile manipulators, CNC routers, and other technologies. In addition, Makerspace users will have access to a wide range of creative software, including manufacturing, filmmaking, graphic arts, and web design. This space provides free and open use of rich technology for a low-income youth population that conventionally would have had little to no access. As part of the CHA-TPP arrangement, TPP agrees to work in good faith with CHA's existing Work Force so that Work Force students may also participate in TPP without schedule conflicts.

THIS WAY AHEAD/GAP FOUNDATION

Through a competitive grant process, the international Gap Foundation (the philanthropic wing of Gap, Inc.) selected CHA as a This Way Ahead program (TWA) recipient. In Summer 2013, the first cohort of 40 students (16 to 21 years of age) completed a ten-week program that introduces the retail sector through an internship and site-based job training. In FY15, we will be expanding the cohort to include 75 participants and include an additional Program Coordinator to assist with recruitment, teaching, and case management responsibilities. Our goal in the following year is a maximum of 100 participants annually.

INCREASING HOUSING CHOICE

PATHWAYS TO PERMANENT HOUSING/TRANSITION HOUSE

FY15 will be Year 2 of the Pathways/Transition House program. Two additional families will begin the program and it is anticipated that the first two family participants will become official CHA public housing residents. FY15 will be an important year for this new housing program as it will allow us to assess first year progress and identify preliminary indicators that may facilitate successful transition into stable housing for an often overlooked homeless population. CHA staff will also continue to receive training and support in identifying the signs of domestic abuse. Already in the first three months of implementation, the new community liaison has received 16 referrals involving families living in CHA public housing, of which 6 qualify as high-risk. In addition, Tuesday walk-in hours have been established and utilized by CHA families.

NEW CONSTRUCTION OF TEMPLE PLACE

A brand new, five-story apartment building will be completed by the end of FY15 and will contain 25 two-bedroom units and 15 one-bedroom units in a 43,000 square foot development that was first envisioned over seven years ago. Temple Place will introduce 40 completely new housing units into the CHA housing portfolio. Deep affordability will be achieved at the property through a long-term Project-based Section 8 Housing Assistance Payment contract.

PRESERVATION OF PUBLIC HOUSING

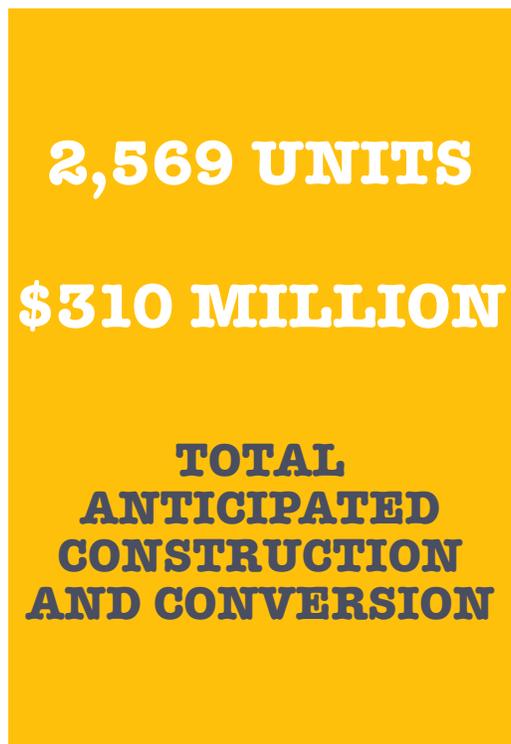
By FY15, all ARRA-funded projects will have been completed. In addition, CHA will be in the midst of several activities related to preserving existing public housing. The following provides a brief overview.

JEFFERSON PARK STATE

This is the last remaining state public housing site in Cambridge that is reliant on state operating subsidy. This site will be demolished and re-built into 98 units using project-based vouchers. Construction is planned for Fall/Winter 2014.

RAD

On December 23, 2013, CHA's Phase I application under HUD's Rental Assistance Demonstration (RAD) was approved. Submission of RAD Phase II is anticipated in late 2014. If approved, all remaining CHA Federal Public Housing will be converted via RAD to project-based assistance. Construction is planned for FY15. The



viability of RAD hinged on using our MTW single fund flexibility.

MILLERS RIVER APARTMENTS

Millers River is proposed for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) and has capital needs totaling \$45 million. This site will be converted to project-based assistance subject to HUD approval. Construction will occur in parallel with RAD Phase I (pending approval) in early FY16.

PRESERVATION OF EXPIRING USE UNITS

CHA recognizes the need to address the growing inventory of expiring use units. These units are owned and operated by the private market (which also includes nonprofit housing developers) and the owners receive federal public subsidies. Many of the units are nearing their expiration of their subsidy contract which would then allow owners to convert the subsidized units into market-rate unit. CHA has been working diligently to preserve expiring use units and has already preserved the affordability of 246 units in Cambridge by using MTW to project-base the tenant protection vouchers available when the subsidy contracts come to an end. More recently, we have been working with Lynn Housing Authority (Lynn, MA) and the owner at Madison Park (Roxbury, MA) on preserving several expiring use buildings in their communities. CHA plans to continue exercising its state-wide administrative capacity to convert enhanced Tenant-Based vouchers to Project-Based vouchers to maintain affordability of units in expiring use properties. For more information about specific projects, please see description of this activity in **Approved MTW Activities** in the **HUD Requirements**.

INCREASING ADMINISTRATIVE EFFICIENCY AND COST EFFECTIVENESS

CENTRAL OFFICE TRANSITION

In June 2013, CHA central office officially moved into the Alice K. Wolf Center (formerly the central Police Station for the City of Cambridge), a newly completed LEED Silver building. CHA worked in close collaboration with the City of Cambridge to create this relocation opportunity which currently houses CHA and two City social service agencies (the Community Learning Center and the Multi-Service Center). In conjunction with the move, CHA funded the design cost (architecture and construction management) and the City issued bonds to cover the \$18 million redevelopment cost of the historic building which retains core historic features. The move creates long-term stability for CHA with a 40-year lease agreement with the City and energy savings resulting from conformance to LEED standards. The move also allowed CHA to consolidate operations of all central office staff in one building. Prior to the move, Planning+Development was housed in a separate building a few blocks from the central office. Furthermore, with the move, CHA implemented two major changes in its operations. First, cloud-based computing is now the standard platform for electronic communications. This reduces cost for IT maintenance and server upgrades. In addition, staff now have BOX accounts which allow for secure file sharing, storage and access anywhere there is internet access. Second, CHA is actively transitioning to a paperless office. We anticipate that our records will be fully scanned, electronically organized and readily accessible to internal staff in FY15.

POLICY DIRECTIONS

SELF-SUFFICIENCY

The adoption of standard HUD metrics for all ongoing MTW activities in this year's Annual Plan has us reconsidering the definition of self-sufficiency as it relates to our continued effort to refine ongoing and create new MTW activities. In this context, we consider participants who successfully complete our economic mobility programs as having reached an initial stage of self-sufficiency (they are not necessarily subsidy-free). The majority of our MTW economic mobility programs aim to achieve this level of self-sufficiency. With these activities, our goal is to capture an increase in household rent contributions and/or a decrease in the subsidy

amount per participating household. We call this Reduction in Subsidy (RIS) the first stage of self-sufficiency. Beyond this stage, the best self-sufficiency outcome that we are able to document is when households exit the CHA system because they no longer rely on housing subsidies or other public assistance and maintain a stable household income (above 80% AMI) that allows them to enter the private housing market and maintain economic independence. We call this stage End of Subsidy (EOS). To date, only our Transition to Market Rent program identifies certain market-ready households that we hope will reach EOS. A shared definition of self-sufficiency across MTW agencies is an ongoing process and was discussed at the Annual MTW Conference in February 2014.

RENTAL ASSISTANCE

CHA is exploring the possibility of expanding the FSS+ program. Any program change would be carried out through a public process that includes a working group, a public meeting and comment period, and the required impact analysis. We recognize that such changes require deliberation in a public forum and we remain committed to this approach.

EXPANDING FSS+: ESTABLISH RENTAL ASSISTANCE ASSET ACCOUNT POLICY (RAAA)

As part of expanding the FSS+ program, we plan to explore rent and program reforms that integrate FSS+ into the standard subsidy programs for both Public Housing and Housing Choice Voucher. Specifically, CHA intends to develop a model where a rental assistance asset account (RAAA) is built into the basic fabric of all our housing assistance. Like FSS, the RAAA model provides an account where participants are eligible to save a portion of the increased rent triggered by an increase in their earnings. Unlike FSS, the RAAA model would provide an account for every recipient of federal housing assistance. In other words, instead of “opting in” to the program, participants could “opt out” of the program if they choose not to increase their earnings or to fulfill other program requirements. This would benefit both households who see an increase in earned income and CHA because of residents’ reduced dependence on subsidies.

SAFE HARBOR AND RESERVES

The MTW funding formula is a key part of CHA’s MTW Agreement with HUD, and determines the amount of funds that CHA will receive to operate its programs. The differences between the MTW funding formula and the formula used by HUD for non-MTW PHAs creates anomalies that can be detrimental to MTW agencies when HUD implements funding cuts in appropriations or seeks to assess the cash reserves held by the MTW agency. For that reason, it is critical that MTW agencies and HUD come to a consensus on the definition of reserves. In August 2013, CHA, on behalf of the MTW Financial Reporting Working Group, submitted a memo to the HUD MTW Program Office outlining the parameters for “committed funds” and proposing two formulas to determine a reasonable Safe Harbor for MTW agencies. We hope to enter into discussions with HUD on these financial elements in 2014.

HOUSING AUTHORITY INSURANCE (HAI) GROUP AND ACCREDITATION

CHA continues to work with HAI Group to develop a Public Housing Accreditation standard that is adjusted according to the size and program complexity of each public housing authority. The intent of this work is to create an accreditation system that could eventually replace current HUD evaluation systems. An accreditation model offers a less expensive but more effective model for evaluation of agency performance. CHA is working with the Dallas Housing Authority and TAG Associates to draft standards. In addition, more than two dozen housing authorities of various sizes are participating in the initial vetting of standards and will also serve as pilot agencies to field test the system. Standards currently address five areas: performance management (with separate standards for small and large PHAs), governance, compliance, and Housing Choice Voucher operations. CHA plans to assist in field-testing the standards.

POLICY + TECHNOLOGY LAB

We plan to continue hosting academic fellows in FY15. We will submit Rappaport* proposals to Harvard for the summer session and are working with MIT staff at the Department of Urban Studies and Planning to participate in evening events that may lead to student interest in work at CHA. Also, we partnered with Keene Housing (NH) to create the Policy + Technology Lab – East and West. CHA serves as Policy + Technology Lab - East. The joint lab provides interns opportunities to work and learn either in a rural environment and/or urban setting. Three core research areas in the East and West partnership include Energy and Sustainability, Communications, and Policy + Technology.

In addition, Policy + Technology Lab East has initiated a partnership with Boston Area Research Initiative (BARI), an interuniversity research partnership looking to develop mutually beneficial relationships between academics, policymakers, practitioners and civic leaders. CHA hopes to build a long-term relationship with BARI and its doctoral fellowship in exploring potentially new policies informed by critical data analysis. One possible research area involves the development of wholesale de-identification of CHA's Public Housing and Housing Choice Voucher database so that meaningful data analysis can occur without compromising one's privacy.

LEGISLATIVE INITIATIVES

CHA is actively engaged in current pending legislative proposals that could affect housing policy and delivery on both a national and local level:

AFFORDABLE HOUSING AND SELF-SUFFICIENCY IMPROVEMENT ACT (AHSSIA)

A form of this bill has been introduced for the past several Congressional sessions. The bill would expand the MTW program and make it permanent, as well as implement reforms in the Section 8 voucher program. Because of the importance of MTW to the CHA's programmatic objectives, it will continue to take an active role by working with industry groups, HUD, and Congress to advance the bill. CHA will also take non-legislative steps, if available, to establish permanent MTW designation. CHA's MTW Agreement is now due to expire in 2028.

STATE REGIONALIZATION LEGISLATION

CHA will continue to work on proposals now pending before the Massachusetts legislature to increase the performance and accountability of Massachusetts PHAs as they confront the challenges of reduced funds and increasingly sophisticated financing and operational models.

*Proposals are reviewed and selected by Rappaport fellows. Fellows are graduate students who are pursuing careers in public service. The fellowship program is a paid, 10-week summer internship in a public agencies in the Greater Boston area. Fellows also participate in a weekly seminar series with leading practitioners and scholars and receive a \$7000 stipend for the summer. The fellowship program is a key component of The Rappaport Institute, which aims to improve the governance of Greater Boston by promoting emerging leaders, stimulating informed discussion, and producing new ideas.

CAMBRIDGE HOUSING AUTHORITY, AN OPEN INSTITUTION

In the FY14 Annual Plan, this new section on Governance and Executive Compensation was voluntarily created in light of the negative publicity around public housing authorities across the country. We remain committed to providing the status of the following information.

- Brief overview of the agency’s board structure, its current members and officers, and scheduled meetings.
- Brief description of the role of the board and its relationship to the Executive Director.
- Upcoming board meeting agendas are available on the CHA website. Past board meeting minutes will be available on the newly designed CHA website, anticipated to be online in Spring 2014.
- Job titles and compensation levels for the five highest salary earners at CHA.
- A brief explanation of the federal and state salary caps as imposed at the time the Plan is prepared.

GOVERNANCE

CAMBRIDGE HOUSING AUTHORITY (CHA) BOARD OF COMMISSIONERS

TOTAL MEMBERS: 5

APPOINTMENT: Four members are appointed by Cambridge’s City Manager subject to City Council approval. One member is appointed by the Governor of the Commonwealth of Massachusetts

BOARD MEMBERSHIP REQUIREMENTS: 1) All members must maintain Cambridge residency. 2) One member must be a CHA resident. 3) One member represents Labor.

BOARD MEETING SCHEDULE: Generally second and fourth Wednesday of each month.

BOARD RESPONSIBILITIES:

- Approve all significant contract awards
- Approve all budget decisions
- Approve formal submissions to state and federal funding agencies
- Approve all major policy decisions
- Hire CHA Executive Director
- Approve planning and reporting documents

WEBLINK: www.cambridge-housing.org/About-the-CHA/Board-of-Commissioners

FY15 BOARD OF COMMISSIONERS

NAME	MEMBER SINCE	APPOINTMENT	EXPIRATION OF TERM
Susan Connelly	2013	Governor’s appointee	November 11, 2018
Gerald Clark	1974	City of Cambridge appointee	November 11, 2015
Warren McManus	1982	City of Cambridge appointee	September 30, 2016
Anthony Pini	2010	City of Cambridge appointee and Labor representative	April 1, 2014
Victoria Bergland	2013	City of Cambridge appointee and CHA Resident	September 30, 2017

EXECUTIVE COMPENSATION

The salary caps on compensation set by both HUD and Massachusetts Department of Housing and Community Development (DHCD) remain in effect. The FY14 Consolidated Appropriations Act that was passed by the Senate on January 16, 2014 continues the cap on housing authority salaries that was set in the FY12 appropriations law and applies only to expenditure of Section 8 or Section 9 funds (i.e., Housing Choice Voucher or Public Housing operating funds). In cases where other sources of funds – such as de-federalized or state resources – are used, the cap can be exceeded. HUD issued a notice in February 2012, PIH Notice 2012-14, indicating that it intended to apply the cap during FY 2013 by use of rule-making authority. DHCD adopted a salary cap by notice dated February 15, 2012. The DHCD cap is set at \$160,000, applies only to the Executive Director, and grandfathers executive directors whose compensation were in excess of the cap prior to the date of notice of the cap. CHA regularly reports its top five salaries to HUD and as of this writing, the agency’s top five earners are listed below.

FIVE HIGHEST SALARY EARNERS

Executive Director	\$160,000	Chief Financial Officer	\$120,000
General Counsel	\$147,900	Director of Planning + Development	\$115,405
Deputy Executive Director	\$135,000		

VOLUNTARY COMPLIANCE AGREEMENT

CHA continues to work towards fulfilling its Voluntary Compliance Agreement with HUD's Office of Fair Housing and Equal Opportunity. Twenty-five (25) wheelchair accessible units in its Public Housing portfolio were completed as of August 2013. The construction schedule of the remaining seventeen (17) units has changed and are folded into plans for RAD, Disposition and HILAPP. The new deadline for completion is 12/31/2014. The table below provides a detailed update:

PLANNED UNITS	COMPLETED UNITS	PLANNED DATE	COMPLETED DATE	STATUS
2	2		03 / 2008	Units completed at Lyndon B. Johnson Apartments
5	5		12 / 2008	Units completed at Frank J. Manning Apartments
5	5		05 / 2010	Units completed at Frank J. Manning Apartments
1	1		03 / 2010	Unit completed at Willow Street Homes
3	3		11 / 2011	Units completed at Jackson Gardens
1	1		02 / 2012	Unit completed at Lyndon B. Johnson Apartments
4	4		03 / 2012	Units completed at Lyndon B. Johnson Apartments
4	4		08 / 2013	Units completed at Lincoln Way
17		12/2014		Units in design as part of RAD, Disposition, HILAPP
42	25			TOTAL

PUBLIC PROCESS SCHEDULE FOR FY 2015

CHA will continue to provide meaningful opportunities for public dialogue around proposed activities. The following table outlines specific opportunities for public participation. These events, along with any additional public meetings and working sessions will be announced in the CHA website (www.cambridge-housing.org) and, whenever required, in the Legal Notices section of local newspapers.

ACTIVITY	OPPORTUNITIES FOR PUBLIC PARTICIPATION
FY15 ANNUAL PLAN	<ul style="list-style-type: none"> • Thirty-nine day public comment period commenced on December 20, 2013 at 12 pm. Hard copies were distributed to interested parties and available for pick up at the CHA Central Office. An electronic version was available for review and download on the CHA website. • A Public Hearing was held on January 7, 2014. • A meeting with the Alliance of Cambridge Tenants and residents from CHA public housing was held on January 9, 2014. • A Revised Draft Plan was made available for additional public comment on January 17, 2014. • The public comment period was extended an additional week to January 28, 2014.
ADMISSION AND CONTINUED OCCUPANCY POLICY (ACOP)	Presentation of the ACOP to the Board occurred in January 2014 and commenced a 60-day comment period. Copies of the draft document are available for members of the public. A working session will be scheduled. Final approval from the Board is planned for March or April 2014.
LEASE REVISION FOR FEDERAL PUBLIC HOUSING	Presentation of the Lease to the Board occurred in January 2014 and commenced a 60-day comment period. Copies of the draft document are available for members of the public. A working session will be scheduled prior to the end of the comment period. Final approval from the Board is planned for March or April 2014. There will be four (4) site meetings before the end of the comment period.
CAPITAL PLANNING	Resident meetings at various properties as CHA moves ahead with RAD, the Miller's River Disposition, and Jefferson Park State HILAPP.
SECTION 3 PLAN	Thirty-day public comment period. One working session with advocates and resident leaders during the public comment period.
HCV PROGRAM BRAINSTORM	One working group with residents, tenants, and legal services on identifying barriers in the HCV program and ways to reduce the number of transactions in the program.
EXPANSION OF FSS+	A working group, public meeting, comment period, and impact analysis.
QUARTERLY ACT AND RESIDENT COUNCIL MEETINGS	Regular meetings for CHA residents and HCV participants to voice issues and concerns.
RAD	CHA will provide advance copies of various RAD and disposition documents to ACT and legal services.
ADMINISTRATION PLAN	30-day comment period.
RESIDENT TRAINING	CHA will continue training sessions on reasonable accomodation, the conference panel, the grievance panel, etc.

DEPARTMENT HIGHLIGHTS

PROPERTY MANAGEMENT/PUBLIC HOUSING

The Property Management/Public Housing Department maintains the grounds, buildings, building systems and all aspects of CHA's approximately 2,700 units of both State and Federally funded housing, as well as various Affiliate and non-profit properties. With the exception of family one bedroom units, the Low Income Public Housing waiting list is scheduled to remain open in FY15.

RELOCATION OF JEFFERSON PARK STATE

In FY15 all residents from the 109 units at Jefferson Park State will be relocated in order to facilitate the start of new construction at the site. From this construction, all State Public Housing will be phased out of CHA's portfolio. Current residents will be relocated to other CHA properties as well as through the use of Section 8 and MRVP vouchers. The new Jefferson Park State site will consist of 98 units of Project-Based Section 8 housing. CHA will use its MTW authority to execute a HAP contract for those units and continue operating the site with their Public Housing policies retained. Construction is scheduled to begin in 2014.

TEMPLE PLACE CONSTRUCTION

Construction of Temple Place is underway. Forty (40) new Project-Based Section 8 tax credit units will be created at the former Cambridge YWCA pool site. See Planning+Development highlights starting on page A28 for more information about capital improvements and the conversion of CHA's hard unit stock.

JEFFERSON PARK STATE		
Relocation and Removal	109 units	State Public Housing supplemented with MTW block grant funding
Replace w/ New Units	98 units	Project-Based Section 8 operating as Public Housing
TEMPLE PLACE		
New Construction	40 units	Project-Based Section 8 Tax Credit

HEALTHY AIR INITIATIVE

After a thorough public process that included considerable input from Cambridge Housing Authority (CHA) residents, the CHA Board of Commissioners approved a no-smoking policy that will take effect in August 2014. The purpose of the smoke-free policy is to mitigate the irritant factors and the negative health effects of second-hand smoke in CHA developments. This policy bans smoking in all CHA dwelling units as well as balconies, offices, interior common areas, parking lots and all outdoor areas within 25 feet of doors and windows. CHA staff will work with resident councils to identify appropriately designated smoking area(s) on the premises of housing complexes where such a designation is possible.

Before the policy is fully implemented, CHA residents who smoke will have the opportunity to engage in smoking cessation programs. Access to such programs will be facilitated by CHA in conjunction with the Cambridge Health Alliance, a strong supporter of the Healthy Air Initiative. Enforcement of the policy will be facilitated by a lease addendum which all residents will be required to sign.

Enforcement procedures will involve a tiered process as follows:

1. Upon the first violation, a verbal warning of the policy and consequences for violation.
2. Upon the second violation, a written warning.
3. Upon the third violation, a notice of informal conference.
4. Upon the fourth and subsequent violations, notice of possible lease violation, which would be followed by further legal action deemed appropriate in accordance with the lease.

RENT COLLECTION ALTERNATIVES

CHA continues to explore other means of collecting rent and hopes to run multiple pilot programs to modernize and improve our rent collection methods. In Summer 2013, CHA hosted a Rappaport Fellow who researched rent collection practices, their associated costs and frequency of use at other housing authorities across the country. Currently CHA uses a lockbox to collect rent, which is efficient, but costly. In addition to exploring collection alternatives, CHA plans to incentivize direct draw payments, which have been identified as the most efficient and least expensive rent collection method.

RENT SIMPLIFICATION MAJOR CHANGES AND UPDATED REVISIONS

CHA continues to operate with an alternative rent formula. Under MTW, the following changes have been applied to the calculation and recertification process in the Public Housing and Housing Choice Voucher programs.

RENT SIMPLIFICATION OVERVIEW PUBLIC HOUSING

Administrative rent simplification policies became effective for Federal Public Housing tenants on January 31, 2006 (and for Housing Choice Voucher participants on January 1, 2006). These policies are intended to simplify the rent system so that residents can understand how their rent is determined, while reducing CHA's administrative burden by streamlining the recertification system. In addition, the new system encourages self-sufficiency by not penalizing families for earning and saving more. Additional policies may be developed over the course of the demonstration in consultation with the affected residents.

CHA used a rolling schedule to simplify rents for Federal Public Housing tenants starting in FY06 and continuing into FY07.

The FY06 rent simplification policies applicable to Public Housing are:

- Annualized Income Calculation – Prospective and past income may be used to calculate resident rents, especially for families with irregular or sporadic employment histories. For example, W-2's may suffice as evidence of past family income when more detailed information is not available.
- Income Exclusions – Asset exclusion is raised to \$50,000. Increasing the asset exclusion amount allows residents to accumulate more assets before they are calculated as income.
- Other Exclusions – All adoption assistance payments are excluded from income calculations. All full-time student income is excluded from income calculations.

- Rent Calculated within \$2,500 Bands – Rents are based on \$2,500 income bands. Using a band-based rent schedule allows CHA and residents to move away from verifying every last dollar earned and deducted.
- Adjusted Income – Medical and Childcare Deductions – Deduction Schedule

MEDICAL EXPENSES	MEDICAL DEDUCTIONS	CHILDCARE EXPENSES	CHILDCARE DEDUCTION
\$1 - \$2,500	\$0	\$1 - \$2,500	\$0
\$2,501 - \$5,000	\$2,500	\$2,501 - \$5,000	\$2,500
\$5,001 - \$7,500	\$5,000	\$5,001 - \$7,500	\$5,000
\$7,501 AND OVER	HARDSHIP REVIEW	\$7,500 AND OVER	HARDSHIP REVIEW

RENT SIMPLIFICATION – CONTINUED OCCUPANCY

Zero Income Households/Minimum Rent

Rents based on a claim of zero income are limited to ninety (90) days. After ninety days, zero income rents expire and household rents revert to the \$50 minimum rent. Only one request for an interim rent based on zero income may be processed between biennial certifications. Households requesting a second interim rent based on zero income between biennial recertifications pay the \$50 minimum rent. Households are required to provide sufficient documentation in support of zero rent including completion of a family budget.

Subsequent changes occurred in FY09. For all households reporting incomes in the very lowest tiers of the RSP rent schedules (\$0 - 2,499 in elderly developments and \$0 - 4,999 in family developments), CHA will continue to charge a minimum rent of \$50 for the first twelve months of tenancy. (There is no 90 day waiting period.) After twelve months, households will be charged a higher rent based on the second tier of the appropriate RSP rent schedule.

PH Ceiling Rents FY09

Since FY09 CHA has used HUD’s Operating Cost Adjustment Factor (OCAF) to increase the ceiling rents at all Federal Public Housing properties. Using the OCAF allowed CHA to streamline ceiling rent adjustment calculations, making them less cumbersome and more reflective of the gradual increase in operating costs over time. The most recent increase that CHA instituted was 1.6% in FY12.

Mixed Family Rent Calculation FY09

According to HUD standards, some legal immigration statuses do not make an individual eligible to receive housing subsidy. For example, a non-citizen student with an appropriate visa is not eligible to receive housing subsidy. However, ineligible individuals may live in subsidized housing that is secured by an eligible individual. For mixed families, where some households include members with citizenship or eligible immigration status as well as those without, rents are calculated using the simplification model; these households then pay a 10% surcharge in addition to the regularly-determined gross rent. Mixed Family Rent Schedules are included in Chapter 6 of CHA’s Admissions and Continued Occupancy Policy (ACOP).

Example

Two sisters live at Woodrow Wilson Court. Sister A is a U.S. citizen, Sister B does not have an immigration status recognized by HUD. Each sister makes \$8,000 per year, for a total household income of \$16,000. Since this is a “Mixed” household, their income is calculated using the Mixed Rent calculation worksheet, which sets the rent at \$351 for this household. If this same

household was comprised of two people with immigration status recognized by HUD and with the exact same income, residing in the exact same unit, the rent would be calculated using the regular rent calculation worksheet, which would set their rent at \$319.

