



# CAMBRIDGE HOUSING AUTHORITY **MOVING TO WORK**

ANNUAL PLAN 2017 (FY ADJUSTED)  
April 1, 2016 - December 31, 2017

**Note:** CHA is in the process of obtaining HUD approval to shift our fiscal year to align with the calendar year. This is a critical administrative change for our RAD conversion. As such, this FY17 Plan will cover an adjusted fiscal year from April 1, 2016 to December 31, 2017.





*Affordable Housing, Parks and People*

Sonia Andujar

Age 71

water color and pencil

Annual Art Contest Winner

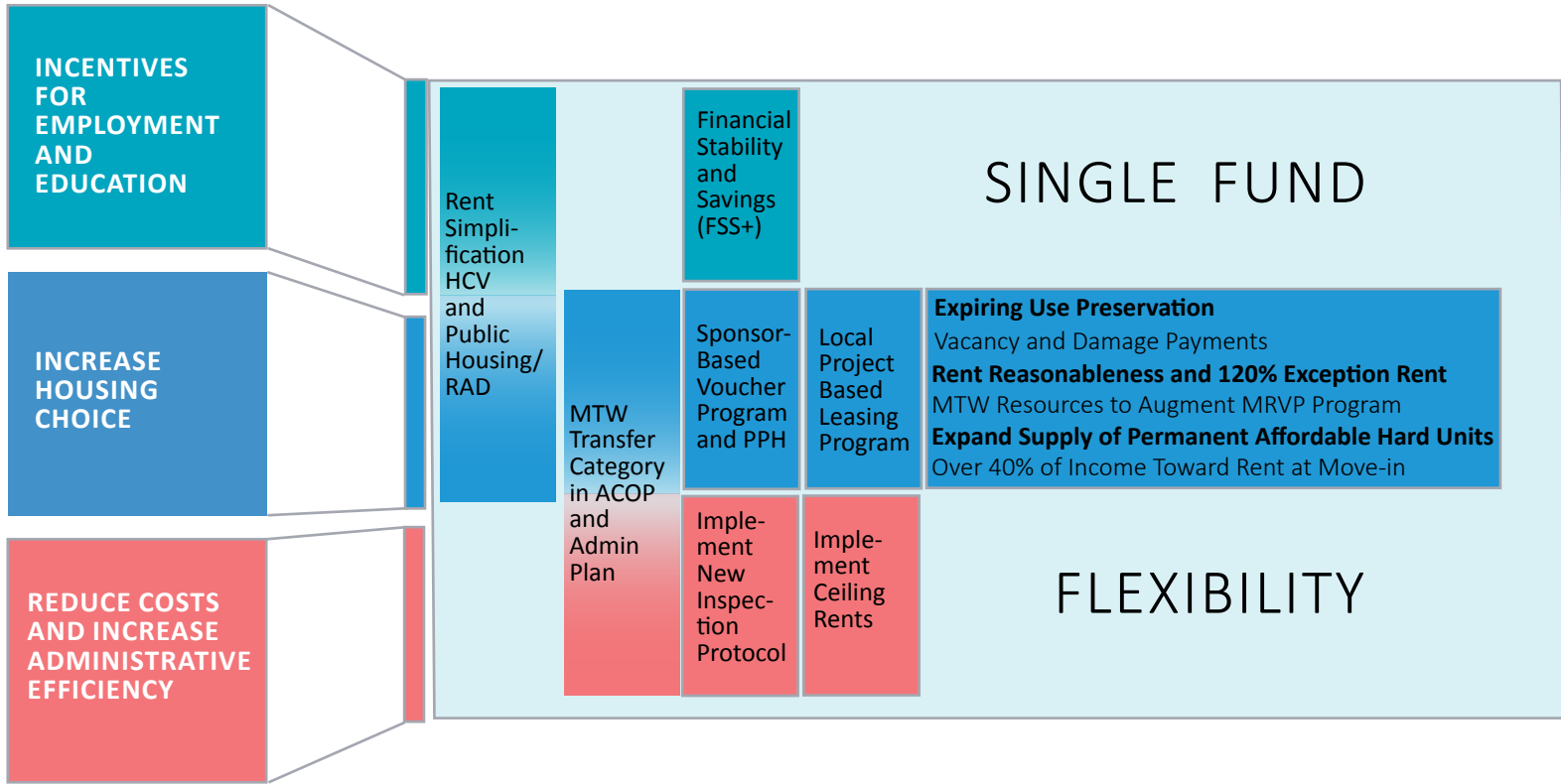
This painting describes some of the basic interests held in common by tenants who live in Cambridge, MA. These three elements (Affordable Housing, Parks and People) enhance the quality of life in the city.

**About the Artist:** Sonia E. Andújar was born in Puerto Rico and has been a resident of Cambridge for the last 20 years. She was introduced to watercolor painting at the Cambridge Senior Center. Most of her work is exhibited at On the Wall Gallery of the Central Square