Transfer Surcharge

Any household in a family development choosing to move to a larger apartment as a result of overcrowding will pay a one-time maintenance fee of \$100. This fee may be paid in installments. A household who transfers for medical reasons would not be required to pay the maintenance fee. A household with children over 18 sharing a room may request a transfer to a larger apartment (family must meet minimum occupancy standards). The household would be eligible for a transfer only after all underhoused families at that development have been offered a transfer. Should a household request and be offered such a transfer, the household would pay the one-time \$100 maintenance fee.

Recertifications – Under Rent Simplification, recertifications are conducted every two years. The shift from one to two year recertifications allows families who experience increases in income to retain all of their increased earnings between recertifications.

Interim Recertifications Policy – Residents have the option to come in for two interim recertifications between scheduled biennial recertifications. Interims may be used when there is a drop in family income or significant increases in medical or childcare costs. Interim rents remain in place until the next scheduled certification or until the household experiences an increase in income, whichever comes first. Households receiving an interim rent reduction must report any subsequent income increase to CHA within thirty (30) days of occurrence. Failure to report within thirty days results in retroactive rent changes and depending on the severity of the circumstances, lease termination. This increase in rent does not count as an interim recertification.

Seniors above the age of sixty-two (62) years old and/or disabled households are exempted from two-interim limit on recertifications.

Interim recertifications are only processed if the effect of the loss of income is expected to be longer than sixty (60) days. The Head of Household must still meet the lease requirements for reporting changes in family composition, and also for adding anyone to the household, which includes obtaining written permission from the manager before the additional person occupies the unit. A family's rent is recalculated if the addition or subtraction of a household member results in an income change. This increase in rent does not count as an interim recertification.

Fraud Prevention – After two or more instances of job loss or income drop within ninety (90) days of a scheduled recertification (based on current and prior recertification history) CHA sets a rent based on the past year's W-2 or other information available to verify income. Households are advised that this is a potential fraud issue and that they have the right to grieve to the Grievance Panel to more fully explain the reasons for the pattern of income loss. Households with two or more instances of job loss or income drop within ninety (90) days of a scheduled certification do not have access to the Hardship Review Committee. Please see Chapter 6 of the ACOP.

FY07 Annual Report – Rent Simplification Policy (RSP) Follow-up

A major initiative in FY07 was the completion of the RSP Benchmarking Study. As described at length in CHA's FY07 Report, the research showed that as hoped, Rent Simplification dramatically reduced the number and length of transactions between CHA staff and participating households. This was particularly true in Federal Public Housing, where Rent Simplification's reforms were the deepest and most ambitious.

FY09 Annual Report – Rent Simplification Policy (RSP) Follow-up

In the FY09 Annual Report CHA noted that while average Total Tenant Payments (TTPs) remain almost exactly the same today as they were in July 2005, more than six months prior to implementation of RSP. Interestingly, even as TTPs remained the same from July 2005 through April 2009, employment income increased 7% while Social Security and Public Assistance income remained almost unchanged (+1%). Although CHA cannot say definitively that the observed increase in earned income is the result of RSP’s relaxed income reporting requirements, the data certainly suggests this possibility and begs further research.

The final metric CHA uses to determine whether or not RSP is negatively impacting residents is the number of households requesting hardship waivers from the Hardship Committee. RSP’s hardship policy provides a safety net for households experiencing unanticipated, significant drops in income or increases in medical and/or childcare costs for which they are eligible for an income deduction. CHA collects data on the number of hardship applications received, applicants’ household type, reason for request and outcome.

APPLICATION YEAR	APPLICATIONS RECEIVED	PUBLIC HOUSING TENANTS	HCV PARTICIPANTS	HARDSHIPS GRANTED	HARDSHIPS NOT GRANTED
2006	3	3	0	1	2
2007	1	1	0	0	1
2008	4	3	1	1	3
2009	12	12	0	8	4
2010	3	3	0	3	0
2011	1	0	1	0	1
2012	5	4	1	4	1
2013	2	1	1	1	1
TOTAL	31	27	4	18	13

LEASED HOUSING/HOUSING CHOICE VOUCHER (HCV)

The Leased Housing Department is responsible for administering all of CHA's housing voucher programs that collectively serve over 2,500 low-income family, elderly and disabled households. Leased Housing oversees the federally funded Housing Choice Voucher program (often referred to as "Section 8"), the Project Based Assistance program (PBA), and the Single Room Occupancy program (SRO). In addition, the department administers the state Alternative Housing Voucher Program (AHVP) and the Massachusetts Rental Voucher Program (MRVP). Leased Housing also administers the MTW Sponsor Based Voucher program, a special MTW program designed to help local service providers offer shelter and supportive services to hard-to-house individuals not typically served by traditional subsidized housing programs. MTW also applies to the tenant- and project-based programs.

TENANT-BASED AND SITE-BASED WAITING LISTS

The Leased Housing Department plans to maintain a 97% Housing Choice Voucher (HCV) utilization rate throughout FY15 and will continue to monitor the movement of current and new voucher participants across the region. CHA may adjust utilization once federal funding is known. As of this writing, **76%** of all tenant-based voucher holders reside in Cambridge. The HCV waiting list is currently closed but may reopen in FY15. In the event that the waiting list is reopened, CHA will conduct a lottery to place new applicants on the list.

In addition, CHA will create a project-based site-based waiting list in which an applicant will select which project he/she would like to apply for. When the site is ready and/or has a vacancy, site management selects the applicant from the waiting list specific to that site. The turnover time should be reduced as a result of this new arrangement. CHA will monitor each waiting list for compliance.

CUSTOMER SERVICE AND QUALITY CONTROL

Last year the Leased Housing Department implemented an ongoing internal quality control (QC) review. This new measure has increased staff accountability and improved staff performance while reducing the amount of findings in the quarterly audits. In an effort to improve accountability and customer service, the Department has been restructured based on case load instead of tasks. We will continue to cross-train staff and improve the services that we provide to our clients. Program training will be offered to local agencies and tenant groups to increase program knowledge in the community. CHA will begin posting QC scores on the website in Fall 2015.

PRESERVATION OF EXPIRING USE UNITS

The local Project-Based Assistance (PBA) Program is an ongoing MTW activity that is expected to grow in the coming years. CHA will continue to convert enhanced Tenant-Protection vouchers to Project-Based vouchers in an effort to maintain the affordability of units in several expiring use properties. A portion of these Project-Based subsidies will be used to support capital projects. CHA has already completed three transactions in Cambridge, preserving the affordability of **246 units**. Additionally, CHA is negotiating the use of its state-wide administrative authority to expand this process outside of Cambridge.

PRESERVATION OF EXISTING PUBLIC HOUSING

CHA intends to convert its public housing units to a Project-Based rental assistance subsidy model primarily through RAD. This conversion would stabilize subsidy levels at the properties. The RAD-generated subsidies combined with MTW funds allow CHA to raise funds to invest in capital work. CHA's intention is to keep most existing Admissions and Continued Occupancy policies, as well as associated resident protections, in place. See **Revision to FY15 Annual Plan to Comply with RAD Requirements in Appendices, HUD Requirements)**

PLANNING + DEVELOPMENT

The 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 2,700 hard units in the City of Cambridge) as well as for the development of new affordable housing opportunities. Annually, P+D is responsible for more than \$5 - \$8 million in overall capital improvements, with an emphasis on long-term durability, livability, energy efficiency and high quality construction. As part of portfolio-wide repositioning to preserve units, a disposition application for Millers River Apartments under Section 18 of the U.S. Housing Act of 1937 (as amended) is pending submission. Nine applications under HUD’s Rental Assistance Demonstration (RAD) have been approved and a second round of RAD applications is anticipated in late 2014. If the second round is not approved, CHA will continue to pursue all available options to secure the necessary capital to adequately renovate and retain its public housing stock and move to a more sustainable funding stream for operating subsidy. See **Five Year Plan Summary** on pages A36 and A37 for details on capital funding.

RENTAL ASSISTANCE DEMONSTRATION (RAD) - 2130 UNITS

CHA has received Commitments to enter into Housing Assistance Payments (CHAP) contracts for the nine applications submitted to HUD’s Rental Assistance Demonstration (RAD). Submission of a second round of RAD applications is anticipated in late 2014. If approved, all remaining CHA Federal Public Housing would be converted via RAD to project-based assistance. A key component to the success of these repositioning efforts will be CHA’s Liberated Assets approach that relies on MTW with RAD to convert public housing assets to a project-based subsidy model and raise third-party debt from private investors. The portfolio-wide conversion of Federal Public Housing in Cambridge under MTW/RAD will enable the use of a mixed finance approach to meet the capital needs of the entire public housing portfolio through a variety of funding options such as low income housing tax credits (LIHTCs), private debt, and state and local resources. It also allows for rent bundling so that properties that have been recently renovated can support capital improvements at other sites. Submission of RAD Phase I included 1,151 units with an associated construction cost of \$178 million (\$83,500 per unit)

RENTAL ASSISTANCE DEMONSTRATION (RAD) PHASE I

TOTAL UNITS: 1151		ESTIMATED TOTAL COST: \$178 MILLION	
Washington Elms	Manning Apartments	Putnam Gardens	J.F. Kennedy Apartments
Newtowne Court	L.B. Johnson Apartments	Lincoln Way	Woodrow Wilson Court
Jackson Gardens			

The second round of RAD applications planned for late 2014 will include 979 units with an associated construction cost of \$39 million. CHA anticipates that 34 vouchers will be allocated for Phase II. Any impact on the vouchers will go into effect in FY16.

RENTAL ASSISTANCE DEMONSTRATION (RAD) PHASE II

TOTAL UNITS: 979		ESTIMATED TOTAL COST: \$ 39 MILLION	
Corcoran Park	D.F. Burns Apartments	Russell Apartments	Small Elderly/Disabled properties
Jefferson Park Federal	Truman Apartments	Scattered Sites and Condos	

It is anticipated that construction of Phase I will start in FY16.

DISPOSITION - MILLERS RIVER APTS - 301 UNITS

Millers River Apartments is proposed for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) and has capital needs totaling \$45 million. Similar to most of the RAD properties, LIHTCs, private debt and state and local resources would be used for intensive capital improvements, including upgrading all obsolete building systems. Due to these capital needs, Millers River is not financially feasible under RAD and will be treated as a “disposition” instead. Like RAD, Millers River will be converted to project-based assistance. It is anticipated that construction will occur in parallel with RAD Phase I in early FY16.

HILAPP - JEFFERSON PARK STATE - 108 UNITS

CHA submitted a funding application under the Commonwealth’s High Leverage Asset Preservation Program (HILAPP) to demolish and re-build Jefferson Park State, the last remaining state public housing site in Cambridge that is reliant on state operating subsidy. The State approved CHA’s application in December 2013. The Cambridge Affordable Housing Trust has committed \$6.37 million to leverage \$10 million state funding under HILAPP. Construction costs are estimated at \$31.8 million for reconstruction of 98 units. CHA will provide 98 project-based vouchers to cover a portion of the operating costs and debt service for the new units. It is anticipated that construction will start in Fall/Winter 2014.

ANTICIPATED CONSTRUCTION AND CONVERSION IN FY15

PROGRAM	UNITS	CONSTRUCTION COST
RAD		
PHASE I	1,151	\$178 MILLION
PHASE II	979	\$39 MILLION
TOTAL	2,130	\$217 MILLION
DISPOSITION		
MILLERS RIVER APARTMENTS	301	\$45 MILLION
HILAPP		
JEFFERSON PARK	98	\$31.8 MILLION
OTHER		
TEMPLE PLACE/CAHC	40	\$16.5 MILLION
TOTAL	2,569	\$310.3 MILLION

WORK IN SUPPORT OF PUBLIC HOUSING PRESERVATION

Preliminary construction cost estimated to be \$255 million

CHA will continue with architectural, financial and legal work for the RAD, Disposition and HILAPP efforts described above. Aside from temporary relocation necessitated by construction, CHA is committed to keep all residents in place under the same tenant protections that exist in the public housing program regardless of the ownership entity (except where the low income housing tax credit program requires a different rule). These tenant protections include using the existing lease as modified for LIHTCs, grievance and pet policies, resident organization recognition and funding, rent simplification policy, and the Admissions and Continued Occupancy Policy (ACOP). See **Revision to FY15 Annual Plan to Comply with RAD Requirements in Appendices, HUD Requirements**. In accordance with its standard practice, CHA will continue to engage residents during design and construction planning to ensure concerns and needs are identified and addressed particularly with regard to the disruption that construction causes. Where construction requires relocation, CHA staff and residents will collaboratively develop a written relocation plan that will detail relocation options, along with any associated policies and procedures for implementation. Relocation is currently anticipated at Manning Apartments and

Millers River Apartments and is already underway at Jefferson Park State.

Energy Efficiency Improvements at Various Locations

\$250,000 and Funded as part of larger RAD, Disposition and HILAPP Projects

Energy efficiency improvements such as window replacements, heating system upgrades or conversions, water conservation, regenerative elevators, photovoltaic installations, and integration of green/sustainable technologies will be an integral part of the RAD, Disposition and HILAPP efforts described in previous sections of this Plan. In addition, CHA will continue using MTW authority to supplement utility program rebates and weatherization program dollars. The MTW program supports CHA's ability to be an effective and nimble "go-to" partner for local weatherization programs as opportunities rapidly evolve over the course of a fiscal year. In previous years, CHA has supplemented funding for solar installation or co-payments toward heating upgrades primarily paid by third party conservation programs or utility incentives.

Elevator Upgrades at Various Locations

\$1.5 million construction budget – all expenditures expected in FY15

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

Handicapped Accessible Improvements at Various Locations

Funded as part of larger RAD, Disposition and HILAPP projects

Based on a Voluntary Compliance Agreement (VCA) with HUD's Office of Fair Housing and Equal Opportunity, CHA was required to create 42 additional wheelchair accessible units. As of July 2013, 25 units have been completed. The remaining 17 units are being planned as part of RAD, the Millers River Disposition and the Jefferson Park State HILAPP.

AFFILIATES

Throughout FY15 CHA will continue to pursue development activities through its affiliate organizations.

Cambridge Affordable Housing Corporation (CAHC)

Essex Street Management, Inc.

Kennedy Management, Inc.

CAHC is currently in the construction phase of its long-awaited development of 40 new units of deeply affordable housing located at the former site of the YWCA Pool on Temple Street in the heart of Central Square. This new, five-story apartment building will be completed by the end of FY15 and will contain 25 two-bedroom units and 15 one-bedroom units in a 43,000 square foot development that was first envisioned over seven years ago. Temple Place is being financed with funds generated through the Low Income Housing Tax Credit (LIHTC), funds from the City of Cambridge and the Cambridge Affordable Housing Trust, the Massachusetts Department of Housing and Community Development, as well as private construction and permanent financing from the East Cambridge Savings Bank. Deep affordability will be achieved at the property through a long-term Project-Based Section 8 Housing Assistance Payment.

Essex Street Management, Inc. will be CHA's legal entity involved in the mixed finance of the RAD properties, HILAPP at Jefferson Park State and disposition of Millers River.

RESIDENT SERVICES

CHA recognizes that quality social service programs go hand-in-hand with the basic right to safe and affordable housing. Through a combination of MTW flexibility, staff initiative, and resident input, we believe we have established a selection of programs and partnerships with a diverse range of service providers that significantly improve the quality of life for our residents and create opportunities for economic advancement. These collaborations provide CHA households resources offered by other leaders in the social services field. Resident Services programming can range from mentoring for middle-school students to administering a five-year educational support and career-readiness program for high school teens to partnering with a nonprofit to provide comprehensive asset-building education and matched-savings to help families achieve greater economic mobility. In addition, Resident Services staff includes a full-time Tenant Liaison who provides technical assistance and facilitates active participation of CHA's residents and voucher holders to help inform CHA's policies and programs. CHA provides training for tenants who sit on administrative appeals panels and engages appropriate Tenant Councils when reconstruction projects impact the quality of life of the residents in the affected building(s). The Alliance of Cambridge Tenants (ACT) is a citywide organization that maintains representation of both public housing residents and voucher holders and is often involved in working sessions with the Tenant Liaison and other CHA staff to discuss and review policies, increase awareness of residents' and voucher holders' concerns and support CHA's efforts to preserve public and low-income affordable housing in Cambridge.

FOS MAKEOVER

Since implementation several years ago, CHA has been evaluating FOS' impact on participants. The program has provided keen insight into the real needs of those perpetually in temporary shelter and CHA's role as a housing provider. After thoughtful consideration, and in light of the marked increase in demand for transitional housing across the State of Massachusetts, we have decided in cooperation with our partner Heading Home to reformulate FOS into a sponsor-based Pathways to Permanent Housing program similar to the program we have in place with Transition House. In the new iteration, the participant family has two years to stabilize their housing and financial circumstances after which they become eligible to move into a CHA public housing unit or receive a CHA Housing Choice Voucher. At least 30 vouchers and a maximum of 45 vouchers will be made available for participating families over the two-year program period. During the two-year period Heading Home will serve as the sponsor-based voucher holder and enter into lease agreements with landlords in the private market. In addition, Heading Home will execute a Participant Agreement with the family. If the participant family fulfills the program requirements during the two-year period, CHA will offer the family the opportunity to become a Housing Choice Voucher holder or attain a CHA public housing unit. Heading Home will continue to offer a variety of service options to the family. Both Heading Home and CHA will contribute to some of the financial incentives that are part of the new program. Please see pages A12 and A13 for more info.

CFO REEVALUATION

CWU and CHA will embark on a redesign of the program to determine new approaches and funding sources. The new model will consider the cost of housing subsidies, track the costs, and look for reductions in subsidy as households' earned income improve. The model may include a threshold where the partners share the subsidy savings with the family (through an escrow account much like FSS+). Savings to the partners would be used to reduce overall voucher program costs or fund service delivery. CHA and CWU will engage in extensive financial modeling prior to testing this approach. The families are already receiving housing subsidy, so no changes will affect that support and CWU will seek to continue the mobility mentoring component for the existing families. Please see pages A12 and A13 for more info.

THE WORK FORCE: COLLEGE SAVINGS ACCOUNT PROGRAM

The Work Force College Savings Account program was launched in October of 2013 to prepare students for the

financial rigors of securing a post-secondary education and entering into the adult world of work. This first pilot year will run into FY15 and will require all 10th grade participants to be banked and to begin saving protocols. In years Two and Three (FY15 and 16) an additional 10th grade class will be added per year, after which the program will be running at full capacity. Up to \$1000 of students' savings over three years will be matched 1:1. All matched funds must be used solely for post-secondary education or training. In FY15 we will complete first-year evaluations and assess indicators of long-term success. We plan to seek additional funding to expand our match capacity as the program reaches full maturity.

THIS WAY AHEAD PROGRAM - GAP FOUNDATION

In early FY14, Resident Services received four-years of full support to field the This Way Ahead program (TWA), a ten-month job training and internship program designed to assist underserved teens who are in school, between the ages of 16 and 21, and interested in gaining substantive retail job experience in a mentored environment. CHA was selected by the international Gap Foundation (the philanthropic wing of Gap, Inc.) for the region. Gap has established collaborations with community-based organizations in both New York City and San Francisco and conducted a broad review and competition to find an effective social service partner in the Greater Boston area.

The TWA program consists of three sequential steps:

1. Paid career exploration and job readiness workshops offered jointly by trained Gap managers and CHA's TWA Program Coordinator.
2. Three-month paid summer internships offered at select Gap and Old Navy stores in the greater Boston area.
3. Follow up support which consists of additional job readiness training and case management conducted by CHA's TWA Program Coordinator.

In Summer 2013, CHA's first cohort of nearly 40 participants consisted of Work Force students (nearly 33%), teens residing in CHA housing, and participants of the HCV program. In FY15, we will be expanding the cohort to include 75 participants and include an additional Program Coordinator to assist with recruitment, teaching, and case management responsibilities. Our goal in the following year is a maximum of 100 participants annually. With the success of TWA, CHA plans to leverage additional support from Gap in the future and attract additional sponsors that will bolster our efforts to help our residents achieve greater economic mobility.

MAKERSPACE - THE POSSIBLE PROJECT

In Summer 2013 CHA began a new partnership with The Possible Project (TPP), a youth entrepreneurship educational center and laboratory that teaches Cambridge high school students to start and run businesses. TPP provides youth with the space, resources, and support that they need to test new ideas, and explore possible career paths. In turn, TPP students gain experience running their own entrepreneurial venture, participating in one of two in-house businesses, learning from local entrepreneurs and business professionals, and taking part in broad learning opportunities designed to impart baseline knowledge and skills necessary for post-secondary success. CHA has agreed to provide TPP with new program space in Newtowne Court/Washington Elms (NTC/WE) and anticipates full utilization of the space in FY15. This makers' space is immediately located adjacent to M.I.T. Its proximity affords TPP and the CHA not only with an opportunity to develop new business ventures that would benefit the NTC/WE community, but also to explore new strategic partnerships with MIT and the rapidly expanding tech industry of Kendall Square. In addition, this new partnership will creatively combine the core educational methodologies of TPP's entrepreneurship model with the Work Force program. Specifically, as FY15 unfolds, our aim is to identify ways to combine TPP's expertise on innovation and entrepreneurship with the Work Force program's focus on life skill development, career-readiness and vocational training, and to seek new funding opportunities under a strengthened partnership.

INNOVATION IN ENGLISH FOR SPEAKERS OF OTHER LANGUAGES (ESOL) SERVICES PARTNERSHIP - COMMUNITY LEARNING CENTER

In Fall 2013, CHA in partnership with the City's Community Learning Center and a consortium of other agencies was awarded a grant by the Cambridge Community Foundation for its proposal, Innovation in ESOL Services program. The program is a collaborative approach to teaching English to immigrants through a combination of distance learning from U.S.A. Learns (includes three levels or video-based English courses with contextualized practice activities in listening, reading, writing, and speaking), a network of informal conversation groups, and learning supports at select community computer lab sites across Cambridge. Our goal is to reach people who have not been able to access standard ESOL classes because of work schedules and time constraints. The grant will serve a minimum of 30 students in the first year of operation which will occur in FY15. Enrollment may expand to 40 in Year Two. Students will be asked to commit to an average of five hours per week of online learning (at home or in local labs), and one hour per week of conversation practice, offered on a flexible schedule at a diverse range of computer labs across the city. Program staff will conduct weekly check-ins with each client. Two of CHA's community computer labs will serve as epicenters for both online and conversation group activities. The Innovation in ESOL Services program officially started in January 2014. Outcomes will center on student recruitment and retention, the effectiveness of the program design, participation in distance learning modules, and the number of units completed with an 80% correct or better rating. CHA expects an additional year of funding in FY15 will occur as a result of anticipated positive metrics in the Program's initial year.

CITY-WIDE COLLEGE SUCCESS INITIATIVE – OFFICE OF COLLEGE SUCCESS (OCS)

CHA is helping to spearhead a city-wide College Success Initiative (CSI). This initiative involves a range of youth development programs, the City's Department of Human Services and the Cambridge Public Schools (CPS). CSI has focused on building stronger connections with high school guidance counselors, supporting activities and pilot programs that increase the likelihood of college success, and increasing awareness about this issue among community partners. CSI believes that the City needs a community-wide, coordinated response to this challenge. Students' delayed entry into the workforce and often enormous debt from school loans impedes their ability to build assets and become self-sufficient. CSI is working on creating the Office of College Success (OCS) to serve Cambridge youths residing. The purpose of the OCS will be to 1) formalize and support a network of services for college success; 2) organize mentoring systems to provide follow up support for Cambridge students; 3) create and share resources and best practices for school and community staff; and 4) pull together workshops for parents and students on a variety of subject related to both college readiness (including assessing college match and fit), and sustained success. The City plans to fund an OCS in FY15.

SECTION 3 PLAN

The Section 3 Plan is a HUD mandate that all employment and economic opportunities created by Federal financial assistance for housing and community development programs should be directed, wherever possible, toward low-income individuals – particularly those households receiving Federal housing assistance. CHA has undertaken the process of re-envisioning its Section 3 policy with the goal of creating new opportunities for employment and training. This work was largely put on hold during FY13 while two other major policy documents – the Admissions and Continued Occupancy Policy (ACOP) and the Administrative Plan – were undergoing significant revisions. A revised Section 3 Plan was completed in late 2013. CHA staff will be reviewing the draft and hope to provide a plan for public comment in Spring 2014. During the public process, CHA will be seeking ideas on improving the draft Section 3 Plan. The revised plan will detail information on a new partnership with the local Just-A-Start Youthbuild program and include a revised policy that channels Equal Employment Opportunity (EEO) penalty fees into the Work Force scholarship fund. In addition, updated data on the full range of Resident Services programs that support Section 3 mandates and goals will be included.

CENTRAL OFFICE

The CHA Central Office Cost Center (COCC) serves as headquarters for CHA administration. The Central Office was relocated to 362 Green Street in June 2013. The building is the site of former police headquarters for the City of Cambridge and was rehabilitated to LEED Silver standards. In addition to the directors and office staff in the highlighted departments, the Central Office currently houses the executive office, legal, human resources, the policy and technology lab, safety and security, energy, the tenant liaison, customer service, and fiscal.

ENERGY

CHA continues to track and monitor energy performance across the portfolio to verify that energy conservation goals are met and to identify future opportunities for savings. In addition to the energy related modernization projects, CHA is currently working with our local weatherization provider to replace the majority of exterior lighting with efficient and long lasting LED fixtures. This work is completed at no capital cost to CHA and is estimated to yield approximately \$60,000 in annual operating savings.

As of this writing, CHA is also investigating the feasibility of including building-based solar and cogeneration projects as alternatives to traditional back up emergency power generation at select sites. If proven feasible, the concept is that solar arrays or cogen units could provide emergency power at smaller sites for which the cost of traditional emergency backup would either be prohibitively expensive or logistically infeasible due to physical constraints at the property. This potential project supports grid resiliency and augments emergency preparedness while also supporting CHA’s goal to generate 15% of our electricity consumption on site.

**ELECTRICAL
OVER 54% DECREASE**

**WATER USAGE
OVER 15% DECREASE**

**ANNUAL COST SAVINGS
\$1.3 MILLION
COMPARED TO OUR 1999
BASELINE YEAR***

* FOR ALL FEDERAL PUBLIC HOUSING UNITS IN THE
1999 BASELINE

PERFORMANCE MANAGEMENT

ENERGY REDUCTIONS FROM LB JOHNSON APTS RENOVATION

	WATER REDUCTION	ENERGY CONSUMPTION (BTU)	CARBON EMISSIONS	REDUCED COST	ON SITE GENERATION
REQUIRED/ANTICIPATED	15% reduction	35% reduction		50% reduction	10% reduction
ACHIEVED	Over 55% reduction	61% reduction	64% reduction (equal to 403 avg US homes)	61% cost reduction (\$342,000 annually)	15% reduction

In FY15 CHA is committed to implementing a standard reporting structure in which key management and operational indicators are reviewed on a regular basis. The new energy from four (4) new Department Directors (Fiscal, Leased Housing/HCV, Resident Services, and Property Management/Public Housing) in CHA's eight (8) core department is already apparent in their demonstrated a commitment to streamline processes, increase staff productivity and improve customer service. The Fiscal Director is simplifying quarterly and monthly financial reporting so that it is aligned with MTW requirements and meets the needs of each department. The Leasing Director has prioritized reporting accuracy and has restructured staff responsibilities in an effort to minimize the cost of correcting documentation errors. Underlying our effort to improve performance management is a commitment to more fully utilize Elite's capabilities across departments and unilaterally use the platform as the central warehouse and basis for operations. Elite is the administrative software platform that CHA implemented in 2012 and integral to all activity involving public housing units, tenants and the housing choice voucher system. Our first goal is to establish dashboard reports that will be run at regular intervals for Property Management, Leased Housing, and Fiscal departments. These reports would not only deliver data based on functional areas that frontline staff and managers need but also provide the big picture numbers for effective forecasting and evaluation. In addition, installation of SQL Server 2008 is in the pipeline and will allow data to be scaled and moved dynamically to facilitate customizable queries, particularly when looking to identify comprehensive trends in CHA operations.

POLICY + TECHNOLOGY LAB

CHA recognizes the value that past fellows and work study students create as they complete the groundwork (from initial analysis to implementation) for potential new policies, procedures and business practices. Projects may include early-phase program development to the evaluation and revision of long-standing policies. During the first year of operation, the Lab hosted five student fellows from the Massachusetts Institute of Technology, Harvard University, Northeastern University, and Brandeis University. In Summer 2013, CHA hosted two graduate students from MIT and one from Northeastern. One of the students was a Rappaport Fellow and looked into revamping the rent collection process to include payment alternatives and other easier rent payment options. She produced implementation recommendations, portions of which CHA is seriously considering in the coming year. In November 2013, CHA expanded the Lab in partnership with Keene Housing (NH). The Lab provides college and university students from Massachusetts, New Hampshire, and Vermont an opportunity to work on a variety of projects while gaining real-world work experience. The partnership will allow CHA interns opportunities to work and learn in a rural environment and Keene Housing interns a chance to do the same in an urban setting. General research areas of mutual interest include Communication, Energy and Sustainability, and Policy and Technology.

CAPITAL IMPROVEMENTS

FIVE YEAR PLAN SUMMARY

SOURCES	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	Total
Capital Fund Program*	\$3,500,000	\$1,500,000	\$-	\$-	\$-	\$5,000,000
MTW Block Grant	\$2,500,000	\$3,500,000	\$3,500,000	\$2,500,000	\$1,750,000	\$13,750,000
Energy Savings Loan	\$1,875,000	\$-	\$-	\$-	\$-	\$1,875,000
Pre-Development Loan	\$7,133,800					\$7,133,800
Temple Development Sources	\$9,585,612	\$1,393,692	\$-	\$-	\$-	\$10,979,304
JP State Development Sources	\$3,104,204	\$19,802,296	\$15,339,287	\$-	\$-	\$38,245,786
RAD Phase 1 Sources	\$3,022,083	\$51,001,766	\$47,687,674	\$21,914,294	\$-	\$123,625,817
Millers River Development Sources	\$-	\$21,283,616	\$18,748,339	\$12,793,616	\$3,419,446	\$56,245,016
RAD Phase 2 Sources	\$-	\$5,910,380	\$31,911,925	\$42,101,787	\$25,749,664	\$101,301,058
Total Sources	\$30,720,699	\$104,391,749	\$117,187,224	\$79,309,696	\$30,919,110	\$362,528,478
USES	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	Total
Program Costs and Overhead (Salary, Gen'l/Admin Costs)	\$2,987,716	\$3,525,402	\$3,586,672	\$3,706,005	\$3,833,806	\$17,639,601
Architectural and Engineering						
Misc A&E for Various Projects	\$63,750	\$63,750	\$63,750	\$63,750	\$63,750	\$318,750
Elev Replacement - Burns, Truman, RT	\$75,000	\$-	\$-	\$-	\$-	\$75,000
Physical Conditions Assessment	\$275,000	\$-	\$-	\$-	\$-	\$275,000
Temple New Development	\$420,000	\$175,000	\$-	\$-	\$-	\$595,000
JP State Revitalization	\$1,158,713	\$901,221	\$514,983	\$-	\$-	\$2,574,917
Manning	\$1,534,500	\$697,500	\$558,000	\$-	\$-	\$2,790,000
Newtowne Court	\$1,541,036	\$700,471	\$700,471	\$-	\$-	\$2,941,978
Washington Elms	\$785,498	\$357,045	\$357,045	\$-	\$-	\$1,499,588
Putnam Gardens	\$598,868	\$272,213	\$217,770	\$-	\$-	\$1,088,850
Woodrow Wilson Court	\$219,373	\$109,687	\$36,562	\$-	\$-	\$365,622
Millers River	\$1,980,000	\$1,485,000	\$990,000	\$495,000		\$4,950,000
RAD Phase 2 - Various**	\$-	\$2,752,615	\$2,064,461	\$1,376,307	\$688,154	\$6,881,537
Subtotal	\$8,651,738	\$7,514,501	\$5,503,042	\$1,935,057	\$751,904	\$24,356,242
Fees and Costs						
Misc Fees & Costs for Various Projects	\$47,813	\$47,813	\$47,813	\$47,813	\$47,813	\$239,063
Temple New Development	\$1,260,000	\$500,000	\$-	\$-	\$-	\$1,760,000
JP State Revitalization	\$859,696	\$1,528,348	\$1,432,826	\$-	\$-	\$3,820,869
LBJ Apartments	\$50,000	\$-	\$-	\$-	\$-	\$50,000
Lincoln Way	\$50,000	\$-	\$-	\$-	\$-	\$50,000
Jackson Gardens	\$50,000	\$-	\$-	\$-	\$-	\$50,000
JFK Apartments	\$50,000	\$-	\$-	\$-	\$-	\$50,000
Manning	\$710,338	\$1,945,390	\$1,945,390	\$710,338	\$-	\$5,311,456
Newtowne Court	\$980,215	\$2,865,646	\$2,865,646	\$980,215	\$-	\$7,691,722
Washington Elms	\$626,530	\$2,506,121	\$1,628,979	\$250,612	\$-	\$5,012,242
Putnam Gardens	\$517,974	\$1,817,904	\$1,005,448	\$-	\$-	\$3,341,325
Woodrow Wilson Court	\$204,635	\$750,328	\$409,270	\$-	\$-	\$1,364,232
Millers River	\$919,446	\$2,298,616	\$2,758,339	\$2,298,616	\$919,446	\$9,194,462
RAD Phase 2 - Various*	\$-	\$1,994,027	\$5,982,080	\$6,979,093	\$4,985,066	\$19,940,265
Subtotal	\$6,326,647	\$16,254,190	\$18,075,788	\$11,266,686	\$5,952,325	\$57,875,636

Construction	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	Total
Temple Revitalization	\$7,905,612	\$718,692	\$-	\$-	\$-	\$8,624,304
Elev Replacement - Burns	\$375,000	\$-	\$-	\$-	\$-	\$375,000
Elevator Replacement - Truman	\$750,000	\$-	\$-	\$-	\$-	\$750,000
Elevator Replacement - Roosevelt Twrs	\$750,000	\$-	\$-	\$-	\$-	\$750,000
Handicapped Accessibility Upgrades - Various	\$-	\$125,000	\$125,000	\$125,000	\$125,000	\$500,000
Energy Efficiency Upgrades - Various	\$-	\$50,000	\$50,000	\$50,000	\$50,000	\$200,000
Masonry Improvements - Various	\$-	\$125,000	\$125,000	\$125,000	\$125,000	\$500,000
Roof and Building Envelope Repairs - Various	\$-	\$75,000	\$75,000	\$75,000	\$75,000	\$300,000
Site Improvements - Various	\$-	\$50,000	\$50,000	\$50,000	\$50,000	\$200,000
JP Revitalization	\$1,085,795	\$17,372,727	\$13,391,477	\$-	\$-	\$31,850,000
Manning Revitalization	\$515,234	\$12,365,625	\$12,365,625	\$7,728,516	\$-	\$32,975,000
Newtowne Court Revitalization	\$515,052	\$12,361,252	\$12,361,252	\$7,725,783	\$-	\$32,963,339
Washington Elms Revitalization	\$262,532	\$6,300,758	\$6,300,758	\$3,937,974	\$-	\$16,802,022
Putnam Gardens Revitalization	\$405,098	\$6,481,567	\$6,076,469	\$-	\$-	\$12,963,133
Woodrow Wilson Court Revitalization	\$165,275	\$1,983,297	\$826,374	\$-	\$-	\$2,974,946
JFK Modernization	\$25,000	\$425,000	\$-	\$-	\$-	\$450,000
Millers River Revitalization	\$-	\$17,500,000	\$15,000,000	\$10,000,000	\$2,500,000	\$45,000,000
RAD Phase 2 - Various*	<u>\$-</u>	<u>\$1,163,738</u>	<u>\$23,274,768</u>	<u>\$32,584,675</u>	<u>\$17,456,076</u>	<u>\$74,479,256</u>
Subtotal	\$12,754,598	\$77,097,657	\$90,021,723	\$62,401,947	\$20,381,076	\$262,657,000

Total Uses	\$30,720,699	\$104,391,749	\$117,187,225	\$79,309,696	\$30,919,110	\$362,528,479
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* From FY17 onward, no funds may be allocated in the Capital Fund Program as a result of RAD. Funds that would normally be drawn from the Capital Fund Program will instead be drawn from the MTW Block Grant.

** RAD Phase 2 Properties include: Corcoran Park, Burns Apts, Truman Apts, Jefferson Park Fed, Roosevelt Towers Low-Rise, 116 Norfolk Street, Cambridgeport Commons, Russell Apts, Family and Elderly Condos, Willow Street Homes

THE BUDGET

Under the MTW Program, CHA is funded through three main sources: Public Housing Operating Subsidy, Housing Choice Voucher Program Subsidy, and a Capital Fund. The first two sources are based on a formula established by the MTW Agreement between CHA and HUD that was signed in 1999, while funds allocated to the Capital Fund are determined on an annual basis through the Federal budget process. CHA estimates an 80% proration in its Federal Public Housing Operating Subsidy and 94% proration in the Housing Choice Voucher Subsidy.

FY15 MTW FUNDS

	Federal Public Housing	MTW Housing Choice Vouchers	Capital Fund	Total MTW Funds
Sources				
Operating Receipts	\$10,313,204	\$-	\$-	\$10,313,204
Subsidy Earned	\$11,817,783	\$36,511,093	\$3,000,000	\$51,328,876
Total Sources	\$22,130,987	\$36,511,093	\$3,000,000	\$61,642,080
Uses				
Administrative Expenses	\$5,475,140	\$2,914,702	\$600,000	\$8,989,842
Tenant Services	\$769,224	\$264,508	\$-	\$1,033,732
Maintenance Labor	\$3,347,451	\$-	\$-	\$3,347,451
Materials & Supplies, Contract Costs	\$3,981,058	\$-	\$-	\$3,981,058
General Expenses	\$1,495,605	\$23,103	\$-	\$1,518,708
Housing Assistance Payments	\$-	\$30,238,314	\$-	\$30,238,314
Utilities	\$5,177,289	\$-	\$-	\$5,177,289
Non-Routine Maintenance	\$-	\$-	\$-	\$-
Capital Improvement	\$-	\$-	\$2,400,000	\$2,400,000
Mixed financing transactions	\$1,505,279	\$-	\$-	\$1,505,279
Total Uses	\$21,751,046	\$33,440,627	\$3,000,000	\$58,191,673
CASH BEFORE TRANSFERS	\$379,941	\$3,070,466	\$-	\$3,450,407
Block Grant Transfers	\$-	\$(2,800,000)		\$(2,800,000)
Contingency Fund	\$(390,000)	\$-		\$(390,000)
CASH AFTER TRANSFERS	\$(10,059)	\$270,466	\$-	\$260,407

On December 26, 2013 CHA received an Interim Obligation Letter from HUD approving an interim proration level of approximately 85% for January and February for public housing units. This level was based on calendar year 2013 subsidy data from all public housing agencies in the U.S. Once HUD finalizes calendar year 2014 subsidy levels, housing authorities will be notified of any increases or decreases from the interim amount. Approximately \$390,000 has been allocated to a contingency fund.

The budget assumes conservative proration estimates (at 80%) due to the uncertainty of 2014 HUD funding and the working capital requirements of RAD Phase I.

FY15 NON-MTW FUNDS

	Non-MTW Vouchers	NED/VASH	Tenant Services	Total Other Federal Funds Budget
SOURCES				
Operating Receipts	\$-	\$-	\$777,365	\$777,365
HUD Grants	\$7,514,198	\$2,559,533	\$90,563	\$10,164,294
HAP Reserve (NRA)	\$-	\$-	\$-	\$-
ARRA Funds				\$-
Total Sources	\$7,514,198	\$2,559,533	\$867,928	\$10,941,659
USES				
Administrative	\$536,517	\$184,357	\$867,928	\$1,588,802
Tenant Services	\$-	\$-	\$-	\$-
General	\$4,594	\$1,437	\$-	\$6,031
Rent Payments	\$6,985,537	\$2,396,346		\$9,381,883
Total Expenses	\$7,526,648	\$2,582,140	\$867,928	\$10,976,716
Capital Improvements			\$-	
Net Operating Cash	\$(12,450)	\$(22,607)	\$-	\$(35,057)

In addition to MTW funds, CHA also receives funds from other federal programs. Non-MTW vouchers include Mainstream, Moderate Rehabilitation, NED/VASH and Service Coordinator programs which are integrated with the overall mission of CHA.

FY15 CENTRAL OFFICE COST CENTER (COCC)

SOURCES	
Total Management Fees	\$2,601,466
Fee-for-Service	\$2,965,310
Miscellaneous	
Total Sources	\$5,566,776
USES	
Salaries	\$2,299,236
Benefits	\$1,425,239
Central Maintenance	\$879,899
Maint. expenses & Improvements	
Administrative Contracts	\$197,000
Office Rent	\$258,303
Other Admin. OH	\$572,968
Technology Upgrade	
Capital/Equipment	
Total Expenses	\$5,632,645
Net Cash	\$(65,869)

The Central Office Cost Center (COCC) is supported by a fee-for-service structure. These fees include management, asset management and bookkeeping fees charged to all Federal and State Public Housing programs and the mixed-finance developments CHA administers.

The COCC budget includes overhead costs for most CHA departments except those associated with the Capital Fund. These costs are budgeted in accordance with CHA's local asset management plan (LAMP), as they are considered program specific costs. CHA hopes to cover any estimated deficit by using existing reserves within the COCC.

FY15 STATE FUNDS

	State Public Housing	MRVP	Other	Total State Funds
SOURCES				
Operating Receipts	\$28,500	\$-	\$1,420,244	\$1,448,744
Operating Subsidy	\$325,301	\$1,206,348		\$1,531,649
Total Sources	\$353,801	\$1,206,348	\$1,420,244	\$2,980,393
USES				
Administrative	\$156,726	\$158,121	\$311,626	\$626,473
Tenant Services	\$200		\$9,099	\$9,299
Maintenance Labor	\$49,457		\$211,443	\$260,900
Materials/Supplies, Contract Costs	\$27,423		\$344,258	\$371,681
General Expenses	\$15,932	\$1,406	\$203,216	\$220,554
Rent Payments		\$1,141,008	\$-	\$1,141,008
Utilities	\$104,063		\$281,945	\$386,008
Extraordinary Maintenance /Non-Routine				\$-
Mixed Financing transactions				\$-
Total Operating Expenses	\$353,801	\$1,300,535	\$1,361,587	\$3,015,923
Capital Improvements	\$-		\$-	\$-
Total Expenses	\$353,801	\$1,300,535	\$1,361,587	\$3,015,923
CASH B/F OPERATING TRANSFERS	\$-	\$(94,187)	\$58,657	\$(35,530)
Operating transfers	\$-	\$95,000	\$-	\$95,000
CASH A/F OPERATING TRANSFERS	\$-	\$813	\$58,657	\$59,470

There are currently 109 state public housing units (Jefferson Park State) and 156 MRVP/AHVP vouchers that are part of CHA's state housing program. As in prior years, State funded units run at a deficit but CHA has been able to supplement the State Public Housing (and voucher) programs thanks to MTW budgetary flexibility. The reconstruction of Jefferson Park State is scheduled to begin in 2014.

FY15 NON-FEDERAL FUNDS

During 2013, CHA received \$1,345,000 of non-federal funds and expects to receive other non-federal funds in other initiatives. These funds will be used for either non-federal purposes or initiatives that support public housing. These funds fall under the Fees Earned for Agency Services in the Local Asset Management Plan.

FY15 BLOCK GRANT

ESTIMATED BEGINNING CASH-4/1/2014 \$57,000

Sources of Cash

MTW Transfer	\$2,800,000
Total Sources	\$2,800,000

Total Cash **\$2,857,000**

Uses of Cash

Operating Transfers

Transfers to FED LIPH	\$10,059
Transfers to MRVP	\$95,000
P&D Admin Support	\$1,434,116
P&D working capital	\$850,000

Subtotal **\$2,389,175**

Capital Expenditures

P & D capital	\$-
P & D Mixed Financed Projects	

Subtotal **\$-**

Block Grant Projects

PT lab	\$354,223
FSS- Compass Admin Fees	45,000

Subtotal **\$399,223**

Total Uses **\$2,788,398**

Net Cash **\$68,602**

CHA's single fund flexibility under MTW allows CHA to allocate funds to a Block Grant to support activities that may otherwise not receive adequate funding. The above table shows the estimated funds allocated to the Block Grant for FY15.

CHA's ability to fund capital projects through the Block Grant at the site level is dependent on HUD's funding for both the Public Housing and the Housing Choice Voucher programs. Reduced prorations over the last three years have impacted CHA's ability to fund capital projects.

FY15 MTW ESTIMATED OPERATING RESERVES

Estimated Operating Reserves	
CHA's Federal Public Housing (approximately 22 properties)	1,687,000
Subtotal	1,687,000
MTW Housing Choice Vouchers**	5,575,000
Total Reserves	7,262,000

** Available funds in the MTW Voucher program is considered restricted funds. CHA has significant obligations and commitments under the on-going Mixed-financed transactions. 60-day reserve is required under MTW agreement with HUD.

The table above shows an estimate for a 30-day operating reserves at CHA federal public housing properties as required by asset management guidelines. CHA is required under MTW agreement to maintain a 60-day reserve level for the MTW Housing Choice Voucher program.

A risk area that faces all public housing agencies, but especially Moving To Work Agencies, is the ability to set aside Safe Harbor reserves that would preserve CHA's ability to meet its commitments arising from the innovative projects taken on by the agency. CHA shares with HUD the goal to streamline reporting and has been working diligently with the other agencies and HUD for a collaborative approach and solution in determining Safe Harbor reserves. Though significant progress has been on having a streamlined information-sharing platform, there has been no final determination on a safe harbor reserve calculation. Thus, no safe harbor reserves have been budgeted for this fiscal year.

CHA TABLES

ALL DATA TABLES MAINTAIN NUMBERS CONSISTENT WITH PRIOR YEARS.
COMPREHENSIVE DATA FOR FY15 WILL BE INCLUDED IN THE FY15 REPORT.

[WAIT LIST INFORMATION](#)

[UNITS AND VOUCHERS](#)

[HOUSEHOLDS SERVED](#)

[AMI LIMITS](#)

WAIT LIST INFORMATION

CHA WAIT LIST INFORMATION

AS OF NOVEMBER 1, 2013

DISTINCT APPLICANTS	BY PROGRAM	FY15 PLAN
9,313¹	FEDERAL FAMILY	4,707
	FEDERAL ELDERLY	2,235
	STATE FAMILY	597
	STATE ELDERLY	335
	HCV	711
	OTHERS ²	2,718
	TOTAL	11,303

1. An applicant may be eligible for multiple programs based on age and income and therefore be on more than one waitlist
2. OTHERS include the waiting list for Putnam Square Apartments, HCV SROs and PH SROs.

UNITS AND VOUCHERS

	1999 BASELINE ¹ (HUD APPROVED)	AVAILABLE AS OF NOV 1, 2013	ANTICIPATED WITH RAD MARCH 31, 2015
PUBLIC HOUSING			
FEDERAL	2,208	2,589	1,438
STATE		109	109
OTHER			
TOTAL PUBLIC HOUSING		2,698	1,547
VOUCHERS			
MTW TENANT-BASED		1,545	1,527
MTW PROJECT-BASED		853	1,380
PROPOSED RAD PROJECT-BASED			1,151
NON-MTW		601	562
STATE		160	160
TOTAL VOUCHERS AVAILABLE	2,199	3,159	4,780
OTHER ² (NO CHA SUBSIDY)		20	17
TOTAL UNITS AND VOUCHERS	4,407	5,877	6,344

1. 1999 Baseline numbers include only MTW public housing and vouchers. State and other are not included.
2. OTHER units include: 8 units at 22 Lopez Ave., 5 units at 8-10 Lancaster St. and 7 units at 78-80 Porter Roads (As of December 13, 2013). As units turn over, voucher holders move into the vacated units.

HOUSEHOLDS SERVED

	1999 BASELINE ^{2,3}	FY13 REPORT	FY15 PLAN AS OF NOV 1, 2013
PUBLIC HOUSING			
FEDERAL FAMILY	1,104	1,272	1,316
STATE FAMILY ¹		172	76
TOTAL FAMILY		1,444	1,392
FEDERAL ELDERLY	851	1,060	1,092
STATE ELDERLY ¹		28	31
TOTAL ELDERLY		1,088	1,123
TOTAL FEDERAL PUBLIC HOUSING	1,955	2,332	2,408
TOTAL PUBLIC HOUSING		2,532	2,515⁶
VOUCHERS			
FAMILY MTW HCV	991	1,498	1,477
ELDERLY MTW HCV	313	682	724
SPONSOR-BASED			64
<i>TOTAL MTW HCV</i>	<i>1,304</i>	<i>2,180</i>	<i>2,265</i>
NON-MTW VOUCHERS ⁵	884 ⁴	499	761
TOTAL VOUCHERS USED	2,188	2,679	3,026
TOTAL HOUSEHOLDS SERVED		5,211	5,541

1. In addition to Jefferson Park State, State Public Housing includes residents at Roosevelt Towers State (the "mid-rise" family) and Putnam School. These are properties owned by CHA but are not counted in the public housing properties inventory. They are part of the Other State Assisted category.
2. Data for the 1999 baseline for State public Housing units is not available.
3. Between FY11 and FY13, 428 state family public housing units were transferred to the Federal program.
4. Several non-MTW increments expired and were transferred into the MTW increment.
5. Non-MTW vouchers were rolled into the MTW program in June 2009 with HUD approval. Non-MTW HCV from FY10 onward include Mainstream, Mod Rehab, Shelter Plus Care and Disaster Housing Assistance Program vouchers.
6. As of this writing, households in the 40 units of State Family Public Housing have been relocated to other family public housing units and 33 are going offline to allow for the reconstruction of Jefferson Park State. The relocations combined with the usual vacancy rate accounts for the difference of 183 units between Public Housing units available and households served.

INCOME/NO. OF BEDROOM/RACE/ETHNICITY

	FISCAL YEAR 2013 APRIL 1, 2012 - MARCH 31, 2013						FISCAL YEAR 2015 PLAN AS OF NOVEMBER 1, 2013					
	ALL PUBLIC HOUSING				MTW HCV ¹	TOTAL HOUSE HOLDS	ALL PUBLIC HOUSING				MTW HCV ¹	TOTAL HOUSE HOLDS
	FAMILY	ELDERLY	TOTAL	%			FAMILY	ELDERLY	TOTAL	%		
INCOME												
<30% AMI			1,865	74%	1,622	3,487	866	942	1,808	72%	1,574	3,382
30-50-% AMI			449	18%	404	853	320	140	460	18%	445	905
50-80% AMI			156	6%	143	299	129	38	167	7%	174	341
>80% AMI			62	2%	11	73	77	3	80	3%	8	88
TOTAL HOUSEHOLDS			2,532	100%	2,180	4,712	1,392	1,123	2,515	100%	2,201	4,716
BEDROOMS												
0 BR	1	534	535	21%	153	688	0	534	534	21%	140	674
1 BR	296	538	834	33%	881	1,715	300	528	828	33%	872	1,700
2 BR	595	15	610	24%	674	1,284	557	39	596	24%	698	1,294
3 BR	445	1	446	18%	417	863	452	0	452	18%	432	884
4 BR+	107	0	107	4%	55	162	105	0	105	4%	59	164
TOTAL HOUSEHOLDS	1,444	1,088	2,532	100%	2,180	4,712	1,123	1,392	2,515	100%	2,201	4,716
RACE												
AMERICAN INDIAN			14	1%	11	25	10	4	14	1%	10	24
ASIAN			124	5%	55	179	72	54	126	5%	56	182
BLACK			1,221	48%	974	2,195	855	362	1,217	48%	1,034	2,251
WHITE			1,165	46%	1,139	2,304	453	698	1,151	46%	1,100	2,251
OTHER			8	>0%	1	9	2	5	7	>0%	1	8
TOTAL HOUSEHOLDS			2,532	100%	2,180	4,712	1,392	1,123	2,515	100%	2,201	4,716
ETHNICITY												
HISPANIC			280	11%	285	565	191	92	283	11%	296	579
NON-HISPANIC			2,252	89%	1,895	4,147	1,201	1,031	2,232	89%	1,905	4,137
TOTAL HOUSEHOLDS			2,532	100%	2,180	4,712	1,392	1,123	2,515	100%	2,201	4,716

1. The MTW voucher breakdown for income, bedroom size, race and ethnicity does not include details for households served under the sponsor-based program. There are 64 sponsor-based vouchers.

YOUNG DISABLED HOUSEHOLDS¹

FISCAL YEAR 2013
APRIL 1, 2012 - MARCH 31, 2013

FISCAL YEAR 2015 PLAN
AS OF DECEMBER 5, 2013

	TOTAL UNITS	UNITS OCCUPIED	YOUNG DISABLED HOUSEHOLDS	% TOTAL SERVED	UNITS OCCUPIED	YOUNG DISABLED HOUSEHOLDS	% TOTAL SERVED
D.F. BURNS APTS	198	194	27	14%	192	31	16%
F.J. MANNING APTS	197	189	21	11%	192	27	14%
H.S. TRUMAN APTS	59	58	7	12%	57	8	14%
L.B. JOHNSON APTS	180	175	27	15%	171	36	20%
LINNAEAN ST	20	20	3	15%	20	3	13%
L.J. RUSSELL APTS	51	51	6	12%	51	7	14%
MILLERS RIVER APTS	301	294	37	13%	291	43	14%
116 NORFOLK ST	37	36	7	19%	37	9	24%
R.C. WEAVER APTS	20	20	0	0%	20	1	5%
ST. PAULS RESIDENCE	18	18	10	56%	19	10	53%
PUTNAM SCHOOL ²	33	N/A	N/A		31	3	13%
ELDERLY CONDOS	5	5	0	0%	5	0	0%
TOTAL	1,124	1,060	145	14%	1,086	178	16%

1. The CHA Designated Housing Plan requirement is 13.5% per Massachusetts General Laws (Chapter 121B, Section 39).
2. Putnam School is a CHA-owned property categorized as "Other State Assisted" and non-MTW so it was not counted in the FY13 Annual Report.

AREA MEDIAN INCOME (AMI) LIMITS

FY13 HUD AREA MEDIAN INCOME (AMI) LIMITS BY HOUSEHOLD SIZE EFFECTIVE DECEMBER 11, 2012

HOUSEHOLD SIZE	30% OF AMI	50% OF AMI VERY LOW-INCOME	80% OF AMI LOW-INCOME
1 PERSON	\$19,850	\$33,050	\$47,150
2 PEOPLE	\$22,650	\$37,800	\$53,900
3 PEOPLE	\$25,500	\$42,500	\$60,650
4 PEOPLE	\$28,300	\$47,200	\$67,350
5 PEOPLE	\$30,600	\$51,000	\$72,750
6 PEOPLE	\$32,850	\$54,800	\$78,150
7 PEOPLE	\$35,100	\$58,550	\$83,550
8 PEOPLE	\$37,400	\$62,350	\$88,950

OVERVIEW OF PROGRAMS

Program Overview and Contact Information are provided in the following pages for programs in **bold**. Italicized *numbers in grey* denote programs when operating at full capacity.

EARLY CHILDHOOD			YOUTH			ADULT	
Pre- and Postnatal	Pre-School	Elementary School	Upper School	High School	Post-Secondary	All Adults	Aging in Place
Baby U <i>40 parents</i>			Work Force – College Savings Accounts <i>200 youths</i>			Gateways – English for Speakers of Other Languages (ESOL) <i>150 adults</i>	
	Baby U Alumni Association <i>170 parents and growing</i>			This Way Ahead <i>100 youths</i>		Community Computer Centers <i>200+ people</i>	Elder Service Coordinators <i>5.5 full-time coordinators</i> <i>1,035* elderly households</i>
	Parents ROCK / Pathways <i>12 families</i>			Makerspace/The Possible Project <i>TBD</i>		Supporting Opportunity, Achieving Results (SOAR) <i>35 adults</i>	PACE Elder Service Plan <i>70 elderly households</i>
		DREAM Mentoring <i>10 youths academic yr</i> <i>30 youths summer prgm</i>				Career Family Opportunity (CFO) <i>40 families</i>	Supportive Living Program at Manning Apartments <i>150+ elderly households</i>
						Family Stability and Savings (FSS +) <i>200+ HCV families</i>	
						PATHWAYS TO PERMANENT HOUSING Heading Home <i>45 families</i> Transition House <i>2 families</i>	

*Includes all non-PACE residents in elderly CHA public housing served by a coordinator.

ECONOMIC MOBILITY PROGRAMS FACT SHEETS

FINANCIAL STABILITY + SAVINGS PLUS (FSS+)

SUPPORTING OPPORTUNITY, ACHIEVING RESULTS (SOAR)

CAREER FAMILY OPPORTUNITY PROGRAM (CFO)

WORK FORCE COLLEGE SAVINGS PROGRAM

PATHWAYS TO PERMANENT HOUSING - HEADING HOME

PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

FINANCIAL STABILITY + SAVINGS PLUS (FSS+) PROGRAM

PROGRAM DESCRIPTION

A five-year program in which participants work with Compass to develop goals in five core areas:

1. Income and employment
2. Credit and debt
3. Savings
4. Utilization of quality financial products
5. Asset development

Advancement in employment is encouraged through coaching, financial education, escrow incentives and other support. Financial education workshops are conducted on a monthly basis. By the end of the program, participants are expected to have met goals in the above five areas, improve their employment situation, and have received no cash welfare (TAFDC) during the twelve months prior to the FSS+ contract expiration.

A key component of the program is the establishment of an Escrow Savings Account for each participant. Participants who increase their wage income may save a portion of their rent increase in their escrow account. CHA maintains the account under the participant's name for up to five years. Occasional withdrawals from the account may be taken to advance goals related to financial security. Upon successful program completion, participants who remain in the MTW HCV program may use their escrow savings to meet further financial goals. Examples include but are not limited to the following.

- job training
- education
- credit repair
- small business development
- homeownership
- saving in qualified education or retirement accounts
- savings to CHA

Participants who voluntarily transition to homeownership or market rate housing upon successful program completion may use their escrow account without restriction to advance household economic independence.

PROGRAM GOAL: Increase participants' assets, improve employment, and eliminate dependence on TAFDC.

MTW AUTHORITY: Modified escrow, shared savings, simplified escrow calculations, and no income restrictions.

WHO IS ELIGIBLE: CHA MTW Housing Choice Voucher (HCV) holders. Must be Head of household.

PROGRAM CAPACITY: Available to all interested CHA HCV holders.

PARTNERS: Compass Working Capital (CWC)

MTW INVESTMENT: Approximately \$1000/family per year.

FOR MORE INFORMATION Amanda Giglio, Financial Services Associate
Compass Working Capital
617.790.0810
agiglio@compassworkingcapital.org

SUPPORTING OPPORTUNITY, ACHIEVING RESULTS (SOAR)

PROGRAM DESCRIPTION

A comprehensive program that starts with lighter-touch engagement to help participants prepare for more intensive job training and advancement options combined with asset-building incentives. A Mobility Mentor (trained in Crittenton Women’s Union Bridge to Self-Sufficiency methodology) is located at the CHA Central Office and works directly with participants to determine the appropriate SOAR level of engagement. Mentors work with participants throughout the program. There are three levels of engagement.

Level I: Participant sets clear and measurable goals with a timeline of six months or less. Service providers and other resources that help in reaching those goals are identified. As goals are met, the participant receives cash incentives.

Level II: Participant sets more rigorous, long-term goals that may take up to twelve months to complete and may be attached to larger monetary incentives.

Level III: Participant enters Career Family Opportunity (CFO) program or other economic mobility program.

LEVEL OF ENGAGEMENT	SERVICE LOCATION	SERVICE DESCRIPTION	INCENTIVES OFFERED FOR...	LEVEL OF CONTACT	ENROLLMENT GOAL
Outreach and Engagement	CHA Central Office	Drop-In	No incentives offered	1-2 meetings per person	225
Level I	Mobility Mentoring Center	Bridge-Assessment Setting < 6 month goals	Up to \$100 for completion of two short term goals	Minimum: 1 in-person meeting and 2 phone meetings	100
Level II	Mobility Mentoring Center	Bridge Assessment Mobility Mentoring Assessment Setting 6-12 month goals Training programs and referrals	Up to \$250 for completion of goals and completion of Exit Assessment	Minimum: 1 in-person meeting per month	65
Level III	Mobility Mentoring Center	Career Family Opportunity – Cambridge (CFO)	More than \$250 for achievement towards goals and achievement of goals	Minimum: 1 in-person meeting per month	40 CFO

PROGRAM GOAL: Prepare participants for more structured and intensive economic mobility program.

WHO IS ELIGIBLE: CHA residents and Housing Choice Voucher (HCV) holders.

PROGRAM CAPACITY: 25 participants per year. For more details see Enrollment Goal in Table above.

PARTNERS: Crittenton Women’s Union (CWU)

FOR MORE INFORMATION Judy Parks, Vice President of Mobility Mentoring Programs and Services
 Crittenton Women’s Union
 857.401.2218
 jparks@liveworkthrive.org

CAREER FAMILY OPPORTUNITY PROGRAM (CFO)

PROGRAM DESCRIPTION

The Career Family Opportunity - Cambridge (CFOC) program is a five-year program operated with the Crittenton Women's Union (CWU). CFOC offers participants continuous comprehensive and personalized support over a sixty-month period. Participants work with CWU Mobility Mentors to set goals based on the five pillars of self-sufficiency as identified in the 'Bridge to Self-sufficiency' theory of change, and to develop an action plan aimed at achieving those goals. The five pillars are: family stability, well-being, education and training, financial management, and employment and career management. Participants receive monetary incentives for meeting their goals and funds are deposited into an unrestricted emergency fund. Participant savings are initially matched 1:1, and the match rate increases over the course of the program.

PROGRAM GOAL: To develop and realize a career path that increases economic mobility.

MTW AUTHORITY: Provide funding for services.

WHO IS ELIGIBLE: CHA residents and Housing Choice Voucher (HCV) holders. Must be Head of household.

PROGRAM CAPACITY: 40 participants/current enrollment is 18.

PARTNERS: Crittenton Women's Union (CWU)

MTW INVESTMENT: \$27,000 per month (ending March 2014)

FOR MORE INFORMATION Judy Parks, Vice President of Mobility Mentoring Programs and Services
Crittenton Women's Union
857.401.2218
jparks@liveworkthrive.org

THIS PROGRAM IS CURRENTLY BEING REEVALUATED AND UNDERGOING PROGRAM REDESIGN.

WORK FORCE COLLEGE SAVINGS PROGRAM

PROGRAM DESCRIPTION

A financial literacy and financial management skills-building program that supplements the five-year Work Force Program. The College Savings program begins with two preliminary years of financial education starting in 8th grade followed by saving wages from part-time employment starting in the 10th grade and continuing through senior year. Participants can save up to \$800 in wages. Parents are encouraged to contribute to the account. Participants receive monetized incentives for completing goals, such as the following.

- Program attendance and participation
- Positive employment evaluation
- Family engagement in select program and school activities
- Achievement of academic outputs

A one-to-one match of up to \$1,500 upon participant's graduation and successful completion of the program. The maximum savings goal for each student, including the match, is \$3,000, although participants can save beyond the \$1,500 matched threshold.

SAVINGS SOURCE	CONTRIBUTION AMOUNT
Student Employment Savings	\$800
Family Contribution	\$200
Work Force Monetized Incentives	\$405
One-Time Incentives	\$100
TOTAL CONTRIBUTION	\$1,505
TOTAL MATCH	\$1,500
TOTAL SAVINGS	\$3,005

PROGRAM GOAL: Promote financial literacy among Work Force Program participants, and assist them in meeting their savings goals for post-secondary education.

WHO IS ELIGIBLE: All participants (eighth through twelfth grade) enrolled in CHA's Work Force Program.

PROGRAM CAPACITY: 200 participants in a full five year cycle. Currently the program is in Year 1 with 45 participants.

PARTNERS: Midas Collaborative, Cambridge Savings Bank. Three year grant funding from the Jacobs Foundation.

MTW INVESTMENT: Will contribute to savings match in three years and/or after grant funding is utilized.

FOR MORE INFORMATION John Lindamood, Director of Resident Services
Cambridge Housing Authority
617.520.6266
jlindamood@cambridge-housing.org

PATHWAYS TO PERMANENT HOUSING - HEADING HOME

PROGRAM DESCRIPTION

A two-year program in which Heading Home participant families are screened and are provided housing through a sub-lessee arrangement with Heading Home funded by a CHA Housing Choice Voucher. During the two years, the participant families work with Heading Home and CHA staff to build their credit and improve their ability to move into permanent housing. The participant family must fulfill the following conditions.

1. Comply in full with Heading Home's Participant Agreement
2. Complete at least two sessions of financial literacy training
3. Pay Heading Home's program fee (calculated at 30% of the participant family's income) on time each month for 24 consecutive months.
4. Obtain utilities in their name without incurring debt that might inhibit the ability to obtain such services in the future.

The participant family is also provided an escrow account in which they can build assets through an incentivized savings program. For families that successfully complete the two-year program and are able to come off their subsidy, Heading Home will offer the Plus One Payout.

Upon completion of the program, the participant family may pursue a CHA Housing Choice Voucher provided they successfully pass the requisite CORI, income, and eligibility screening. Similarly, if the participant family chooses to pursue a CHA public housing unit, they must be eligible in accordance with CHA's Admission and Continued Occupancy Plan requirements. CHA will evaluate each participant family's ability to comply with the requirements of a CHA lease based on their Pathways to Permanent Housing -Heading Home participation and in lieu of the standard 3-5 years of housing history.

If, at the end of the two-year program period, a participating family has not sufficiently met program requirements and/or deemed ineligible for a voucher or public housing unit, the participant family receives a limited extension (up to three months) so that they can be appropriately housed through Heading Home services.

PROGRAM GOAL: Stabilization for hard-to-house households.

MTW AUTHORITY: Provide sponsor-based vouchers.

WHO IS ELIGIBLE: Heading Home shelter residents screened by Heading Home staff.

PROGRAM CAPACITY: Maximum 45 participants.

PARTNERS: Heading Home, Inc.

MTW INVESTMENT: At least 30 vouchers but no more than 45 vouchers per year.

FOR MORE INFORMATION

Tom Lorello
Executive Director
Heading Home, Inc.
617.864.8140
tlorello@headinghomeinc.org

John Lindamood
Director of Resident Services
Cambridge Housing Authority
617.520.6266
jlindamood@cambridge-housing.org

PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

PROGRAM DESCRIPTION

This program provides CHA housing to individuals on the CHA wait list and fleeing domestic violence and who have been working with Transition House to get back on their feet. After the individual has been selected by Transition House and determined to be eligible for public housing, the participant with his/her child(ren) moves into a CHA housing unit that is leased to Transition House. Transition House works intensively with the participant to develop in the areas needed to move towards self-sufficiency. After one year of this sponsor-based arrangement in which the participant maintains good tenant standing, CHA transfers the lease directly to the participant thus creating a pathway to permanent housing for domestic violence victims. Thereafter, the participant is expected to assume the same responsibilities as other CHA residents and maintain tenancy in accordance with the CHA Admissions and Continued Occupancy Plan. A Transition House liaison is responsible for the following tasks.

- Provide direct and support services, information, and referrals to the participants in the program and monitor progress.
- Conduct initial resident, participant, applicant and emergency intake assessments arising from incidents of domestic violence.
- Recommend interventions and/or referrals as appropriate, based on residents/participants/applicants needs, and then develops case plans to address those needs.
- Train CHA staff on the requirements of the Violence Against Women Act (VAWA) and cultivate sensitivity for staff who work directly with the public.

WALK-IN HOURS: Tuesdays, 12 pm- 2 pm at CHA central office (362 Green Street, 3rd Floor, Cambridge)

PROGRAM GOAL: To provide stable housing for individuals fleeing from domestic abuse, in conjunction with case management and other support from Transition House.

MTW AUTHORITY: Fund community liaison position for 3 years.

WHO IS ELIGIBLE:

1. Participant must be a resident at Transition House and have participated in Transition House's program for at least 90 days.
2. Participant must have been on the CHA waiting list for at least one year.
3. Participant must pay a program fee (30% of family income) which Transition House will collect and provide to CHA as the tenant portion of the rent.

PROGRAM CAPACITY: 2 families (public housing units) per year.

PARTNERS: Transition House

MTW INVESTMENT: 10 vouchers allocated to serve 10 families and 1 full-time community liaison to provide staff support services over 3 years.

FOR MORE INFORMATION Ester Serra Luque, Community Liaison
Transition House
857.998.9625
cambridgecommunityliaison@gmail.com

YOUTH, FAMILY AND ELDER PROGRAMS FACT SHEETS

BABY UNIVERSITY AND ALUMNI ASSOCIATION

THIS WAY AHEAD, GAP Inc

SERVICE COORDINATION PROGRAM (ELDER SERVICES)

PROGRAM of ALL-INCLUSIVE CARE for the ELDERLY (PACE)

BABY UNIVERSITY AND ALUMNI ASSOCIATION

PROGRAM DESCRIPTION

A 16-week strengths-based program designed to increase parents' knowledge on a variety of child-rearing topics, strengthen parent-child relationships, break parental isolation, and connect parents to beneficial community resources. This program was designed for parents with children pre-natal to three years of age.

All parents who complete Baby University may join the Baby U Alumni Association. The Alumni Association teaches new skills, strengthens relationships and maintains supportive connections between staff and families.

PROGRAM GOAL: To help parents to gain important skills for effective parenting.

PROGRAM STRUCTURE: 10 weeks of workshops on child development and behavioral management, followed by 6 weeks of playgroups. Families also receive 6-8 home visits throughout the 16-week program.

ENROLLMENT TIMELINE: The program typically starts in the late fall/early winter and runs through early March.

WHO IS ELIGIBLE: Low-income families, particularly parents with at least one child three years of age or younger living in CHA family housing or who are HCV holders living in Cambridge.

ENROLLMENT PREFERENCE: Each year families are selected from a part of the City of Cambridge. At the time of this writing, the program is serving families from north and west Cambridge. In FY15 the program will recruit families from Area Four and East Cambridge.

PROGRAM CAPACITY: Approximately 40 families per year. All parents who graduate from Baby University are eligible to join the Baby U Alumni Association.

PARTNERS: The City of Cambridge

FOR MORE INFORMATION Betsy Abrams, Baby University Coordinator
City of Cambridge
617.620.4877
babrams@cambridgema.gov

**Transportation to and from the program, along with childcare (for all children) during workshops are provided to participating families.*

THIS WAY AHEAD/GAP INC

PROGRAM DESCRIPTION

A ten-month job training and internship program designed to assist CHA teens interested in gaining substantive, retail job experience in a mentored environment. This Way Ahead (TWA) is offered annually and consists of three sequential steps:

1. Paid career exploration and job readiness workshops offered jointly by trained Gap managers and the CHA's TWA Program Coordinator.
2. Three-month paid summer internships offered at select Gap and Old Navy stores in the greater Boston area.
3. Follow up case management support and additional job readiness training for graduates conducted by CHA's TWA Program Coordinator.

PROGRAM GOAL: To provide low-income teens with extensive job and career-readiness training in preparation for paid, part-time summer internships at Gap and Old Navy stores in greater Boston.

WHO IS ELIGIBLE: Low-income teens who are in school, and between the ages of 16 and 21. Teens must be a household member of a CHA resident or Housing Choice Voucher (HCV) holder.

APPLICATION TIMELINE: Program recruitment runs from January through March.

PROGRAM REQUIREMENTS: Participants start an 8-week paid job training program in April. Participants are expected to attend two sessions a week. Summer internship placements begin in July. Participants are required to commit 10 to 15 hours/week that typically involve weekend hours.

PROGRAM CAPACITY: 100 participants for each program cycle.

PARTNERS: This program is funded by the Gap Foundation.

FOR MORE INFORMATION Traci McCubbin, TWA Program Coordinator
Cambridge Housing Authority
617.499.7125
trmccubbin@cambridge-housing.org

SERVICE COORDINATION PROGRAM (ELDER SERVICES)

PROGRAM DESCRIPTION

A service coordination program that provides case management, medical and social service referrals, needs assessments, and social activities planning for elderly and disabled residents. A Service Coordinator is assigned to a particular development or group of developments and plans regular social activities for the residents in order to facilitate an enhanced quality of life through continued socialization. Events may include monthly birthday parties, informational coffee hours, walking groups, exercise groups, potluck parties, reading groups and the like. Additionally, Service Coordinators do routine outreach to new residents, follow up on referrals from property management staff, and work with residents who need help with homemaking, personal or medical care and other such services.

PROGRAM GOAL: Provide CHA residents with support services and referral to service providers in order to enhance their quality of life and assist them in meeting the demands of continued independent living as they age in community.

WHO IS ELIGIBLE: All residents living in CHA Elderly/Disabled housing. Any senior and disabled persons residing CHA family developments (Roosevelt Towers Midrise, Newtowne Court and Washington Elms). Other residents living in CHA family housing may be served via referral from their respective property management staff.

PROGRAM CAPACITY: Inclusive of any eligible and interested CHA resident. There are 5.5 (5 full-time and 1 part-time) Coordinators available.

PARTNER: Cascap, Inc.

FOR MORE INFORMATION Faith Marshall, Deputy Director of Property Management
Cambridge Housing Authority
617.520.6262
fmarshall@cambridge-housing.org

PROGRAM OF ALL-INCLUSIVE CARE FOR THE ELDERLY (PACE)

PROGRAM DESCRIPTION

An aging in place initiative, this program provides special health care and supportive services for senior and disabled persons who are at least 55 years of age and need ongoing assistance with one or more activities of daily living. Activities may include but are not limited to bathing, dressing or transferring. On-site medical and personal care, housekeeping, meal preparation or delivery, and recreational activities are provided for program participants. On the designated floors where the program is offered, a service provider is available 24 hours per day. In addition, visiting nurses, home health aides, home makers, doctors and other services providers may come and go as needed throughout the day. There is always a staff person on the floor who is able to respond to emergencies and other needs. This program allows the majority of required medical care to be provided in the resident's home. These services require no out-of-pocket expenses for those who meet the income eligibility criteria. All participants of the PACE program must receive their primary care from the PACE program physician(s).

PROGRAM GOAL: Provide CHA residents with comprehensive medical and personal care in an affordable assisted living setting that will enhance their ability to successfully age in the community.

PROGRAM SITES: Millers River, Putnam School, L.B. Johnson and J.F. Kennedy Apartments.

WHO IS ELIGIBLE: Through the reasonable accommodation process, any CHA resident who has met the eligibility criteria for enrollment in the PACE program may be authorized to transfer to one of the PACE floors. Any non-CHA resident who has been enrolled in the PACE program may be screened for admission to CHA via a special referral process.

PROGRAM CAPACITY: 70 participants total

- 9 participants at Putnam School Apartments
- 16 participants at Millers River Apartments
- 20 participants at L.B. Johnson Apartments
- 25 participants at J.F. Kennedy Apartments.

PARTNER: Cambridge Health Alliance Elder Services Plan

FOR MORE INFORMATION

Faith Marshall
Deputy Director of Property Management
Cambridge Housing Authority
617.520.6262
fmarshall@cambridge-housing.org

Roberta Dignan Robinson
Director, Geriatric Outreach and Marketing
Cambridge Health Alliance
617.591.4433 (o) or 617.835.1422 (c)
rrobinson@challiance.org



A67
CHA OVERVIEW



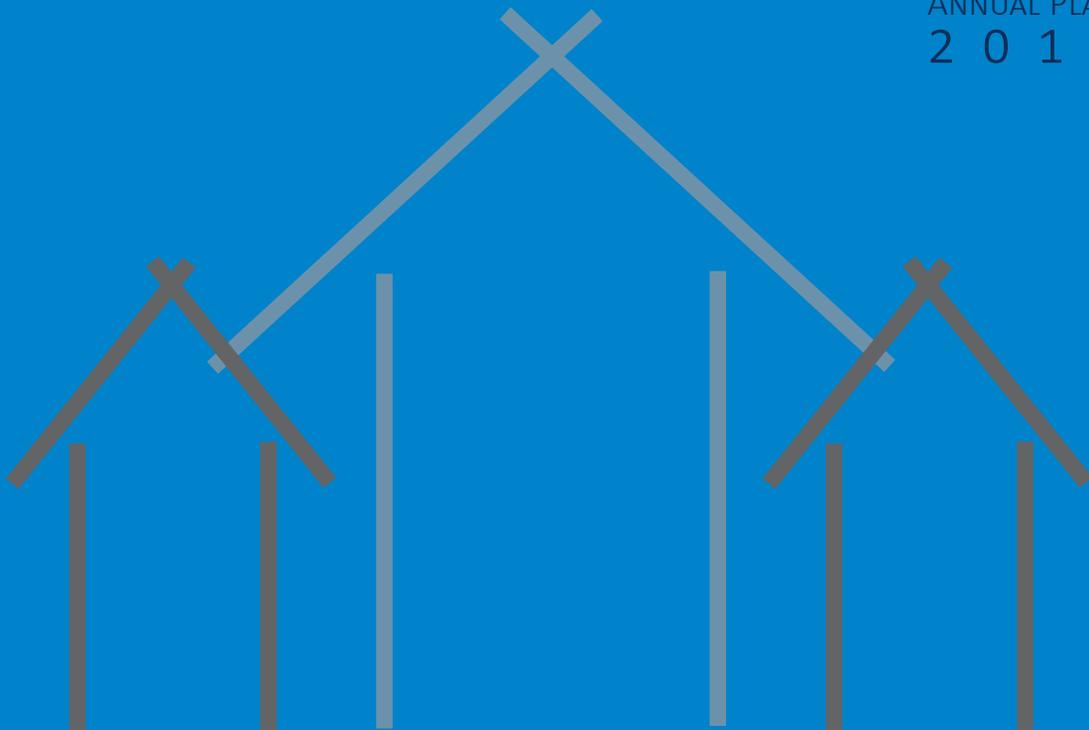
Cambridge Housing Authority

HUD REQUIREMENTS

MOVING TO WORK

April 1, 2014 to March 31, 2015

ANNUAL PLAN
2 0 1 5



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INTRODUCTION

OVERVIEW OF MTW GOALS AND OBJECTIVES

SELF-SUFFICIENCY

SHORT-TERM	LONG-TERM
<p><u>Financial Stability + Savings Plus (FSS+) Program</u></p> <p>In partnership with COMPASS (a nonprofit partner), evaluate the feasibility of including programmatic options such as a rental assistance asset account (RAAA). We have already received a planning grant to examine the feasibility, design a program, and develop an implementation plan. Depending on the results of the study, FSS+ may be expanded as part of the general HCV program. Please see the FSS+ narrative in the Implemented MTW Activities section for more information.</p>	
<p><u>Career Family Opportunity (CFO) Program</u></p> <p>Redesign the program and determine new approaches and funding sources. A new model will be developed that takes into account the cost of housing subsidy and includes cost-tracking while also looking for reductions in subsidy as earned incomes improve.</p>	

HOUSING CHOICE

SHORT-TERM	LONG-TERM
<p><u>Preservation of Expiring Use Units</u></p> <p>This MTW activity has both short-term and long-term goals. Currently we are working with Lynn Housing Authority (Lynn, MA) and Madison Park (Roxbury, MA) on preserving several expiring use buildings in their communities. These properties will be on-line at the beginning of FY15. In the long-term, we plan to continue exercising our state-wide administrative authority to convert enhanced Tenant-Based vouchers to Project-Based vouchers to maintain affordability of units in expiring use properties</p>	
<p><u>Pathways to Permanent Housing/Transition House</u></p> <p>FY15 will be an important year as it will allow us to assess first year progress and identify preliminary indicators that may facilitate successful transition into stable housing for an often overlooked homeless population.</p>	
<p><u>New Construction of Temple Place</u></p> <p>A brand new five-story apartment building will be completed by the end of FY15. The building will contain 25 two-bedroom units and 15 one-bedroom units.</p>	
<p><u>Preservation of Public Housing</u></p> <ul style="list-style-type: none"> • Jefferson Park State. This is the last state public housing site in the CHA portfolio. The site will be demolished and re-built into 98 units using MTW project-based vouchers. Construction is planned for 2014. • RAD Phase I includes 1151 units of public housing that will be converted to project-based assistance. Phase II will be submitted at the end of December 2014 and any construction will begin in FY17 and beyond. • Millers River Apartments. This site is proposed for disposition under Section 18 of the US Housing Act of 1937 (as amended) and has capital needs totaling \$45 million. Construction will occur in parallel with RAD Phase I. After disposition, MTW authority will be used to project-base Tenant Protection Vouchers. 	

COST EFFECTIVENESS

SHORT-TERM	LONG-TERM
CHA will continue its policies around cost effectiveness through its rent simplification program and other ongoing activities as described and categorized in Chapter 4.	

GENERAL HOUSING AUTHORITY OPERATING INFORMATION

A. MTW Plan: Housing Stock Information

Planned New Public Housing Units to be Added During the Fiscal Year

AMP Name and Number	Bedroom Size							Total Units	Population Type *	# of UFAS Units	
	0	1	2	3	4	5	6+			Fully Accessible	Adaptable
NONE								0	N/A	N/A	N/A
Total Public Housing Units to be Added								0			

Planned Public Housing Units to be Removed During the Fiscal Year

PIC Dev. # / AMP and PIC Dev. Name	Number of Units to be Removed	Explanation for Removal
MA003000301/MA003301 Washington Elms	175	Proposed for conversion under RAD
MA003000303/MA003303 Putnam Gardens	122	Proposed for conversion under RAD
MA003000305/MA003305 Newtowne Court	268	Proposed for conversion under RAD
MA003000350/MA003350 Manning Apartments	198	Proposed for conversion under RAD
MA003000356/MA003356 Woodrow Wilson Court	68	Proposed for conversion under RAD
MA003000311/MA003311 L. B. Johnson Apartments	178	Proposed for conversion under RAD
MA003000344/MA003344 John F. Kennedy Apartments	44	Proposed for conversion under RAD
MA003000357/MA003357 & MA003000358/MA003358 Lincoln Way	53	Proposed for conversion under RAD
MA003000359/MA003359 Jackson Gardens	45	Proposed for conversion under RAD
MA003000310/MA003310 Millers River Apartments	301	Proposed for Disposition under Section 18
Total Number of Units to be Removed	1452	

New Housing Choice Vouchers to be Project-Based During the Fiscal Year

Property Name	Anticipated Number of New Vouchers to be Project-Based *	Description of Project
Temple Place	40	<p style="text-align: center;">New construction of 40 units, all units will be project-based.</p> <p>The property is located at 3 Temple Street, Cambridge, MA and is in the heart of Central Square. The site is under construction and will be a 5-story, 40 unit (25-two bedroom and 15 one-bedroom) building serving low-income families.</p>
402 Rindge	110	<p style="text-align: center;">Expiring Use</p> <p>This property is located at 402 Rindge Avenue, Cambridge, MA in North Cambridge. The building consists of 273 units of family housing.</p>
Madison Park III	119	<p style="text-align: center;">Expiring Use</p> <p>This property is located at 122 Dewitt Drive, Roxbury, MA. The building consists of 120 units of family housing.</p>
Barrett House	140	<p style="text-align: center;">Expiring Use</p> <p>This property is located at 147 Washington Street, Lynn, MA. The building consists of 145 units of elderly/disabled housing.</p>
St. Stephens	120	<p style="text-align: center;">Expiring Use</p> <p>This property is located at 25 Pleasant Street, Lynn, MA. The building consists of 130 units of elderly/disabled housing.</p>

Anticipated Total New Vouchers to be Project-Based

529

Anticipated Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year

529

Anticipated Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year

529

*New refers to tenant-based vouchers that are being project-based for the first time. The count should only include agreements in which a HAP agreement will be in place by the end of the year.

Other Changes to the Housing Stock Anticipated During the Fiscal Year

Units will be held off line at Millers River and Manning Apartments to facilitate relocation of current residents to make way for substantial construction activity. The level of construction required in these buildings can only be accomplished in vacant units. CHA's goal is to assemble two stacks of vacant units in each building before the start of construction for a total of 72 units. CHA will use vacant units within these buildings as well as vacant units at other CHA and affiliated sites.

Examples of the types of other changes can include but are not limited to units that are held off-line due to the relocation of residents, units that are off-line due to substantial rehabilitation and potential plans for acquiring units.

General Description of All Planned Capital Fund Expenditures During the Plan Year

Architectural and Engineering	Misc A&E for Various Projects	\$63,750
	Elev Replacement - Burns, Truman, RT	\$75,000
	Physical Conditions Assessment	\$275,000
	Temple New Development	\$420,000
	JP State Revitalization	\$1,158,713
	Manning	\$1,534,500
	Newtowne Court	\$1,541,036
	Washington Elms	\$785,498
	Putnam Gardens	\$598,868
	Woodrow Wilson Court	\$219,373
Millers River	\$1,980,000	
	Subtotal	\$8,651,738
Fees and Costs	Misc Fees & Costs for Various Projects	\$47,813
	Temple New Development	\$1,260,000
	JP State Revitalization	\$859,696
	LBJ Apartments	\$50,000
	Lincoln Way	\$50,000
	Jackson Gardens	\$50,000
	JFK Apartments	\$50,000
	Manning	\$710,338
	Newtowne Court	\$980,215
	Washington Elms	\$626,530
	Putnam Gardens	\$517,974
	Woodrow Wilson Court	\$204,635
Millers River	\$919,446	
	Subtotal	\$6,326,647
Construction	Temple Revitalization	\$7,905,612
	Elev Replacement - Burns	\$375,000
	Elevator Replacement - Truman	\$750,000
	Elevator Replacement - Roosevelt Twrs	\$750,000
	JP Revitalization	\$1,085,795
	Manning Revitalization	\$515,234
	Newtowne Court Revitalization	\$515,052
	Washington Elms Revitalization	\$262,532
	Putnam Gardens Revitalization	\$405,098
	Woodrow Wilson Court Revitalization	\$165,275
	JFK Modernization	\$25,000
	Subtotal	\$12,754,598

B. MTW Plan: Leasing Information

Planned Number of Households Served at the End of the Fiscal Year

MTW Households to be Served Through:	Planned Number of Households to be Served*	Planned Number of Unit Months Occupied/Leased***
Federal MTW Public Housing Units to be Leased ^{CHA Note 1}	2,511	30,132
Federal MTW Voucher (HCV) Units to be Utilized ^{CHA Note 2}	2,907	34,884
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Property-Based Assistance Programs**	0	0
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Tenant-Based Assistance Programs** ^{CHA Note 3}	8	96
Total Households Projected to be Served	5,426	65,112

* Calculated by dividing the planned number of unit months occupied/leased by 12.

** In instances when a local, non-traditional program provides a certain subsidy level but does not specify a number of units/households to be served, the PHA should estimate the number of households to be served.

***Unit Months Occupied/Leased is the total number of months the PHA has leased/occupied units, according to unit category during the fiscal year.

CHA Note 1: Units include RAD Phase I and Millers River units. We anticipate that RAD Phase I (1,151 units) deals will close by 2015.

CHA Note 2: The unit count also includes all vouchers committed in the the following two categories (Local, Non-Traditional, MTW Property-Based and Tenant-Based). The design of the spreadsheet would cause a double count. CHA maintains 64 sponsor-based vouchers.

CHA Note 3: The unit count includes MRVP that are supplemented by MTW funds under MTW Activity HC.2001.01 - Use MTW Resources to Augment State MRVP Leasing Program.

Reporting Compliance with Statutory MTW Requirements

If the PHA has been out of compliance with any of the required statutory MTW requirements listed in Section II(C) of the Standard MTW Agreement, the PHA will provide a narrative discussion and a plan as to how it will return to compliance. If the PHA is currently in compliance, no discussion or reporting is necessary.

N/A

Description of any Anticipated Issues Related to Leasing of Public Housing, Housing Choice Vouchers and/or Local, Non-Traditional Units and Possible Solutions

Housing Program

Description of Anticipated Leasing Issues and Possible Solutions

PUBLIC HOUSING

At this time of this writing, vacant units are being held to accommodate relocation of Jefferson Park State residents. Reconstruction of Jefferson Park State will continue into FY15.

C. MTW Plan: Wait List Information

Wait List Information Projected for the Beginning of the Fiscal Year

Housing Program(s) *	Wait List Type**	Number of Households on Wait List	Wait List Open, Partially Open or Closed***	Are There Plans to Open the Wait List During the Fiscal Year
FAMILY PUBLIC HOUSING (INCLUDES MTW AND NON-MTW UNITS)	SITE-BASED	5376	PARTIALLY OPEN	NO
ELDERLY/DISABLED PUBLIC HOUSING (INCLUDES MTW AND NON-MTW UNITS)	SITE-BASED	2389	OPEN	N/A
HCV PROGRAM (ALL MTW AND NON-MTW VOUCHERS THAT ARE NOT SROs)	COMMUNITY-WIDE	734	CLOSED	NO
HCV PROGRAM (MTW AND NON-MTW SROs ONLY)	COMMUNITY-WIDE	3021	OPEN	N/A

Rows for additional waiting lists may be added, if needed.

* *Select Housing Program:* Federal MTW Public Housing Units; Federal MTW Housing Choice Voucher Program; Federal non-MTW Housing Choice Voucher Units; Tenant-Based Local, Non-Traditional MTW Housing Assistance Program; Project-Based Local, Non-Traditional MTW Housing Assistance Program; and Combined Tenant-Based and Project-Based Local, Non-Traditional MTW Housing Assistance Program.

** *Select Wait List Types:* Community-Wide, Site-Based, Merged (Combined Public Housing or Voucher Wait List), Program Specific (Limited by HUD or Local PHA Rules to Certain Categories of Households which are Described in the Rules for Program Participation), None (If the Program is a New Wait List, Not an Existing Wait List), or Other (Please Provide a Brief Description of this Wait List Type).

*** For Partially Open Wait Lists, provide a description of the populations for which the waiting list is open.

For Family Public Housing, the one-bedroom waiting list remains closed.

If Local, Non-Traditional Housing Program, please describe:

N/A

If Other Wait List Type, please describe:

N/A

If there are any changes to the organizational structure of the wait list or policy changes regarding the wait list, provide a narrative detailing these changes.

As of April 2013, the following site-based waiting lists have been merged: River Howard, Woodrow Wilson, and the Mid-Cambridge scattered sites have merged into Putnam Gardens, the North Cambridge scattered sites have merged into Jefferson Park, the East Cambridge scattered sites have merged into the Roosevelt Low-Rise, and Weaver Apts. has merged into Daniel Burns.

PROPOSED MOVING TO WORK ACTIVITIES

No new MTW activities are being proposed in this plan.

APPROVED MOVING TO WORK ACTIVITIES INDEX GUIDE

The new Attachment B format and associated metrics requirement has prompted CHA to reexamine Approved MTW Activities and re-index them according to the three MTW statutory objectives.

Self-Sufficiency (SS)

CHA considers self-sufficiency in two phases Reduction in Subsidy (RIS) and End of Subsidy (EOS) with regard to its programming and mission. For the purposes of meeting the requirements of the Standard HUD Metrics - SS #8: *Households Transitioned to Self Sufficiency*, EOS has been identified as the Unit of Measurement each time this metric is used.

Reduction in Subsidy (RIS): Households experience an increase in household rent contributions and/or a decrease in the CHA subsidy amount for that family. It is reasonable to assume that rent contributions may initially decrease (to balance career advancement efforts such as resuming student status, seeking job training and other work, decreasing work hours, etc) before there is a real increase in rent contributions. The majority of our MTW economic mobility programs (indexed with an SS) aim to achieve this level of self-sufficiency.

End of Subsidy (EOS): Households exit the CHA system because they no longer rely on housing subsidies or other public assistance and maintain a stable household income (above 80% AMI) that allows them to enter the private housing market and maintain economic independence.

Housing Choice (HC)

CHA focuses on three general areas in advancing Housing Choice.

Transitional Housing and Supportive Housing: The current lack of temporary and transitional shelter across MA highlights the importance of our MTW activities to support transitional housing and facilitate paths to permanent housing. The following include three core components of our transitional housing activities.

1. Provide transitional units to families in shelters.
2. Support services to participating families, delivered by non-profit partners.
3. Use sponsor-based vouchers to support existing units/beds, with non-profit partners.

Housing Preservation: The cost of housing in the City of Cambridge continues to increase despite the current economy and national housing trends. To help alleviate the unaffordability factor, CHA has been allocating project-based vouchers to hard units across Cambridge, both within CHA's public housing portfolio and in the private market. Where possible, CHA invests in new development to expand the choice of affordable units across Cambridge. Furthermore, CHA recognizes the importance of preserving expiring use developments and is actively pursuing these real estate transactions. The following three components summarize our goals for affordable housing hard units.

1. Preserve CHA public housing units and other units in Cambridge.
2. Develop new units to expand and retain low-income housing subsidies in Cambridge.
3. Preserve expiring-use housing units both in and out of Cambridge.

Policies to Increase Choice: Finding a housing unit in the private market through the HCV program has its challenges. As such, CHA has adopted policies that provide more choices primarily to voucher holders, although, certain policies are applicable to public housing residents (e.g. MTW Transfer category)

Cost Effectiveness (CE)

CHA has adopted a three-pronged approach in advancing cost effectiveness in the context of our MTW activities.

Business Process: A reduction in transaction costs (e.g. increase in rental revenue, staff time savings, etc.) and other measures to assess whether the policy is working (e.g. hardships).

Leverage: Capital allocated and/or raised for investment which creates opportunities to match or increase federal investment in securing private and non-federal funds.

Impact: For every dollar of MTW dollars spent, we can expect to see X dollars of economic impact (e.g. programs to increase self-sufficiency and paths to permanent housing).

APPROVED MOVING TO WORK ACTIVITIES

MTW ACTIVITIES IMPLEMENTED

- SS.2013.02 Financial Stability and Savings Plus (FSS+)
- HC.2011.01 Expiring Use Preservation Program
- HC.2008.03 Sponsor-Based Voucher Program
- HC.2001.01 Use MTW Resources to Augment State MRVP Leasing Program
- HC.2000.04 Expand Supply of Permanently Affordable Hard Units of Housing
- HC.2008.02 Create MTW Transfer Category in Admin Plan (HCV) and ACOP (Public Housing)

HOUSING CHOICE VOUCHER (HCV) PROGRAM ADMINISTRATIVE PLAN

- HC.2002.01 Tenant Reasonableness Policy & 120% Exception Rents/HCV
- HC.2001.01 Implement Local Project-Based Assistance Leasing Program/HCV
- HC.2000.03 Allow Households to Pay over 40% of Income Toward Rent at Move-In/HCV
- HC.2000.02 Implement Vacancy and Damage Payments/HCV
- CE.2008.05 Implement New Inspection Protocol
- CE.2006.01 Rent Simplification Program (RSP)

PUBLIC HOUSING MTW ADMISSIONS AND CONTINUED OCCUPANCY POLICIES (ACOP)

- CE.2009.01 Implement Ceiling Rents
- CE.2006.01 Rent Simplification Program (RSP)/Public Housing

NOT YET IMPLEMENTED

- SS.2014.02 Transition to Market Rent/Public Housing
- HC.2008.08 Implement Recertifications Every Two Years for Households in Project-Based Units/HCV
- HC.2008.06 Change Income Calculation to Allow Use of Prior Year Income/HCV
- HC.2008.04 Align Income Deductions with Federal Public Housing Rent Simplification Deductions/HCV

ACTIVITIES ON HOLD

Not applicable at this time.

ACTIVITIES CLOSED OUT

- PH.2010.01 Integrate Near-Elderly (58-59 year old) into Elderly Sites' Wait Lists
- HC.2010.01 Public Housing Preservation Fund
- HC.2008.01 Implement Revised Project-Based Vouchers in Cooperative Effort with City's Housing Trust Fund
- HC.2007.01 Review of Alternative Subsidy Approaches
- PD.2001.01 Request for Regulatory Relief for Mixed Finance
- PD.2008.01 Liberating Assets
- PH.2013.02 Project-Based Voucher in Public Housing
- SS.2013.02 Work Force Success Initiative - Matched Savings Component
- SS.2011.01 Career Family Opportunity - Cambridge (CFO)

APPROVED MOVING TO WORK ACTIVITIES

IMPLEMENTED ACTIVITIES

SS.2013.01 - FINANCIAL STABILITY AND SAVINGS PLUS (FSS+)

DESCRIPTION/UPDATE

The FSS+ program is a five-year program in which HCV participants focus on five core areas:

1. Financial Goal Setting
2. Budgeting
3. Credit and debt
4. Savings
5. Identifying resources

CHA has partnered with Compass Working Capital to provide financial education workshops for participants on a monthly basis. In addition, participants in the FSS+ program work with a financial coach to outline and work towards short- and long- term goals necessary to achieve their desired financial aspirations. Participants learn how to track, prioritize, and control their spending in order to create a plan that enables them to lower their debt, increase their credit score, and start saving. The coaches work with the participants to address negative item(s) on their credit reports, develop debt repayment plans, and rebuild their credit. The coaches also connect participants with resources and organizations that help participants achieve their goals. By the end of the program, participants are expected to have met goals in the five areas listed above.

A key component of the program is the establishment of an Escrow Savings Account for each participant. Participants who increase their wage income may save a portion of their rent increase in their escrow account. CHA maintains the account under the participant's name for up to five years. Occasional withdrawals from the account may be taken to advance goals related to financial security. Upon successful program completion, participants who remain in the MTW HCV program may use their escrow savings to meet further financial goals.

IMPLEMENTATION YEAR

This activity was approved in the FY13 MTW Plan and was implemented in FY13.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.B.1.b.iii, C.B.2 and C.E.

STATUTORY OBJECTIVES

MTW Statutory Objective II: Give incentives for education and employment.

PROPOSED CHANGES TO THIS ACTIVITY

With the current FSS+ program now successfully in place, there has been increased interest among CHA Public Housing residents, who currently are not eligible to participate in the program. CHA will roll out the FSS+ program to CHA Public Housing residents and evaluate the feasibility of including programmatic options, in particular, an "opt out" model where a rental assistance asset account (RAAA) is built into the basic delivery model of rental housing assistance. Like FSS, the RAAA would provide an account where participants are eligible to save a portion of the increased rent triggered by an increase in their earnings. The RAAA model would provide an account for every recipient of federal housing assistance. In other words, instead of "opting in" to the program, participants could "opt out" of the program if they chose not to increase their earnings or to fulfill other program requirements. For example, access to savings in the accounts would be contingent upon achievement of certain personal milestones, such as becoming and staying employed, transitioning out

of housing assistance, or using the funds for specified purposes, such as pursuing education or purchasing a home. Participation would include financial coaching and education. CHA and Compass, its current FSS+ partner, received a grant from the Hogan Foundation through Ridgeway Philanthropy to examine the feasibility of instituting an RAAA program. Any plans for implementation would involve a public comment process.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD’s revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

SS #1: Increase in Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase).	Average earned income of the first 80 program households: \$24,534	For participants that have been in the program for at least six months and experienced an increase in earnings: \$32,534		
SS #2: Increase in Household Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average amount of savings/escrow of households affected by this policy in dollars (increase).	\$0	For participants that have been in the program for at least six months and established an escrow account: \$600		
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self sufficiency (increase).	0	200		
SS #6: Reducing Per Unit Subsidy Costs for Participating Households				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	Participants that have been in the program for at least six months: 86 Total months of participation completed by participants that have been in the program for at least 6 months: 827 Avg HAP at FSS+ enrollment for participants that have been in the program for at least 6 months: \$1008	Participants that have been in the program for at least six months: 86 Total months of participation completed by participants that have been in the program for at least 6 months: 827 Avg HAP of participants that have been in the program for at least 6 month: \$925		

SS #7: Increase in Agency Rental Revenue				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
PHA rental revenue in dollars (increase)	Based on participant months in the program during the FY: \$41,583	\$83,200		HUD is requiring the use of this metric. The FSS+ activity, to date, is limited to the voucher program. In the voucher program CHA does not collect rental revenue so the metric is not relevant with respect to this activity.
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self sufficiency (increase).	0	Number of Households that have experienced an end in subsidy during the FY: 0		
CHA: Increase in Credit Score				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Percent who increase credit score for participants who have been in the program for six months.	0	70		
Average increase in credit score for participants who have been in the program for one year and experienced an increase (in points).	0	45		
CHA: Increase in Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Median earned income of households affected by this policy in dollars (increase). For those who have been in the program for six months and experienced an increase in earnings.	\$20,800	\$28,800		
Percent who increase annual earned income for participants who have been in the program for six months.	0	50		
CHA: Households Transitioned to Self-Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self sufficiency (increase). Reduction in Subsidy (RIS)	0	Number of Households that have been in the program for at least 6 months and experienced an reduction end in subsidy during the FY: 25		

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

DESCRIPTION

CHA converts Enhanced Vouchers to Project-Based Vouchers for private affordable properties with maturing mortgages, thereby ensuring affordability of hard units in Cambridge for at least an additional fifteen years. Many of these private expiring use units were made affordable through HUD subsidies that have limited terms of between 5 and 30 years. Upon expiration of the subsidies, property owners may charge market rate rents for those units. HUD then provides Enhanced Vouchers to eligible residents who are unable to pay the market rate rent. If the resident leaves the original unit the enhanced voucher converts to a mobile voucher and the original unit becomes unsubsidized and likely converted to a market-rate unit. By converting Enhanced Vouchers to Project-Based Vouchers this program allows residents living in these private expiring use units to stay in their home and, at the same time, maintain affordability. In January of 2014, Smith House in Roxbury, MA was the first-expiring use property outside of Cambridge where CHA converted tenant protection vouchers to project-based vouchers. It is anticipated that Madison Park III (119 units) and 402 Rindge (110 units) will be on line on 4/1/2014 or later. Since implementation of this activity, 392 units have been preserved:

PROJECT	CITY	UNITS PRESERVED
1221 Cambridge Street	Cambridge	116
411 Franklin Street	Cambridge	98
Bishop Allen	Cambridge	32
Harwell Homes	Cambridge	14
Smith House	Roxbury	132
TOTAL		392

IMPLEMENTATION YEAR

This activity was approved in the FY11 MTW Plan and was implemented in FY12.

PREVIOUSLY APPROVED AUTHORIZATIONS

2009 Agreement, Attachment C.B.1.b.i, ii and vii; 2009 Agreement, Attachment C.D.2.a and D.3.a and b

STATUTORY OBJECTIVES

MTW Statutory Objective I: Increase housing choice for low-income families.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report. Benchmarks and outcome numbers are represented in the aggregate.

HC #2: Units of Housing Preserved				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Total Units: 621 Units already preserved: 392 Units Planned in the FY: 229		

HC.2008.03, HC.2008.03A, HC.2008.03.B - SPONSOR-BASED VOUCHER PROGRAM

DESCRIPTION/UPDATE

CHA's Sponsor-Based Program is composed of three programs (**HARD TO HOUSE, PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE**, and **PATHWAYS TO PERMANENT HOUSING - HEADING HOME**) that include either the provision of housing only or a combination of housing and supportive services. The majority of housing is established through non-profit partners receiving sponsor-based vouchers. **PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE** is the only program that provides housing in CHA's Public Housing. Outlined below are Description/Updates of CHA's current sponsor-based programs.

HARD TO HOUSE PROGRAMS (HC.2008.03): CHA partners with local service providers that work directly with the hard-to-house population including households consisting of individuals with psychiatric, developmental and behavioral disabilities. These hard-to house households receive only housing assistance from CHA while the local service provider provides intensive support services and case management. While CHA allocates a specific number of vouchers for this program, service providers may serve more than one household or individual per voucher in the fiscal year. Currently, CHA works with nine (9) local service providers:

SERVICE PROVIDER	NO. OF VOUCHERS
CASCAP, Inc.	2
Heading Home, Inc.	30
YWCA	15
Just A Start Corp.	1
North Charles, Inc.	5
Transition House	8
Specialized Housing, Inc.	2
Vinfen	1
The Home for Little Wanderers	3
TOTAL	67

IMPLEMENTATION YEAR

This program was approved in the FY08 MTW Plan and implemented in FY08.

PATHWAYS TO PERMANENT HOUSING – TRANSITION HOUSE (HC.2008.03A): This initiative includes both provision of hard units in public housing and a services component. In a continued effort to improve the availability of housing resources for victims of domestic violence, CHA has partnered with Transition House to provide public housing units to Transition House families who have shown that they are ready to move into permanent housing. CHA makes two units of public housing available to Transition House, who in turn assumes all tenant responsibilities for those two units. Transition House then selects and, with assistance from CHA, pre-screens two families to live in the units for one-year. The families must have been on the CHA waiting list for at least one year and be a participant in Transition House's program for at least 90 days. During the year, the families are expected to occupy the units in accordance with the CHA ACOP. There is an Entity Lease between Transition House and CHA (modeled after the CHA Public Housing Lease), and a Participant Agreement between Transition House and the family. The families pay a program fee based on 30% of the family income and the fee is collected by Transition House and provided to CHA. At the end of the one year period, families in full compliance may gain full CHA public housing resident status and lease the unit directly from CHA.

In addition, four subsidies have been allocated to fund a liaison to provide supportive services concerning domestic violence-related issues to families in the program, other CHA residents, CHA staff, voucher holders, applicants, and voucher landlords. At the end of Year 3 of this program, the four subsidies will be converted to mobile vouchers to Transition House families, with the expectation that Transition House will have secured outside funding to support the liaison position. This program is intended as a 3 year pilot program with the option to extend, expand, and or redesign the program following evaluation of the pilot period.

IMPLEMENTATION YEAR

This program was approved in the FY14 Plan and implemented in FY14.

PATHWAYS TO PERMANENT HOUSING - HEADING HOME (FORMERLY KNOWN AS FAMILY OPPORTUNITY SUBSIDY (FOS) PROGRAM) (HC.2008.03.B) - Based on current needs for transitional housing in MA and an evaluation of CHA and Heading Home's experience to date, CHA modified this program to more adequately address the needs of this hard-to-house population. The program was re-designed as a two year program that supports families in building their credit, financial management, and other skills so that they may be eligible for permanent housing with CHA after program completion. In this arrangement, Heading Home serves as "CHA tenants," when applicable, by assuming all tenant responsibilities attached to CHA vouchers. Heading Home selects clients based on their readiness to move into permanent or transitional housing. They then provide the units to these clients for a set amount of time. This program makes it possible for households in difficult circumstances to live in safe and secure transitional housing with the potential to move into permanent housing.

The nonprofit partner (Heading Home) will provide and administer to the participant family an escrow account in which they can build assets through an incentivized savings Plus One Payout program **after the sponsor-based period**. A minimum of 30 and maximum of 45 MTW HCV subsidies have been allocated for the entire duration of this program (more than one year).

IMPLEMENTATION YEAR

This program was approved in FY10 MTW Plan and implemented in FY11. Modifications were made to this program in FY13 and FY14.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.2

STATUTORY OBJECTIVES

MTW Statutory Objective I: Increase housing choice for low-income families.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #5: Increase in Resident Mobility				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	Hard to House households: 67 Transition House households: 2 Heading Home households: 20 Total Households: 89		
HC #7: Households Assisted by Services that Increase Housing Choice				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase).	0 households	Hard to House households: 67 Transition House households: 2 Heading Home households: 20 Total Households: 89		
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self sufficiency (increase).	0 households	Hard to House households: 67 Transition House households: 2 Heading Home households: 20 Total Households: 89		
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self sufficiency (increase).	0	0		HUD is requiring the use of this metric and End of Subsidy (EOS) as the unit of measurement. However, EOS, while it might occur, is not a realistic or intended outcome; using this "finish line" to measure self-sufficiency is misleading and contradicts the positive impact that MTW authority has had in advancing self-sufficiency at CHA.

CE #4: Increase in Resources Leveraged				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase)	0	N/A		HUD is requiring the use of this metric. Outcome data will be included in the FY15 Report.
CHA HC: Number of Households Served Per Voucher				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households served per voucher (Hard to House Program only)	1 household	1.2 households		

HC.2001.01 - USE MTW RESOURCES TO AUGMENT STATE MRVP LEASING PROGRAM

DESCRIPTION/UPDATE

This program allows CHA to preserve its Massachusetts Rental Voucher Program (MRVP) state rental assistance subsidies. As a stand-alone program, MRVP provides exceptionally low payment standards. MTW allows CHA to supplement these vouchers with funds from the MTW Block Grant to continue the viability of these subsidies and expand the total number of rental vouchers that CHA administers in the Cambridge market. CHA originally allocated \$21,600 for this program in FY13 but expended \$44,607 due to the increased payment standards for voucher holders renting in Cambridge.

IMPLEMENTATION YEAR

This activity was approved in the FY01 MTW Plan and was implemented in FY01.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment D.A.1

STATUTORY OBJECTIVES

MTW Statutory Objective I: Increase housing choice for low-income families.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #4: Displacement Prevention				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	10	Two CHA households left and a moratorium was instituted that did not allow any new vouchers to be issued. 8		

CE #4: Increase in Resources Leveraged				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase)	0	Amount of MTW funds spent: \$44,607 Total households served: 8 MRVP subsidy amount: \$48,936		

HC.2000.04 - EXPAND SUPPLY OF PERMANENTLY AFFORDABLE HARD UNITS OF HOUSING

DESCRIPTION/UPDATE

This initiative focuses on increasing the supply of hard units in CHA's public housing portfolio and through an increase in project-based vouchers. This activity furthers housing choice in Cambridge for low-income households. During CHA's participation in MTW, 399 hard units were acquired or built using \$97.7 million (\$18.6 million in MTW funds and \$79.1 million in non-MTW funds). Currently, an additional 40 units are under construction at Temple Place in Central Square and will be completed in mid-2015.

New development is sporadic and difficult to benchmark on an annual basis. For this reason, this activity is dependent on market conditions and available development opportunities in any given year. At the time of this writing, no additional development opportunities, aside from Temple Place, have been identified. Benchmarks and Outcomes are set on an aggregate basis.

IMPLEMENTATION YEAR

This activity was approved in the FY00 MTW Plan and was implemented in FY00.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.B.1.ii, C.C.12, C.C.13

STATUTORY OBJECTIVES

MTW Statutory Objective I: Increase housing choice for low-income families.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	0	Units completed to date: 399 Anticipated in FY: 40 Total units: 439		

HC.2008.02 - CREATE MTW TRANSFER CATEGORY IN ADMIN PLAN (HCV) AND ACOP (PUBLIC HOUSING)

DESCRIPTION/UPDATE

This activity increases housing options for households in crisis. CHA allows voucher holders to transfer between the Public Housing and Housing Choice Voucher programs on a case-by-case basis. In FY13, there were three transfers from the Housing Choice Voucher program to the Public Housing program. In late FY13, CHA clarified that inter-program transfers related to reasonable accommodation requests will not be considered MTW transfers, given that they could happen without CHA's MTW status. This activity allows CHA to move families from public housing to the HCV program and vice-versa. The number of MTW transfers is capped at 24 transfers in a fiscal year.

The following number of transfers have occurred in the last four (4) years:

FISCAL YEAR	HCV to PH	PH to HCV
2013*	3	6
2012*	2	8
2011*	1	4
2010*	3	9

*Includes reasonable accommodation transfers

IMPLEMENTATION YEAR

This program was approved in the FY08 MTW Plan and implemented in FY08. Modifications were made to this program in FY13.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.1.b

STATUTORY OBJECTIVES

MTW Statutory Objective I: Increase housing choice for low-income families.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #5: Increase in Resident Mobility				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0	4		

HOUSING CHOICE VOUCHER (HCV) PROGRAM ADMINISTRATIVE PLAN*

CHA's ongoing MTW initiatives for the Housing Choice Voucher program are categorized below according to the applicable MTW statutory objective:

* As authorized under CHA's Amended and Restated MTW Agreement, Attachment C, Statement of Authorizations, CHA is authorized to develop operational policies and procedures for all Section 8 assistance that CHA is providing under section 8(o) of the 1937 Act. CHA has revised and updated its Administrative Plan to implement changes in the Housing Choice Voucher program as a result of the MTW program.

1. INCREASE HOUSING CHOICE FOR LOW INCOME FAMILIES:

- Create MTW Transfer Category in Admin Plan and ACOP - HC.2008.02 (See page B26)
- Rent Reasonableness Policy & 120% Exception Rents - HC.2002.01
- Implement Local Project-Based Assistance Leasing Program - HC.2001.02
- Allowing Households to Pay over 40% of Income Toward Rent at Move-in - HC.2000.03
- Implement Vacancy and Damage Payments - HC.2000.02

2. REDUCE COST AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES:

- Implement New Inspection Protocol - CE.2008.05
- Rent Simplification Program - CE.2006.01

Where an MTW initiative applies to both the Housing Choice Voucher and Public Housing Programs, the initiative will be listed under each program (except for HC.2008.02 - CREATE NEW MTW TRANSFER CATEGORY). Descriptions, impact, implementation year, and previously approved authorizations are identified for each MTW policy initiative. Metrics for the HCV MTW initiatives may reflect a group of MTW policies or a single MTW policy, where applicable.

MTW STATUTORY OBJECTIVE I: INCREASE HOUSING CHOICE FOR LOW-INCOME FAMILIES

HC.2002.01 - RENT REASONABLENESS POLICY & 120% EXCEPTION RENTS/ HCV

DESCRIPTION/UPDATE

This is a rent reasonableness policy to address the high cost of housing in the City of Cambridge. To retain landlords in the private housing market, CHA pays rent increases over the amount determined by HUD based on local rental market estimates. CHA already set payment standards above 120% of HUD's Fair Market Rent (FMR) for larger bedroom units. This policy extends the payment standard to any size unit. Currently, most landlords are receiving the maximum amount permissible under CHA's payment standard. This initiative is also used to assist disabled households. On a case-by-case basis, disabled households that find a unit in the private rental market may receive an even greater exception rent. In FY13, CHA did not apply a portfolio-wide increase to payment standards and landlords did not receive the default Annual Adjustment Factor (AFF) increase. In FY13, 150 new admissions leased in Cambridge at over 110% of the FMR.

In FY14 CHA modified its Rent Reasonableness policy to better reflect market conditions and streamline the process for determining reasonable rent. CHA will determine rent reasonableness at initial move-in, before any increase in rent and before the contract anniversary date or at any other time at the discretion of CHA. CHA will not automatically redetermine rent reasonableness based on a decrease in the published FMR. In establishing that rents are reasonable, CHA standards are based on an updated market analysis provided by an independent consultant every two years. Based on data in each market area, CHA will identify a low rent and high rent within that area. Rents must be within the range of the low and high rent to be considered reasonable. CHA reserves the right, at any time, to declare a rent unreasonable or establish an alternate reasonable rent determination methodology.

IMPLEMENTATION YEAR

This policy was approved and implemented in FY09. It was further modified in FY10 and FY14.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.2.a.b.c

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #4: Displacement Prevention				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease). If units reach a specific type of household, give that type in this box.	0	Anticipated households that will lease units in Cambridge at over 120% FMR at initial move-in: 128		

HC.2001.02 - IMPLEMENT LOCAL PROJECT-BASED ASSISTANCE LEASING PROGRAM/HCV

DESCRIPTION/UPDATE

This program allows CHA to expand its Project-Based portfolio beyond the 20% HUD threshold and allows property owners to project-base a building beyond the 25% HUD threshold. Property owners may coordinate with CHA to project-base up to 100% of a property. This program also supports CHA's Public Housing Preservation Fund (HC.2010.01). CHA envisioned using between 250 and 375 project-based subsidies to support its own at-risk public housing stock through the Preservation Fund. Outcomes are set on an aggregate basis.

Program revisions which took effect in FY14 and include:

- Preference categories for occupancy of accessible units at project-based properties.
- Absolute preference for current residents of project-based properties.
- Fee for over-housed participants that choose to remain in their unit.
- Extended timeframe for requesting mobile vouchers, from one year to two years.

CHA will use and retain this activity in the RAD conversion even though it deviates from the RAD Project-Based Voucher rules. For public housing units that undergo RAD conversion, policies under ACOP and other public housing activities will be maintained after RAD completion.

IMPLEMENTATION YEAR

This program was approved and implemented in FY01. Modifications were made to this program in FY14.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.7

PROPOSED CHANGES TO ACTIVITY

CHA plans to adopt owner managed site based waiting lists (SBWL) for its Project-Based developments. Owners will be required to develop and obtain CHA approval on tenant selection plans, including

establishing guidelines for selection from the waiting list, screening and transfers. CHA will provide current HCV waiting list applicants an opportunity to apply to PB SBWLs before opening the SBWL to new applicants.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD’s revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase). If units reach a specific type of household, give that type in this box.	0	Aggregate new units to date: 823 Anticipated new units: 0		
HC #2: Units of Housing Preserved				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	0		
CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
PBAs as percent of total MTW vouchers	26%	30%		

HC.2000.03 - ALLOWING HOUSEHOLDS TO PAY OVER 40% OF INCOME TOWARD RENT AT MOVE-IN/HCV

DESCRIPTION/UPDATE

This program provides households more choices when renting. New voucher participants may pay over 40% of their income towards rent at initial lease up, exceeding the first-year threshold set by HUD. This program allows participants to rent units that fit their individual needs, provided that they can demonstrate the ability to commit to a higher income contribution toward rent. In FY13 twenty-seven (27) households paid over 40% of their income for rent. Among those households, the average percentage of income going to rental payments was 51%, up slightly from 49.8% in FY12.

IMPLEMENTATION YEAR

This activity was approved in the FY00 MTW Plan and was implemented in FY00.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.2.a

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD’s revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #5: Increase in Resident Mobility				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0	27		

HC.2000.02 - IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

DESCRIPTION/UPDATE

This policy serves as an incentive for landlords to continue providing housing units to voucher holders, thus maintaining or increasing housing choice for low-income households in Cambridge. CHA offers vacancy and damage payments to landlords in the Tenant-Based voucher program who agree to re-lease to a voucher family. Payments are also offered to landlords under a Project-Based Contract in cases where the contract already includes a clause for financial compensation for vacant units and damage reimbursements. In FY13, three landlords in the Tenant-Based program sought and received vacancy or damage payments (one unit per landlord). Payments for these units totaled \$3,327 and the median payment was \$1,167. Under the Project-Based program, landlords sought payments for eighteen (18) units. Payments for the 21 units in both programs totaled \$24,736 and ensured continued availability of these units.

The following changes took effect in FY14 under the Administrative Plan:

1. **Compensation in Cases of Vacancy Without Notice:** In the event that a household vacates without notice, landlords may receive up to 80% of one month's contract rent if they do not require last month's rent at initial lease.
2. **Guaranteed Damage Compensation:** Landlords who accept a reduced security deposit are guaranteed compensation for all damages in excess of the security deposit in the event that a household fails to pay.
3. **Incentive to Rent to CHA Voucher Holders:** Landlords (including those who require last month's rent at initial lease) may be compensated up to 80% of contract rent to cover vacancy, provided the new tenant is a CHA voucher holder.

IMPLEMENTATION YEAR

This activity was approved in the FY00 MTW Plan and was implemented in FY00.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.1.d

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

HC #2: Units of Housing Preserved				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	21		

MTW STATUTORY OBJECTIVE III: REDUCE COSTS AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES

CE.2008.05 - IMPLEMENT NEW INSPECTION PROTOCOL/HCV

DESCRIPTION/UPDATE

Biennial inspections are conducted on Tenant-Based units and randomly selected for Project-Based units. Voucher holders may request a special inspection outside of their biennial schedule. This policy streamlines inspection schedules and reduces administrative costs.

In FY14 this initiative was modified to include policies to further streamline the inspection process and to implement accountability measures for participants as they relate to scheduling, conducting inspections and correcting tenant-caused HQS violations. CHA will suppress HAP payments when HQS inspections are overdue as a result of participant delays. The participant will be responsible for the abated subsidy through the last day of the month in which the subsidy was abated. If a household is responsible for an emergency HQS violation, CHA will require that the household either make repairs or corrections within 48-hours or make arrangements with the owner to have the repairs or corrections completed within 48 hours. The participant will be held responsible for the abated HAP for any period of time after the 48 hours through the time the emergency violation is either repaired or corrected.

IMPLEMENTATION YEAR

This policy was approved and implemented in FY08 and further revised in FY10, FY12 and FY14.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.5

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD’s revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

CE #1: Agency Cost Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	Number of inspections performed in FY08: 2,730 Average time to perform inspection: 1.4 hours Hourly cost for inspectors: \$40.02 Total cost: \$152,956	\$48,184		

CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	Number of inspections performed in FY08: 2,730 Average time to perform inspection: 1.4 hours Total time: 3,822 hours	1,204 hours		
CE #3: Decrease in Error Rate of Task Execution				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease)	N/A	N/A		HUD is requiring the use of this metric. CHA will consider use of an inspection quality control protocol in future years. Data is not available at this time and outcome numbers will be populated in the FY15 Report.

CE.2006.01 - RENT SIMPLIFICATION PROGRAM (RSP)/HCV

DESCRIPTION/UPDATE

CHA has implemented a series of initiatives in the HCV program designed to simplify rent calculation and the recertification process, streamline administrative processes, and reduce paperwork burdens on clients and staff. The following is a summary of ongoing program components including applicable modifications for each component. These initiatives are ongoing:

Regular and Interim Recertification: Elderly and disabled households undergo recertification on a biennial basis. Non-elderly, non-disabled households undergo recertification on an annual basis. Voluntary interim recertification may be requested by non-elderly, non-disabled households once between annual recertifications. The limit on interim recertifications does not apply to elderly or disabled households. In FY14, CHA modified this initiative to enforce greater participant accountability for the timely completion of the recertification process. Participants who fail to attend an originally-scheduled reexamination appointment without giving 48 hours prior notice will be charged a fee of \$60.

Minimum Rent: Minimum rent was increased from \$25 to \$50. Additionally, exception rent policies were established to provide greater flexibility for disabled households (see HC.2002.01 - RENT REASONABLENESS POLICY AND 120% EXCEPTION RENTS activity). Exception rents for disabled households are evaluated on a case-by case basis. Zero income households will have a minimum rent of \$0 for the first three (3) months and will be eligible to receive a utility reimbursement. Starting on the fourth month, households that have not reported income will be responsible to pay a minimum rent of \$50.00 to the landlord and will not be eligible to receive a utility reimbursement.

Utility Allowance: CHA applies the smaller of the unit size and voucher size to calculate the utility allowance.

Definition of Annual Income:

1. **Asset Income Calculation:** CHA modified the definition of income to exclude income from assets valued at \$50,000 or less. In cases where household assets are valued at more than \$50,000, CHA calculates and counts only the imputed income from assets by using the market value of the asset and multiplying it by the CHA established passbook savings rate. CHA's passbook savings rate is determined consistent with HUD guidelines.
2. Annual income does not include the 1st 12 months of net income from operation of a business or profession, including any withdrawal of cash or assets from the operation of the business.

Changes in Family Composition: Households adding an adult member other than the spouse or partner of a household member, foster adult, live-in aide, or a guardian or caretaker for a minor child, will have their housing assistance payment reduced by 10% for each additional family member. The reduction will continue as long as the adult(s) is part of the household. The subsidy reduction is effective on the first of the month following the addition to the household.

Restriction on Moves: CHA may deny permission to move if the household was issued a voucher for a move and it expired without moving in the past twelve-month period.

Mixed Family Rent: Mixed families that include both members who are citizens/eligible immigrants as well as members who do not contend to have eligible immigration status are charged 110% of the rent they would pay if the household were not a mixed family.

Households with Real Property and Significant Assets: CHA implemented a series of policies related to eligibility to ensure that families who own real property and/or who have significant assets do not qualify for admission or continued occupancy with CHA. In this way, housing resources are provided to the population of individuals who do not have alternative resources for housing and who do not have significant assets. Elderly and disabled households are exempt from this policy.

Households who meet the following criteria will not be eligible for admission or continued occupancy :

1. Non-elderly/disabled households whose net assets exceed \$100,000.
2. Households who have a present ownership in, and a legal right to reside in, real property that is suitable for occupancy as a residence. This policy will not apply in the following circumstances:
 - A household member or members are unable to reside in the property because of domestic violence
 - The household is making a good faith effort to sell the property.
 - The property is owned in a country where there is verifiable evidence that the household would face retribution or repression were they to return to the country where the property is owned.

Authorized Unit Size Due to Changes to the Household: CHA implemented a policy to provide for changes in the authorized unit size the month following the approval of an additional household member. Further, for decreases in household composition, the authorized unit size will change at the

first regular recertification after the decreases in household size. This policy provide families with more timely increases in subsidy standards when family size increases.

Participants that have obtained written owner approval to add a household member may request that CHA add the household member as an authorized household member and re-determine the subsidy size based on the occupancy guidelines above. If the subsidy size for the family changes during the term of the HAP Contract, the “new” subsidy size is effective as follows:

1. If the subsidy size is increased, the change is effective on the first of the month following the date that the new household member is approved by CHA.
2. If the participant provided proper written notice of a decrease in household size, the change is effective at the first regular recertification following the change.
3. If it is determined that the participant failed to provide the proper written notice of a decrease in family size, change is retroactive to the first of the month following the date that the household member left the household.

In connection with this activity, CHA intends to track the aggregate earned income of households in the HCV program. The aggregate earned income for HCV participants in FY13 was \$22,259,348.

IMPLEMENTATION YEAR

Biennial recertification for elderly and disabled households and the limit on interim recertifications was approved in the FY08 MTW Plan and implemented in FY11. This initiative was modified in FY14. Minimum rent was approved and implemented in FY06 and was modified in FY09 to reflect the three month minimum rent transition. The asset income policy was approved and implemented in FY06 and then modified in FY13 to reflect the imputed asset income calculation. The mixed family rent activity was approved in the FY09 MTW Plan and implemented in FY14 for the Housing Choice Voucher Program.

PREVIOUSLY APPROVED AUTHORIZATIONS

2009 MTW Agreement, Attachment C.D.1c and Attachment C.Z.a

PROPOSED CHANGES TO ACTIVITY

No additional MTW waivers are requested or changes proposed.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD’s revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

CE #1: Agency Cost Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	Recertifications performed in FY06: 2,120 Interims Performed in FY06: 1,033 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: \$33.70 Total cost: \$115,415	\$81,800		
CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	Recerts performed in FY06: 2,120 Interims Performed in FY06: 1,033 Annual Recertification Time: 1.25 hours Interim Time: .75 hours Total time: 3,425 hours	2,044 hours		
CE #3: Decrease in Error Rate of Task Execution				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in December 2013: 30%	17%		HUD is requiring the use of this metric. CHA is using a quality control process that may be modified to provide new information in subsequent years.
CE #5: Increase in Agency Rental Revenue				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase)	Annual aggregate amount of rent that HCV holders were expected to pay to their landlords/private property owners in FY13 based on March 31, 2013 data: \$9,189,084	\$9,190,000		HUD is requiring the use of this metric. In the voucher program CHA does not collect rental revenue so the metric is not relevant with respect to this activity.

CHA Metric: Average Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars.	\$22,072	\$24,956		
CHA Metric: Median Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Median earned income of households affected by this policy in dollars.	\$20,138	\$20,800		

PUBLIC HOUSING (PH) PROGRAM ADMISSIONS & CONTINUED OCCUPANCY POLICIES (ACOP)**

CHA’s ongoing MTW initiatives for the Public Housing Program, which have been incorporated in the ACOP, are categorized according to the following MTW statutory objective:

1. Increase housing choice for low-income families
 - Create MTW Transfer Category in Admin Plan and ACOP - HC.2008.02 (See page B26)
2. Reduce costs and achieve greater cost effectiveness in federal expenditures
 - Implement Ceiling Rents - CE.2009.01
 - Rent Simplification Program - CE.2006.01

Where an MTW initiative applies to both the Public Housing and Housing Choice Voucher Programs, the initiative will be listed under each program (except for HC.2008.02 - CREATE NEW MTW TRANSFER CATEGORY). Descriptions, impact, implementation year, and previously approved authorizations are identified for each MTW policy initiative. Metrics for the Public Housing MTW initiatives may reflect a group of MTW policies or a single MTW policy, where applicable. In instances where policies in the ACOP deviate from RAD Project-Based voucher (PBV) rules through the exercise of MTW authority and activity approval in prior year Plans, CHA’s MTW policies will be retained.

MTW STATUTORY OBJECTIVE III: REDUCE COSTS AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES.

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

DESCRIPTION/UPDATE

This policy simplifies ceiling rent calculations so that it is reflective of annual cost increases through the use of market-related indices. On an annual basis, CHA will review market-related indices applicable to ceiling rents and make a determination on the index to be applied in the given year. Prior to securing MTW status,

** As authorized under CHA’s Amended and Restated MTW Agreement, Attachment C, Statement of Authorizations, CHA is authorized to develop and adopt local preferences and admission policies and procedures for admission into the public housing program in lieu of HUD statutes, regulations or other requirements based in the 1937 Act. Additionally, under the Restated MTW Agreement, CHA is required to revise the Admissions and Continued Occupancy Policy (ACOP) to implement changes in Public Housing Occupancy policies as a result of the MTW program.

CHA used the original ceiling rent methodology derived from the old Performance Funding System (PFS) which was discontinued when HUD adopted the Asset Management approach after the Harvard Cost Study. PFS proved to be cumbersome, time consuming, and did not factor in the actual maintenance and operation cost of public housing. Whereas an annual ceiling rent adjustment under PFS would have required at least 3 intensive days to formulate, this activity reduces the annual ceiling rent adjustment to 3 hours once a year. This initiative was implemented in FY06 and modified in FY09 to replace HUD’s Annual Adjustment Factor (AFF) with the OCAF. In FY13 CHA did not implement an OCAF increase. CHA will use the higher of the OCAF, AFF, or appropriate housing market adjustment factor.

CHA will retain this activity in the RAD conversion even though it deviates from the RAD Project-Based Voucher rules.

IMPLEMENTATION YEAR

This program was approved and implemented in FY06 and modified in FY09 and FY14.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.C.11

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD’s revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

CE #1: Agency Cost Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	Hourly cost of staff that sets annual ceiling rent: \$66 Cost of task: \$1,584	Hourly cost of staff that sets annual ceiling rent: \$66 Cost of task: \$198		HUD is requiring the use of this metric. CHA maintains that this is an estimate and not an actual measure of time saved; therefore, staff time should not be applied as a metric. CHA does not support the use of this metric and cautions that it is an estimate; we do not have the data to support the decrease in staff hours claimed which is needed to support the dollar amount decrease.
CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease)	24	3		HUD is requiring the use of this metric. CHA does not support the use of this metric and cautions that it is an estimate; we do not have the data to support the claimed decrease in staff hours.

CE #5: Increase in Agency Rental Revenue				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase)	Ceiling rent revenue collected in FY14: 1,926,858	Ceiling rent revenue to be collected in FY15: 1,927,000		HUD is requiring the use of this metric even though it is an administrative change that is not linked to the amount of rent collected and therefore provides no useful revenue data. CHA will report on ceiling rent collected and continue to object to the use of this metric for this activity.

CE.2006.01 - RENT SIMPLIFICATION PROGRAM (RSP)/PUBLIC HOUSING

DESCRIPTION/UPDATE

CHA has implemented a series of initiatives in the Public Housing and HCV programs designed to simplify rent calculation and the recertification process, streamline administrative processes, and reduce paperwork burdens on clients and staff. Revenue from rent, increased approximately \$90,000 between FY12 and FY13 while administrative savings were in excess of \$10,000 for the same time period. The following is a summary of ongoing program components including applicable modifications for each component. These initiatives are ongoing. CHA will retain this activity in the RAD conversion even though it deviates from the RAD Project-Based Voucher rules.

Regular and Interim Recertification: Public Housing residents are required to recertify income on a biennial basis. This initiative allows residents to increase their income without feeling the effect of an immediate increase in rent. For non-elderly, non-disabled households, up to two voluntary requests for interim rent reductions may be made between regular recertifications. The limit on interim recertifications does not apply to elderly or disabled households.

Tiered Rent Schedule and Streamlined Deductions: Under RSP, CHA implemented a tiered rent schedule. Residents' incomes fall into \$2,500 ranges and rent is set at 30% of the low end of each range (minus a utility allowance). RSP also streamlines the deductions allowing deductions for unreimbursed medical and child care expenses only. Unreimbursed child care and/or medical expenses must meet a minimum threshold for eligibility as a deduction. Medical and child care deductions are provided at either the \$2,500 or \$5,000 level according to the amount of unreimbursed expenses.

Minimum Rent: Households with income in the lowest tier of the rent schedule are charged a minimum rent of \$50 for a twelve month period. After twelve months at the \$50 minimum rent, households are charged the rate of the second tier of the rent schedule if there is no change in income. Fifty two households transitioned out of minimum rent in FY13.

Definition of Annual Income:

1. **Asset Income Calculation:** CHA modified the definition of income to exclude income from assets valued at \$50,000 or less. In cases where household assets are valued at more than \$50,000, CHA calculates and counts only the imputed income from assets by using the market value of the asset and multiplying it by the CHA established passbook savings rate. CHA's passbook savings rate is determined consistent with HUD guidelines.

2. Annual income does not include the 1st 12 months of net income from operation of a business or profession, including any withdrawal of cash or assets from the operation of the business.

Mixed Family Rent: Mixed families that include both members who are citizens/eligible immigrants as well as members who do not contend to have eligible immigration status are charged 110% of the rent they would pay if the household were not a mixed family.

Households with Real Property and Significant Assets: CHA implemented a series of policies related to eligibility to ensure that families who own real property and/or who have significant assets do not qualify for admission or continued occupancy with CHA. In this way, housing resources are provided to the population of individuals who do not have alternative resources for housing and who do not have significant assets. Elderly and disabled households are exempt from this policy.

Households who meet the following criteria will not be eligible for admission or continued occupancy :

1. Non-elderly/disabled households whose net assets exceed \$100,000.
2. Households who have a present ownership in, and a legal right to reside in, real property that is suitable for occupancy as a residence. This policy will not apply in the following circumstances:
 - A household member or members are unable to reside in the property because of domestic violence.
 - The household is making a good faith effort to sell the property.
 - The property is owned in a country where there is verifiable evidence that the household would face retribution or repression were they to return to the country where the property is owned.

In connection with this activity, CHA intends to track the aggregate earned income of households in Public Housing. The aggregate earned income in FY13 was \$24,632,853.

IMPLEMENTATION YEAR

Biennial recertifications, the tiered rent schedule and streamlined deductions were approved and implemented in FY06. Minimum rent was approved and implemented in the FY06 MTW Plan and was modified in FY09 to reflect the twelve month limit. The asset income policy was approved and implemented in FY06 and then modified in FY13 to reflect the imputed asset income calculation. The mixed family rent activity was approved in the FY09 MTW Plan and implemented in FY09 for Public Housing.

PREVIOUSLY APPROVED AUTHORIZATIONS

2009 MTW Agreement, Attachment C.C.2, C.C.4, C.C.5, and C.C.11

PROPOSED CHANGES TO ACTIVITY

No additional MTW waivers are requested or changes proposed.

CHANGES TO BENCHMARKS, BASELINE, METRICS

Under HUD's revised MTW reporting requirements, CHA is required to revise its MTW benchmarks, baseline, and metrics for consistency with the recently established HUD Standard Metrics. The table below provides the revised information for this MTW activity. CHA will report on outcomes in the MTW Annual Report.

CE #1: Agency Cost Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	Number of Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Recertification Time: 1.5 hours Interim Time: .75 hours Staff Cost: \$33.70 Total Cost of Task: \$100,122	\$46,663		
CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	Number of Annual Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Annual Recertification Time: 1.5 hours Interim Time: .75 hours Total Time Spent on Task: 2,971 hours	1,166 hours		
CE #3: Decrease in Error Rate of Task Execution				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in July 2013: 7%	5%		HUD is requiring the use of this metric. CHA is using a quality control process that may be modified to provide new information in subsequent years.
CE #5: Increase in Agency Rental Revenue				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase)	Rental revenue collected in FY05: \$10,021,885	\$11,585,000		

SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Other: Full and/or Part-Time employment	Total Public Housing households on March 31, 2014: 2,493 Total Public Housing households that experienced Full- or Part-Time employment status on March 31, 2014: 1,003	1,000		HUD is requiring the use of this metric. CHA maintains that while employment is encouraged by Rent Simplification, it is misleading to track the metric using a Baseline and Benchmark approach, especially since employment is not a required outcome.
	Percent of Public Housing households that experienced Full- or Part-Time employment status on March 31, 2014: 40	40		HUD is requiring the use of this metric. CHA maintains that while employment is encouraged by Rent Simplification, it is misleading to track the metric using a Baseline and Benchmark approach, especially since employment is not a required outcome.
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease)	Households receiving TANF on March 31, 2013: 146	146		HUD is requiring the use of this metric. CHA maintains that while leaving TANF is encouraged by Rent Simplification, it is misleading to track the metric using a Baseline and Benchmark approach, especially since exiting TANF is not a required outcome.

SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self sufficiency (increase).	Households that left CHA public housing as a result of renting or purchasing a home in the private market in FY13: 46	50		<p>HUD is requiring the use of this metric and End of Subsidy (EOS) as the unit of measurement. However, EOS, while it might occur, is not a realistic or intended outcome; using this "finish line" to measure self-sufficiency is misleading and contradicts the positive impact that MTW authority has had in advancing self-sufficiency at CHA.</p> <p>CHA maintains that while transitioning to self sufficiency is encouraged by Rent Simplification, it is misleading to track the metric using a Baseline and Benchmark approach, especially since self sufficiency is not a required outcome.</p>
CHA Metric: Average Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars.	\$26,810	\$26,810		
CHA Metric: Median Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Median earned income of households affected by this policy in dollars.	\$24,440	\$24,440		

- Rental revenue does not include revenue collected from Jefferson Park State (non-MTW), Roosevelt mid-rise (non-MTW) and Putnam School (non-MTW). Fees resulting from insufficient funds have not been deducted from the total.

NOT YET IMPLEMENTED ACTIVITIES

EM.2014.02 - TRANSITION TO MARKET RENT/PUBLIC HOUSING

DESCRIPTION

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

This initiative was approved in the FY14 Annual Plan.

UPDATE

In October 2013, CHA hired a new Director of Property Management. With RAD and the scale of capital improvements to take place in the near future, the Director is considering an implementation schedule that minimizes further disruption of resident relocation while also encourage the effectiveness of this activity.

TIMELINE

CHA anticipates implementing this initiative in FY15.

HC.2008.08 - IMPLEMENT RECERTIFICATIONS EVERY TWO YEARS FOR HOUSEHOLDS IN PROJECT-BASED UNITS/HCV

DESCRIPTION

Similar to the biennial recertification policy in Public Housing, a biennial recertification schedule would apply to households living in Project-Based units. This initiative would allow residents to retain any additional income that they experience between recertifications and provide them with an opportunity to build savings and, at the same time, ease the burden of administering annual recertifications. For non-elderly, non-disabled households, up to two voluntary requests for interim rent reductions may be made between regular recertifications. The limit on interim recertifications would not apply to elderly or disabled households.

This initiative was approved in the FY08 Annual Plan.

UPDATE

Implementation of this initiative was part of the Administrative Plan revision. CHA finalized the document without addressing rent or income calculation reform. Metrics will be used after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

TIMELINE FOR IMPLEMENTATION

No timeline has been set for this activity at the present time. This activity requires further consideration as it would affect the feasibility, effectiveness, and possible implementation of an expanded FSS+ program.

HC.2008.06 - CHANGE INCOME CALCULATION TO ALLOW USE OF PRIOR YEAR/HCV

DESCRIPTION

Prospective and past income may be used to calculate resident rents, especially for families with irregular or sporadic employment histories. For example, W-2s may be used as evidence of past family income when more detailed information is not available.

This initiative was approved in the FY08 Annual Plan.

UPDATE

Implementation of this initiative was part of the Administrative Plan revision. CHA did not address rent or income calculation reform in the revised Administrative Plan. Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

TIMELINE FOR IMPLEMENTATION

No timeline has been set for this activity at the present time. This activity requires further consideration as it would affect the feasibility, effectiveness, and possible implementation of an expanded FSS+ program.

HC.2008.04 - ALIGN INCOME DEDUCTIONS WITH FEDERAL PUBLIC HOUSING RENT SIMPLIFICATION DEDUCTIONS/HCV

DESCRIPTION

Similar to the medical and childcare deductions established in the Public Housing program, Housing Choice Voucher holders would adopt the same or similar deduction schedule in calculating annualized income for lease-up, interim recertification, and/or regular recertification. Currently, a household need to show applicable expenses above \$2,500 in one category (medical or childcare) to receive a deduction. Additional deductions may be applied depending on the expenses.

This initiative was approved in the FY08 Annual Plan.

UPDATE

Implementation of this initiative was part of the Administrative Plan revision. CHA did not address rent or income calculation reform in the revised Administrative Plan. Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

TIMELINE FOR IMPLEMENTATION

No timeline has been set for this activity at the present time. The implementation of this activity would likely be aligned with other income calculation modification policies in the HCV program.

ACTIVITIES ON HOLD - Not applicable at this time.

ACTIVITIES CLOSED OUT

PH.2010.01 - INTEGRATE NEAR-ELDERLY (58-59 YEAR OLD) INTO ELDERLY SITES' WAIT LISTS.

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Pursuant to CFR (Definitions) 945.105, this policy does not require MTW authority. Current regulations allows any PHA to implement the same policy.

This initiative was approved in the FY10 Annual Plan and implemented in FY10. This activity is ongoing but was closed out as an MTW activity in FY14.

HC.2008.01 - IMPLEMENT REVISED PROJECT-BASED VOUCHERS IN COOPERATIVE EFFORT WITH CITY'S HOUSING TRUST FUND

REASON FOR CLOSING OUT INITIATIVE

This initiative was implemented for specific sites and with a finite number of PBAs (46) allocated. Both sites are completed.

This initiative was approved in the FY08 Annual Plan and implemented in FY08. This activity was closed out in FY14.

HC. 2007.01 - REVIEW OF ALTERNATIVE SUBSIDY APPROACHES

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Upon further examination, CHA determined that the activity is composed of four distinct programs (see below), each with its own distinct metrics. It is not a stand-alone policy and therefore we have closed it out. The following four programs originally fall under this policy.

1. Sponsor-based Voucher Program.
2. Family Opportunity Subsidy, now known as Pathways to Permanent Housing - Heading Home.
3. Career Family Opportunity - CFO (closed out)
4. Family Stability and Savings Plus Program

This initiative was approved in the FY07 Annual Plan and implemented in FY07. This activity was closed out in FY14.

PD.2000.01 - REQUEST FOR REGULATORY RELIEF FOR MIXED FINANCE

REASON FOR CLOSING OUT INITIATIVE

A HUD notice on streamlining mixed finance activities (PIH 2004-5) was issued on 04/09/04 and rendered this activity moot.

This initiative was approved in the FY00 MTW Plan, never implemented, and closed out in FY14.

PD.2008.01 - LIBERATING ASSETS

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Upon further examination, CHA determined that this activity is a component of the

Public Housing Preservation Fund and not a stand-alone MTW activity. As a result, this activity has been combined and collapsed into the Public Housing Preservation Fund. This activity primarily requires Single Fund Flexibility and is described in the following chapter, SOURCES + USES OF FUNDING, in the narrative section on activities that "...Use Only MTW Single Fund Flexibility".

This initiative was approved in the FY08 Annual Plan and implemented in FY8. This activity is ongoing but was closed out as a stand-alone MTW activity in FY14.

PH.2013.02 - PROJECT-BASED VOUCHER IN PUBLIC HOUSING

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Upon further examination, CHA determined that this activity is a component of the Public Housing Preservation Fund and not a stand-alone MTW activity. As a result, this activity has been combined and collapsed into the Public Housing Preservation Fund. This activity primarily requires Single Fund Flexibility and is described in the following chapter, SOURCES + USES OF FUNDING, in the narrative section on activities that "...Use Only MTW Single Fund Flexibility".

This initiative was approved in the FY13 Annual Plan and implemented in FY13. This activity is ongoing but was closed out as a stand-alone MTW activity in FY14.

SS.2013.02 - WORK FORCE SUCCESS INITIATIVE - MATCHED SAVINGS COMPONENT

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Upon further examination, this policy does not require MTW authority.

This initiative was approved in the FY13 Annual Plan and implemented in FY14. This activity is ongoing but was closed out as an MTW activity in FY14.

SS.2011.01 - CAREER FAMILY OPPORTUNITY PROGRAM (CFO)

REASON FOR CLOSING OUT INITIATIVE

Given the reductions in federal funding, CHA could not continue to provide the administrative funding to cover the program staff and related administrative costs. Further CHA and CWU (non profit partner), recognized that there is continued difficulty in recruitment and a different referral and intake process is required for CFO. The tough economy has also played a factor in the earning expectations for the families and it seems more likely that while overall participants can show improvement in many areas (including increases in income and savings) they are unlikely to achieve self-sufficiency (that is subsidy-free) within the five year timeline envisioned in the original program design.

This initiative was approved in the FY11 Annual Plan and implemented in FY11. This activity was closed out in FY14.

HC.2010.01 - PUBLIC HOUSING PRESERVATION FUND

REASON FOR CLOSING OUT INITIATIVE

After careful review, it has been determined that this fund exercises MTW single fund flexibility authority only and need not be categorized as an MTW activity. This Single Fund Flexibility activity is described in the following chapter, SOURCES + USES OF FUNDING, in the narrative section on activities that "...Use Only MTW Single Fund Flexibility".

This initiative was approved in the FY10 Annual Plan and is ongoing but was closed out as a stand-alone MTW activity in FY14.

SOURCES + USES OF FUNDING

Estimated Sources of MTW Funding for the Fiscal Year

Sources		
FDS Line Item	FDS Line Item Name	Dollar Amount
70500 (70300+70400)	Total Tenant Revenue	\$10,039,617
70600	HUD PHA Operating Grants	\$48,328,876
70610	Capital Grants	\$3,000,000
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	-
71100+72000	Interest Income	-
71600	Gain or Loss on Sale of Capital Assets	-
71200+71300+71310+71400+71500	Other Income	\$273,587
70000	Total Revenue	\$61,642,080

Estimated Uses of MTW Funding for the Fiscal Year

Uses		
FDS Line Item	FDS Line Item Name	Dollar Amount
91000 (91100+91200+91400+91500+91600+91700+91800+91900)	Total Operating - Administrative	\$6,251,665
91300+91310+92000	Management Fee Expense	\$2,040,846
91810	Allocated Overhead	\$697,373
92500 (92100+92200+92300+92400)	Total Tenant Services	\$1,033,732
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	\$5,177,289
93500+93700	Labor	-
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	\$7,255,341
95000 (95100+95200+95300+95500)	Total Protective Services	-
96100 (96110+96120+96130+96140)	Total Insurance Premiums	\$345,178
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	\$531,105
96700 (96710+96720+96730)	Total Interest Expense and Amortization Cost	\$642,425
97100+97200	Total Extraordinary Maintenance	\$73,126
97300+97350	Housing Assistance Payments + HAP Portability-In	\$ 30,238,314
97400	Depreciation Expense	\$ 10,017,000
97500+97600+97700+97800	All Other Expenses	\$ 1,505,279
90000	Total Expenses¹	\$65,808,673

- Total Expenses exceeds Total Revenue as result of line item Depreciation Expense which is estimated to be approximately \$10,000,000.

Describe the Activities that Will Use Only MTW Single Fund Flexibility

SINGLE FUND FLEXIBILITY

CHA will continue to exercise full fungibility across programs, Asset Management Projects (AMPs) and if necessary the COCC, at any time throughout the fiscal year.

Per Attachment D.3 of CHA's MTW Agreement states that the funds are not restricted. In addition Amendment 1 Section F. 2. f. provides for full authority to move funds among projects. CHA believes that continued fungibility as described above is permitted.

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

CHA uses the block grant fund to move MTW and other funds across program funding streams and into particular activities or initiatives. The block grant is the fund that most expresses CHA's use of the Single Fund Flexibility provided by the MTW agreement.

Money in the block grant is generally used in the following targeted ways:

1. Transfers to property operations (both State and Federal) to offset shortfalls in operating subsidy.
2. Transfers in support of other State programs like the Massachusetts Rental Voucher Program (MRVP) where the Federal funds supplement State funds for rental assistance (a State version of Section 8).
3. Transfers in support of a working capital fund for the planning and analysis needed to redevelop properties (see Working Capital section).
4. Transfers in support of planning and development staff that cannot be charged to a specific capital project (especially in the planning phase prior to the project closing).
5. Transfers to make capital contributions, loans or grants, and guarantees for the redevelopment of properties.
6. Transfers to a property for extraordinary maintenance needs.
7. Transfers in support of a specific resident services program or initiative, such as the Workforce Program.
8. Transfers in support of a "working capital" fund for policy development, internships, evaluations, and other costs associated with the planning, refinement, implementation, and evaluation of MTW initiatives or business systems changes that can lead to cost savings.

WORKING CAPITAL

INCLUSION OF FULL CAPITAL FUNDING PLAN (CFP) DATA ON EACH AMP BUDGET

Planning + Development single fund flexibility has been exercised for predevelopment and administrative costs related to capital projects. Given the fungibility of work items under CFP and CHA's 5-year plan, the CHA capital plan is extensive and comprehensive. In order to plan, develop private investment opportunities and address local issues such as planning and zoning, CHA believes that it is in its best interest to not budget capital soft costs by AMP. Instead, CHA has created a pool of working capital funds based on all planned capital work for the fiscal year.

CHA's Planning and Development Department will draw against this pool to cover pre-rehabilitation and/or pre-development costs such as financial consulting, legal, architectural or engineering fees and viability assessments. As the need arises, CHA also intends to charge pre-development administrative costs to this pool. As work progresses, CHA will collapse costs into the capital budget for a specific project, and then track soft costs by AMP. However, not all costs may be AMP-based. In the event a project is deferred or infeasible, CHA at its discretion, can choose to leave those costs in the common pool and not charge them to a project. For projects that go forward, financial statements at year-end will reflect all capital expenses incurred by AMP. Costs charged to the working capital pool are a direct cost to the pool and once a project goes forward will be considered a direct cost to a specific project. In the event CHA receives a developer fee it will reserve the option to charge the fee back to the pool or the AMP where the capital project was completed.

Amendment 1, Section F. 2. b. and c., requires that costs be accorded consistent treatment. The model proposed above comports with Amendment 1 in that the working capital pool can be considered a direct cost for pre-development expenses. Once under-way, costs to the extent possible, can be shifted or considered a direct cost to a project.

POLICY + TECHNOLOGY

The Policy + Technology Lab utilizes single fund flexibility to carry out MTW-related policy-making, research, and the funding of interns, fellows, and other academic support and consultant services.

CAPITAL PROJECTS - GUARANTEES AND TRANSFERS

Single fund flexibility has been exercised to pledge certain portions of our funding to meet investor requirements and to pay for capital projects. These projects may range from major capital improvements (e.g. elevators) to small capital improvements to large-scale portfolio changes such as the Rental Assistance Demonstration (RAD) program.

PUBLIC HOUSING PRESERVATION FUND

The goal of this program is to ensure the long-term physical and financial viability of the public housing stock in Cambridge. CHA is working toward accomplishing this goal by focusing on the three following activities:

1. Rental Assistance Demonstration (RAD) - Applications for a portfolio-wide conversion to project-based assistance under RAD were submitted in October of 2013 and HUD approval was secured in December of 2013. RAD Phase I consists of 1,151 units with an associated construction cost of \$178 million. The second round of RAD applications is planned for late 2014 and will include the remaining 979 units in CHA’s federal public housing portfolio with an associated cost of \$39 million.
2. Disposition - Miller’s River Revitalization - Due to overall obsolescence and high capital needs, Millers River was not financially feasible under RAD. The building was therefore proposed for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) and included in a “dispo” application to the Special Application Center. If approved, LIHTCs, private debt and state and local resources would be used for intensive capital improvements. Miller’s River will then be converted to Project-Based assistance.
3. High Leverage Asset Preservation Program (HLAPP) - Jefferson Park State During FY14, CHA advanced its plans to redevelop Jefferson Park State, its only state-funded family public housing development. Construction costs at Jefferson Park State are estimated at \$31.8 million. CHA will provide 98 project-based vouchers to cover a portion of the operating costs and debt service for new units.

In support of this goal, CHA revitalized and maintained financial stability for 283 units at Jackson Gardens, Lincoln Way and LB Johnson Apartments. This was an American Recovery and Reinvestment Act (ARRA) driven mixed finance package that included the use of 17 PBA subsidies, approximately \$62.8 million in resources leveraged from private and other non-federal sources and \$9.8 million in MTW funds. This initiative was approved in the FY11 MTW Annual Plan and implemented in FY11. Modifications were made and approved in FY13. The activity previously called “Project-Based Vouchers in Public Housing” (Closed out activity PH.2013.02) and “Liberating Assets” (Closed out activity PD.2008.01) have been collapsed into this activity because they involve several components of the Public Housing Preservation Fund.



Is the PHA allocating costs within statute?

Yes	or	No
Yes	or	No

Is the PHA implementing a local asset management plan (LAMP)?

If the PHA is implementing a LAMP, it shall be described in an appendix every year beginning with the year it is proposed and approved. The narrative shall explain the deviations from existing HUD requirements and should be updated if any changes are made to the LAMP.

Has the PHA provided a LAMP in the appendix?

Yes	or	No
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The COCC fees have been updated. We renamed RETAINING FULL FUNGIBILITY as SINGLE FUND FLEXIBILITY. We added a subsection called TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT listing general pathways of the block grant. Policy and Technology has been included as part of WORKING CAPITAL. Another subsection called CAPITAL PROJECTS - GUARANTEES AND TRANSFERS has been added. Lastly, we included a section called FEES EARNED FOR AGENCY SERVICES.

ADMINISTRATIVE

BOARD RESOLUTION

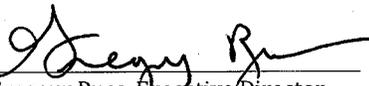
**EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE
BOARD OF COMMISSIONERS OF THE
CAMBRIDGE HOUSING AUTHORITY
WEDNESDAY, FEBRUARY 11, 2014 4:00 P.M.**

MEMBERS PRESENT: GERARD J. CLARK, CHAIRPERSON
ANTHONY PINI, VICE-CHAIRPERSON
WARREN R. MCMANUS, TREASURER
VICTORIA BERGLAND, ASSISTANT TREASURER
SUSAN T. CONNELLY, MEMBER

ALSO PRESENT: GREGORY P. RUSS, EXECUTIVE DIRECTOR
MICHAEL JOHNSTON, DEPUTY EXECUTIVE DIRECTOR
SUSAN C. COHEN, GENERAL COUNSEL
TERRY DUMAS, PLANNING & DEVELOPMENT
JOHN FILIP, FISCAL DEPARTMENT
MARTHA TAI, SENIOR PROGRAM MANAGER
SHIRLEY SANFORD, RECORDING SECRETARY

SUBMISSION OF THE FY 2015 MTW ANNUAL PLAN

MOTION: Ms. Connelly moved that the Board of Commissioners approves the Plan and all initiatives contained herein. Mr. McManus seconded the motion, which upon being put to vote, was passed unanimously.



Gregory Russ, Executive Director

Attest
Seal



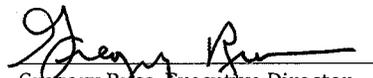
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 JOHN FILIP, FISCAL DEPARTMENT
 MARTHA TAI, SENIOR PROGRAM MANAGER
 SHIRLEY SANFORD, RECORDING SECRETARY

SUBMISSION OF THE FY 2015 MTW ANNUAL PLAN

MOTION: Mr. Pini moved that the Chair be authorized to execute the Certifications of Compliance with Regulations. Mr. McManus seconded the motion, which upon being put to vote, was passed unanimously.



Gregory Russ, Executive Director

Attest
Seal 

CERTIFICATIONS OF COMPLIANCE

OMB Control Number: 2577-0216
Expiration Date: 5/31/2016

Form 50900: Elements for the Annual MTW Plan and Annual MTW Report

Attachment B

Certifications of Compliance

Annual Moving to Work Plan
Certifications of Compliance

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

Certifications of Compliance with Regulations: Board Resolution to Accompany the Annual Moving to Work Plan*

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the Annual Moving to Work Plan for the PHA fiscal year beginning April 1, 2014, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The PHA published a notice that a hearing would be held, that the Plan and all information relevant to the public hearing was available for public inspection for at least 30 days, that there were no less than 15 days between the public hearing and the approval of the Plan by the Board of Commissioners, and that the PHA conducted a public hearing to discuss the Plan and invited public comment.
2. The PHA took into consideration public and resident comments (including those of its Resident Advisory Board or Boards) before approval of the Plan by the Board of Commissioners or Board of Directors in order to incorporate any public comments into the Annual MTW Plan.
3. The PHA certifies that the Board of Directors has reviewed and approved the budget for the Capital Fund Program grants contained in the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1.
4. The PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
5. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
6. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
7. The PHA will affirmatively further fair housing by examining its programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
9. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
10. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
11. The PHA will comply with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
12. The PHA will comply with requirements with regard to compliance with restrictions on lobbying required by 24 CFR Part 87; together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.

Attachment B

B53

HUD REQUIREMENTS ADMINISTRATIVE

13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide HUD or the responsible entity any documentation needed to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58. Regardless of who acts as the responsible entity, the PHA will maintain documentation that verifies compliance with environmental requirements pursuant to 24 Part 58 and 24 CFR Part 50 and will make this documentation available to HUD upon its request.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the Moving to Work Agreement and Statement of Authorizations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its Plan and will continue to be made available at least at the primary business office of the PHA.

Cambridge Housing Authority

PHA Name

MA-0003-001

PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Gerard S. Clark

Name of Authorized Official

Chair

Title

Gerard S. Clark

Signature

2/11/14

Date

*Must be signed by either the Chairman or Secretary of the Board of the PHA's legislative body. This certification cannot be signed by an employee unless authorized by the PHA Board to do so. If this document is not signed by the Chairman or Secretary, documentation such as the by-laws or authorizing board resolution must accompany this certification.

CERTIFICATION BY STATE/LOCAL OFFICIAL

Certification of Consistency with the Consolidated Plan and Analysis of Impediments to Fair Housing Choice

I certify that the Cambridge Housing Authority Moving to Work Annual Plan for Fiscal Year 2015 is consistent with the City of Cambridge current Consolidated Plan (City of Cambridge Strategic Plan for Fiscal Years 2011-2015). In particular, CHA's MTW FY15 Annual Plan supports the City of Cambridge Housing Needs (91.205), Priority Housing Needs and Specific Housing Objectives (91.215(b)), and Needs of Public Housing (91.210(b)) as well as other areas of the Consolidated Plan. I further certify that an Analysis of Impediments to Fair Housing Choice has been completed and that the MTW Annual Plan for Fiscal Year 2015 is consistent with said analysis.

Applicant Name: Cambridge Housing Authority
Project Name: Moving to Work Annual Plan FY 2015
Location of the Project: City of Cambridge, MA
Federal Program: Moving to Work Demonstration

Certifying Jurisdiction: City of Cambridge, MA
Certifying Official: Richard C. Rossi
Title: City Manager
Signature: *Richard C. Rossi*
Date: 1/24/14

FY15 ANNUAL PLAN PUBLIC REVIEW

DATE	ACTIVITY	LOCATION	NO. OF PARTICIPANTS
DECEMBER 20, 2013 - JANUARY 21, 2014	DRAFT FY15 PLAN: Available on December 20th, 2013 at 12 pm. Thirty-two day public comment period. Hard copies were distributed to interested parties and available for pick up at the CHA Central Office. Electronic copies were made available on the CHA website.	N/A	About 30 hard copies requested by various people.
JANUARY 7, 2014	DRAFT FY15 PLAN: Public Meeting.	CHA Central Office 362 Green Street, 4th Floor Board Room, Cambridge, MA	8
JANUARY 9, 2014	DRAFT FY15 PLAN: Meeting with the Alliance of Cambridge Tenants and residents from CHA public housing, including tenant council members.	CHA Central Office 362 Green Street, 4th Floor Board Room, Cambridge, MA	10
JANUARY 17, 2014	REVISED DRAFT FY15 PLAN: Available electronically on the CHA website on January 17, 2014 at 2 pm. The comment period was extended to Tuesday, January 28 at 5pm. Hard copies were made available on Tuesday, January 21. A total of 39 days were allocated for the comment period.	N/A	About 25 hard copies were requested.

PLANNED OR ONGOING EVALUATIONS

The Institute on Assets and Social Policy (IASP) at Brandeis University will release a full report on the Compass FSS+ program in December 2014.

ANNUAL STATEMENT/PERFORMANCE AND EVALUATION REPORT (HUD 50075.1)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 4/30/2011

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

Part I: Summary		FFY of Grant: 14	
PHA Name: Cambridge Housing Authority		FFY of Grant Approval: 14	
Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: Date of CFFP:			
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Final Performance and Evaluation Report	
Summary by Development Account		Total Estimated Cost	Total Actual Cost ¹
Line	Original	Revised ²	Obligated
18a	1501 Collateralization or Debt Service paid by the PHA		Expended
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment		
19	1502 Contingency (may not exceed 8% of line 20)		
20	Amount of Annual Grant: (sum of lines 2 - 19)	\$3,500,000	
21	Amount of line 20 Related to LBP Activities		
22	Amount of line 20 Related to Section 504 Activities		
23	Amount of line 20 Related to Security - Soft Costs		
24	Amount of line 20 Related to Security - Hard Costs		
25	Amount of line 20 Related to Energy/Conservation Measures		
Signature of Executive Director : Gregory P. Russ		Signature of Public Housing Director	
Date		Date	
2-18-14			

¹ To be completed for the Performance and Evaluation Report
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement
³ PHAs with under 250 units in management may use 100% of CFF Grants for operations.
⁴ RHF funds shall be included here.

APPENDICES

PUBLIC COMMENTS + RESPONSES

A public hearing was held on January 7th, 2014 and an additional meeting with the Alliance of Cambridge Residents occurred on January 9th, 2014. CHA accepted written comments during a 39 day comment period (December 20th, 2013 and January 28, 2014). One set of comments was emailed to CHA after the comment period closed and therefore not considered. The following summarizes both written comments received and comments voiced at the public hearing that are related to the FY15 Annual Plan. CHA responses are included below.

C: Comment

R: CHA response

C: Commenter stated that CHA committed to working sessions on its proposed changes to the ACOP, without the limitation of “based on the nature of the comments received” and so this language should be deleted.

R: CHA agrees to delete “based on the nature of the comments received”.

C: Commenter stated that CHA committed to “at least 2 face-to-face working sessions with residents and legal services” on the ACOP and lease revision.

R: CHA would like to clarify that this statement meant at least one working session on the ACOP and at least one working session on the public housing lease revision.

C: Commenter requested that CHA first make available its draft lease, then hold at least two working sessions with tenant leaders and advocates prior to release for public comment, and then have the resident meetings at various public housing sites and a sixty day comment period.

R: The CHA Board of Commissioners authorized the start of the 60-day comment period for the public housing lease on January 30, 2014. CHA plans to schedule at least one working session with tenant leaders and advocates early in the comment period, so that will provide tenant leaders and advocates time to submit written comments before the comment period comes to a close. In addition, CHA will schedule four site meetings on the lease at public housing sites during the comment period, to give residents the opportunity to provide input and gain a better understanding of this document. The site meetings and the working session will be added to the public process schedule.

C: Commenter suggests that the public process schedule include a 60-day comment period and working session with tenant leaders and advocates as to CHA’s proposed changes to the Admin Plan.

R: CHA will agree to a 30-day comment period to review any changes made to the Section 8 Administrative Plan so that it conforms with the ACOP.

C: Commenter states that in the past CHA has committed to having a feedback meeting to discuss what is working/not working with the ACOP, as well as an annual review of both the ACOP and the Section 8 Administrative Plan. The commenter further suggests that this “annual review” could be used as an opportunity for input into the redesigned CFO and FOS programs, as well as comments on CHA’s forms and practices.

R: To the extent that the proposed revisions to the ACOP has not yet been adopted by the Board, the current 60 day public comment period and upcoming working session is the appropriate time to comment on the

effectiveness of the ACOP. Comments on forms and practices will also be taken at the working session. In addition, CHA anticipates that technical changes may be necessary to conform the Section 8 Administrative Plan, and will hold a 30 day comment period. Comments on forms and practices as related to the Section 8 Administrative Plan will be accepted at that time. The CFO and FOS programs, once redesigned, will be presented as a change to the ACOP and Admin Plan to the Board, and will therefore be subject to a public comment period. CHA believes the public process schedule provides adequate opportunity for input this year, but will be mindful of the request for annual review in future years.

C: Commenter states that CHA verbally committed to providing advance copies of the various RAD and disposition documents to ACT and legal services to review and provide comments.

R: It is still early in the process of RAD conversion. CHA will be working with HUD, lenders and investors on the documents. At the appropriate time, copies of the RAD and disposition documents will be provided to ACT and legal services.

C: Commenter states opposition to the MDRC rent reform proposal and requests that CHA commit to a greater public process including working session with tenant leaders and advocates, as well as public meetings with representatives of Compass and MDRC. Commenter suggests that CHA restate the public process that includes working groups, public meetings, and a comment period for Contingency Planning and the expansion of FSS+ to be re-stated in the public process schedule.

Additional written comments echoed opposition to the MDRC rent reform proposal and any elimination of deductions for tenants.

R: CHA has decided to remove the MDRC rent reform proposal as a proposed MTW activities, in response to public comment. In addition, CHA does not foresee the need for Contingency Planning in light of RAD. Therefore, that language has been removed as well.

C: Commenter states that ACT members are also interested in meeting with relevant staff at CHA regarding the bed bug elimination and prevention program and consideration of alternative rent collection methods.

R: Both topics would be appropriately addressed at ACT Quarterly meetings. CHA will add ACT Quarterly meetings to the public process schedule.

C: Commenter requests that CHA should include the following language in the Annual Plan: "Any future changes to the lease and/or these policies will be subject to a public notification and comment period in accordance with the notice and comment provisions of 24 CFR 966 and CFR 964 as they may be amended by the MTW Agreement or MTW Annual Plan, or other written agreement between the CHA and the local or city-wide tenant organization."

R: CHA agrees to include the proposed language.

C: Commenter requests that CHA include language that, for the new ownership entities of the RAD developments, state that CHA's Board of Commissioners plus the Executive Director will form the governing Board of Directors, that meetings will be open to the public, that meeting dates and agendas will be publicly noticed and agenda item memoranda available.

R: It is too soon to establish the exact composition of the entities. Entities will conform to the requirements of the RAD notice. CHA anticipates the entities will have similar controls as in the current mixed finance LLCs and the new ownership companies will have public meetings.

C: Commenter suggests that CHA fully states its commitments to tenant protections and rights on B56, and for clarity should refer back to page B56 for consistency in other places throughout the plan where tenant protections and rights are referenced. Commenter further suggests that CHA revise paragraph 1 on page A11.

R: CHA will restate its commitments to tenant protections and rights in the **Revision to CHA's Draft FY15 Annual Plan to Comply with RAD Requirements** in the Appendix and refer back to this section as requested. CHA declines to revise paragraph 1 on page A11.

C: Commenter suggests that CHA again commit in the Annual Plan that no current voucher participant would lose their voucher to fund project-based vouchers for the new Jefferson Park State.

R: No current voucher participants will lose their voucher to fund project-based vouchers for the new Jefferson Park State, however CHA declines to include that statement in the Annual Plan.

C: Commenter had the following suggestions regarding the Rental Assistance Asset Accounts: First, if CHA were to have an "opt out" provision for Rental Assistance Asset Accounts, that elderly/disabled households with no earnings be excluded. Secondly, commenter suggests that the "opt out" be completely voluntary for tenants at any time and without penalty. Thirdly, commenter suggests that any requirements of the program not be scheduled so as to interfere with employment or education. And finally, commenter suggests that the escrow account can be accessed for rent and other living expenses when a tenant experience a decrease in income and/or fluctuating income.

R: Once the program design is completed for the Rental Assistance Asset Accounts program, public comments will be considered as part of the ACOP and/or Admin process.

C: Commenter suggests that CHA include in the Annual Plan detailed fact sheets on all programs for residents.

R: CHA appreciates the commenter's positive feedback on the fact sheets. Additional fact sheets will be developed over the course of the calendar year.

C: Commenter suggests that CHA revise the first paragraph of page A32 as follows: "Resident Services programming can range from... to trainings for tenant leaders who serve on the housing authority's administrative appeals panels. CHA's policies and programs benefit greatly from the active and informed participation of its tenants. Public housing tenant councils play a key role when CHA undertakes reconstruction projects. The citywide organization, the Alliance of Cambridge Tenants, which has equal representation of public housing and voucher tenants, works alongside the councils to engage tenants in working sessions with CHA staff to discuss and review policies; advocate for tenants and applicants, and bring problems to the attention of CHA staff support CHA's efforts to preserve public housing and expiring-use housing in Cambridge; and build a sense of community in the city's neighborhoods."

Another written comment was submitted requesting that a description of the Tenant Liaison position be included and that CHA should exercise its full ability to engage residents and follow up on the CHA Tenant Organization Recognition Policy

R: CHA will modify page A32 to reflect the suggestions. CHA continues to make efforts to engage residents and is open to hearing other suggestions at the Quarterly ACT meetings.

C: Commenters request more details about CHA's plans to implement site-based waiting lists for non-CHA project –based units.

R: More details will be included in the revised Section 8 Administrative Plan, which will be subject to public comment.

C: Commenter states the provisions relating to Fraud Prevention in the Annual Plan are inconsistent with the provisions in the current ACOP.

R: CHA will conform the Fraud Prevention provisions in the Annual Plan to the current ACOP.

C: Commenter appreciates CHA's efforts in summarizing its MTW activities, and how they relate to one of the statutory objectives, and how CHA will measure improvement. Commenter wants to note that all changes made to the Section 8 Administrative Plan have not been included in the revised metrics. Commenter also wanted to suggest additional ways to evaluate CHA's self-sufficiency activities, including measure debt reduction, number of households who increased earnings by a certain amount sustained over a certain number of years and that self-sufficiency should not mean the end of subsidy.

Additional written comments stated that self-sufficiency should not be defined as "end of subsidy" and that self-sufficiency programs should be focused on improving the financial stability of low-income families and individuals.

R: CHA appreciates the positive comments on the metrics, as well as comments regarding debt-reduction and increased earnings. CHA agrees that self-sufficiency does not mean the end of subsidy for nearly all CHA residents and voucher holder. In fact, with the exception of the Transition to Market Rent activity, the goal of CHA self-sufficiency activities aim to improve financial stability.

C: Commenter suggests that CHA keep track of reductions or loss of benefits experienced by participants in the redesigned CFO and FSS+ programs. Also, "Households Removed from TANF" is not included in the metrics for these programs.

R: Tracking the suggested indicators is a time-intensive activity and depends on the capacity of our partners and CHA staff. Households removed from TANF is not a measure that we keep track of in the FSS+ program and it is yet to be determined if it will be included as part of CFO metrics. It depends on its redesign.

C: Commenter asked if data for the standard metrics established in the new Form 50900 will be reported in the FY16 Plan?

R: Outcomes in the metrics section will be reported in the Annual Report in accordance with its corresponding Plan year. Since we are in a transition period with the new Form 50900, CHA plans to report outcomes in the standard metrics format for the FY14 Annual Report.

C: Commenter would like to know why CHA did not choose "Households Transitioned to Self-Sufficiency" as a metric for its self-sufficiency activities. The commenter is also curious to know where CHA is at in adopting a definition and measures of self-sufficiency.

R: The metric “Households Transitioned to Self-Sufficiency” may be broadly defined and specific to each agency. CHA would like to further explore the definition of self-sufficiency and see if a shared definition across MTW agencies can be developed before committing to the metric in Form 50900.

C: Commenter requested the possible reasons for a difference in the average length of stay in CHA’s public housing versus Section 8 housing. Commenter suggested a comparison of average length of stay of different household types and job market conditions as indicators that help inform MTW policies and programs around self-sufficiency and housing choice.

R: CHA agrees that these factors may provide helpful insight and inform policies and programs.

C: Commenter stated the it would be useful to know reasons for hardship requests and outcomes based on the chart provided in the Plan.

R: Based on information in the hardship log, different reasons and outcomes were provided for the requests. General reasons included childcare, medical and rent burden. Outcomes were unique to each case.

C: Commenter requested for a specific number of vouchers approved for each program in the sponsor-based voucher program.

R: A table with a breakdown of vouchers has been added in the metrics section of the sponsor-based voucher program.

C: A commenter asked if CFO has been analyzed based on the Brandeis Return on Investment model as mentioned in the FY14 Plan and that the report be made publicly available.

R: CFO is still working out the data needed for Brandeis in order to adequately prepare the report.

C: Commenter recommends that CHA hold working sessions with tenants and advocates to discuss different RAAA models being considered prior to presenting a proposal for public comment.

R: Currently there are no plans to holding working sessions with tenants and advocates during the feasibility study.

C: Commenter would like to know more about the progress of FSS+ participants over time such as how many participating households are saving and at what point do they start saving. What are the average versus median savings of current participants? Have any participants been removed from the program for failing to meet financial coaching or other requirements?

R: The above indicators require time intensive data analysis and COMPASS Working Capital performs the data analysis on the program. Upon request, CHA will provide information that is available on the program.

C: Commenter requested that no information is provided about the minimum rent households in public housing or the housing choice voucher programs. What happened to these households? Did they increase their income? Were they evicted? Did they move out of public housing? How many minimum rent public housing households were zero income households?

A: These questions require time intensive data analyses. The information will be provided in the next Annual Report.

C: Commenter asked for the percentage of tenant-based voucher holders who entered the program in FY14 that found apartments in Cambridge and the number of new admissions in FY14 leased in Cambridge at over 110% FMR and households paying over 40% of income for rent. Does CHA plan to study the effects of rental costs on the decisions of voucher holders to live outside of Cambridge as proposed in previous plans.

R: CHA believes these are relevant and key questions. The Policy and Technology Lab would like to further explore these questions using the assistance of a fellow or intern.

C: Commenter asked what housing options will Heading Home participant families have if they are not ready to rent their own apartment at the end of the two-year stabilization period and who will make the determination that program requirements have not been sufficiently met. Will there be an appeal process?

R: The new Heading Home program is in the process of being finalized and considers the above questions.

C: Were the Transition House referrals self-referrals, from CHA management staff, or other sources? What is the definition of high risk. What action was taken, if any?

R: The referrals into the Pathways to Permanent Housing Program came from a variety of sources, including Cambridge City Hall, Cambridge Health Alliance, The Guidance Center, other Transition House programs, and members of the Cambridge community.

The cases defined as “high risk” were referred to the Community Liaison from the Cambridge Arlington Belmont High Risk Assessment and Response Team (CABHART). This team, convened by Riverside Community Care, focuses on reducing and preventing domestic violence related homicides by partnering with the police, the courts, and community providers within Cambridge, Arlington, and Belmont. Through the use of danger assessment tools, CABHART identifies high-risk cases and implement crisis intervention plans for victims and their families.

The actions taken with respect to the participants in the Pathways program ranged from domestic violence counseling and safety planning to assistance with VAWA transfers and housing search assistance.

C: Will proposed changes to the schedule of maintenance charges and legal fees be included with the revised Federal Public Housing lease?

R: Please see the draft lease that is currently available for public comment.

C: Commenter suggests additional language to the description of the smoke free policy in the Plan.

R: Please see draft ACOP and Lease for public comment for specifics on implementation and enforcement of the smoke free policy.

C: Commenter cites the Consolidated Appropriations Act of 2014 language on the inspection of HCV units and asks if CHA will consider using results from inspections carried out for other housing programs.

R: CHA will consider the use of other inspections.

C: Commenter requests for language on Smith House in Roxbury as part of the description of the Expiring Use activity in the metrics section.

R: Language has been added.

C: Commenter strongly encourages CHA to find a non-federal source of income to create a rental subsidy for future immigrant families that include a household member who does not meet HUD's immigration status requirement.

R: CHA shares the commenter's concerns and interest in identifying a non-federal income source for this purpose.

C: Commenter suggests that CHA use a new term to refer to units slated for RAD conversion so that people do not confuse the units as public housing.

R: CHA understands the potential for confusion and will consider coming up with a new term.

C: Commenters stated interest in the Section 3 Plan

- *An educational tool to start thinking about career options.*
- *Include technology and healthcare possibilities.*
- *Address programs for youths with special needs.*
- *This may be an opportune juncture to have it completed in time for the major capital work in the pipeline.*

R: The Section 3 Plan is in its second in-house draft and CHA continues to consider ways to strengthen opportunities for its residents and voucher holders. We have identified potential with Just-A-Start and Youthbuild. Section 3 is much broader than a "hiring program" and CHA is exploring a range of possible approaches beyond that.

LOCAL ASSET MANAGEMENT PLAN

CHA is in compliance with most of the asset management/operating fund rule requirements set by HUD. The agency has established a fee-for-service and shared resources structure for most activities, as well as a Central Office Cost Center (COCC). Because of the flexibility allowed by CHA's MTW Agreement, some activities do not readily translate into fiscal policy choices that meet all of the stipulated provisions of the Asset Management rule. In Accordance with Amendment 1 of the Amended and Restated Moving to Work Agreement, CHA has instituted a Local Asset Management Plan. Below key differences from the HUD guidelines are outlined:

SINGLE FUND FLEXIBILITY

CHA will continue to exercise full fungibility across programs, Asset Management Projects (AMPs) and if necessary the COCC, at any time throughout the fiscal year.

Per Attachment D.3 of CHA's MTW Agreement states that the funds are not restricted. In addition Amendment 1 Section F. 2. f. provides for full authority to move funds among projects. CHA believes that continued fungibility as described above is permitted.

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

CHA uses the block grant fund to move MTW and other funds across program funding streams and into particular activities or initiatives. The block grant is the fund that most expresses CHA's use of the Single Fund Flexibility provided by the MTW agreement.

Money in the block grant is generally used in the following targeted ways:

1. Transfers to property operations (both State and Federal) to offset shortfalls in operating subsidy.
2. Transfers in support of other State programs like the Massachusetts Rental Voucher Program (MRVP) where the Federal funds supplement State funds for rental assistance (a State version of Section 8).
3. Transfers in support of a working capital fund for the planning and analysis needed to redevelop properties (see Working Capital section).
4. Transfers in support of planning and development staff that cannot be charged to a specific capital project (especially in the planning phase prior to the project closing).
5. Transfers to make capital contributions, loans or grants, and guarantees for the redevelopment of properties.
6. Transfers to a property for extraordinary maintenance needs.
7. Transfers in support of a specific resident services program or initiative, such as the Workforce Program.
8. Transfers in support of a "working capital" fund for policy development, internships, evaluations, and other costs associated with the planning, refinement, implementation, and evaluation of MTW initiatives or business systems changes that can lead to cost savings.

WORKING CAPITAL

INCLUSION OF FULL CAPITAL FUNDING PLAN (CFP) DATA ON EACH AMP BUDGET

Planning + Development single fund flexibility has been exercised for predevelopment and administrative costs related to capital projects. Given the fungibility of work items under CFP and CHA's 5-year plan, the CHA capital plan is extensive and comprehensive. In order to plan, develop private investment opportunities and address local issues such as planning and zoning, CHA believes that it is in its best interest to not budget capital soft costs by AMP. Instead, CHA has created a pool of working capital funds based on all planned capital work for the fiscal year.

CHA's Planning and Development Department will draw against this pool to cover pre-rehabilitation and/or pre-development costs such as financial consulting, legal, architectural or engineering fees and viability assessments. As the need arises, CHA also intends to charge pre-development administrative costs to this pool. As work progresses, CHA will collapse costs into the capital budget for a specific project, and then track soft costs by AMP. However, not all costs may be AMP-based. In the event a project is deferred or infeasible, CHA at its discretion, can choose to leave those costs in the common pool and not charge them to a project. For projects that go forward, financial statements at year-end will reflect all capital expenses incurred by AMP. Costs charged to the working capital pool are a direct cost to the pool and once a project goes forward will be considered a direct cost to a specific project. In the event CHA receives a developer fee it will reserve the option to charge the fee back to the pool or the AMP where the capital project was completed.

Amendment 1, Section F. 2. b. and c., requires that costs be accorded consistent treatment. The model proposed above comports with Amendment 1 in that the working capital pool can be considered a direct cost for pre-development expenses. Once under-way, costs to the extent possible, can be shifted or considered a direct cost to a project.

POLICY + TECHNOLOGY

The Policy + Technology Lab utilizes single fund flexibility to carry out MTW-related policy-making, research, and the funding of interns, fellows, and other academic support and consultant services.

CAPITAL PROJECTS - GUARANTEES AND TRANSFERS

Single fund flexibility has been exercised to pledge certain portions of our funding to meet investor requirements and to pay for capital projects. These projects may range from major capital improvements (e.g. elevators) to small capital improvements to large-scale portfolio changes such as the Rental Assistance Demonstration (RAD) program.

COCC FEES

This fiscal year, due to the uncertainty surrounding HUD funding, CHA made every effort to reduce the burden on the property budgets. The management fee is \$65 per eligible unit month. (HUD allowable maximum rate is \$72.10). The book keeping fee is at the standard allowable rate of \$7.50 per unit month. Asset management fees are retained at cash flowing properties at \$10 per unit month.

PENSION + OTHER POST EMPLOYMENT BENEFITS (OPEBS)

CHA is in compliance with the Generally Accepted Accounting Principles (GAAP) and Statement No. 45 of the Government Accounting Standards Board (GASB) in its treatment of postemployment benefits (OPEB) expenses and liabilities. Project-based budgeting and accounting is the cornerstone of the Asset Management Program. It appears to CHA that HUD is deviating from this principle by requesting that liabilities related to OPEB for all

employees are charged to COCC (from the date of Asset Management implementation forward).

CHA will use its MTW authority to charge OPEB to AMPs and only charge the COCC for the portion directly related to COCC staff. CHA believes this supports the requirements of a true Asset Management Program. Costs should stay where they are incurred (i.e. direct charges and liabilities to the AMPs should remain at the AMPs in order to accurately represent the true cost of running these projects). In addition, since OPEB is excluded from the excess cash calculation, reflecting it under each AMP has no adverse impact on excess cash. Asset management calls for a project level accounting. CHA's methodology supports true project level accounting.

GROSS POTENTIAL OPERATING SUBSIDY

While HUD is planning to mandate the reporting of gross potential subsidy on each AMP, CHA's MTW Agreement does not call for calculation of subsidy by AMP. HUD Form 52723 as submitted by CHA is not AMP-driven at the subsidy level and our fungibility through MTW allows cross-funding of subsidy. CHA thus finds the calculation and reporting of gross potential subsidy inconsequential within an MTW program that has full fungibility. CHA's position is in line with Attachment A to the MTW Agreement which outlines CHA's subsidy computations.

RESIDENT SERVICE EXPENSES

While HUD has encouraged costs associated with resident services to be treated as direct or front line costs, to the extent practical, CHA is now budgeting Resident Services at the site level as a shared cost including some overhead for the Tenant Liaison position.

FEES EARNED FOR AGENCY SERVICES

CHA has established a fund derived from fees earned by the agency for services rendered on non-public housing transactions, to be utilized for purposes consistent with the CHA's mission as determined by the Board of Commissioners and Executive Director.

REVISION TO CHA'S DRAFT FY15 ANNUAL PLAN TO COMPLY WITH RENTAL ASSISTANCE DEMONSTRATION (RAD) REQUIREMENTS

CHA's draft Annual Plan for FY15 was issued on 12/20/13 and included a substantial discussion of applications pending with HUD to convert the entire CHA public housing portfolio to project based assistance under RAD. On 12/23/13, CHA was notified that the RAD conversions were approved by HUD and commitments to enter into Housing Assistance Payment (CHAP) contracts were awarded for the nine public housing developments in Phase 1. In addition, CHA was notified that it has one year to submit RAD applications for nine Phase 2 public housing developments/scattered sites. In total, this portfolio conversion consists of 1,151 units in Phase 1 and 979 units in Phase 2 for a total of 2,130 units. As noted in the FY15 Plan, CHA anticipates that 34 vouchers will be allocated for Phase 2. This allocation will not impact CHA's continued service requirements as calculated using the MTW Baseline Methodology.

Under HUD Notice PIH-2012-23 (HA), REV-1, CHA is required to address specific RAD details in its Annual Plan. While the RAD conversion was substantively addressed in the Draft Plan and at the Public Hearing on 1/7/14, more detailed information in the format contained in the HUD Notice is presented below and has been made available for public comment:

1. A description of the units to be converted, including the number of units, the bedroom distribution of units, and the type of units (e.g., family, elderly/disabled, or elderly-only).

SEE ATTACHMENT A

2. Any change in the number of units that is proposed as part of the conversion, including de minimis unit reductions and unit reductions that are exempt from the de minimis cap.

NONE

3. Any change in the bedroom distribution of units that is proposed as part of the conversion.

NONE

Any changes in the policies that govern eligibility, admission, selection, and occupancy of units at the project after it has been converted.

CHA has held numerous meetings with our residents at all of the affected sites to discuss the possible transition of properties from the public housing program to project-based assistance. Commitments to our residents have been made that were incorporated into our approved RAD applications. Specifically, when a conversion through the RAD program occurs, CHA has committed to keep all residents in place under the same tenant protections that exist in the public housing program. These tenant protections include but are not limited to the continuation of using the existing lease as modified for LIHTCs, grievance and pet policies, resident organization recognition and funding, rent calculation methodology established by CHA's rent simplification policy, and Admissions and Continued Occupancy Policy. CHA will revise the HCV Administrative Plan to accommodate continuation of the ACOP requirements for all RAD PBV units. All tenant rights and protections as currently applicable to CHA's federal public housing applicants and tenants

shall continue to apply after the conversion from public housing to project-based assistance, regardless of the ownership entity (except where the low income housing tax credit program requires a different rule) and the new owner will stand in the stead of CHA for all such purposes. Any future changes to the lease and/or these policies will be subject to a public notification and comment period in accordance with the notice and comment provisions of 24 CFR 966 and CFR 964 as they may be amended by the MTW Agreement or MTW Annual Plan, or other written agreement between the CHA and the local or city-wide tenant organization.

4. Detail any transfer of assistance to an off-site unit at the time of conversion.

NONE

5. The public is hereby notified that the current and future Capital Fund Program grants from HUD will be reduced as a result of any projects converted to RAD. The estimated amount of current Capital Fund Program grants that are associated with the RAD conversion is shown in the Five-Year Capital Plan on page A38. CHA has no Capital Fund Financing (CFFP) obligations. No Replacement Housing Factor (RHF) funds will be utilized as part of the RAD conversion effort.

ATTACHMENT A

Development	Type	Phase	Studio/ Cong.	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom	Total RAD Units	Total Units
Washington Elms	Family	1	0	29	51	59	32	4	0	175	175
Putnam Gardens	Family	1	0	15	66	29	12	0	0	122	122
Newtowne Court	Family	1	0	50	127	85	4	0	2	268	268
Manning Apartments	Elderly/ Disabled	1	1	189	8	0	0	0	0	198	198
Woodrow Wilson Court	Family	1	0	32	32	4	0	0	0	68	68
LB Johnson Apartments	Elderly/ Disabled	1	67	110	1	0	0	0	0	178	178
JF Kennedy Apartments	Elderly/ Disabled	1	0	44	0	0	0	0	0	44	69
Lincoln Way Jackson Gardens	Family	1	0	6	19	28	0	0	0	53	70
	Family	1	0	9	22	14	0	0	0	45	45
Corcoran Park Burns Apartments	Family	2	0	15	63	62	10	2	0	152	153
	Elderly/ Disabled	2	120	77	1	0	0	0	0	198	198
Truman Apartments	Elderly/ Disabled	2	0	59	0	0	0	0	0	59	59
Jefferson Park Roosevelt Towers	Family	2	0	35	33	85	22	0	0	175	175
	Family	2	0	0	75	44	5	0	0	124	124
Russell Apartments	Elderly/ Disabled	2	0	51	0	0	0	0	0	51	51
Scattered Site Family + Condos	Family	2	0	15	75	21	13	0	0	124	124
	Elderly/ Disabled										
Small Elderly/ Disabled Sites	Elderly/ Disabled	2	80	14	1	1	0	0	0	96	96
TOTAL			268	750	574	432	98	6	2	2,130	2,172

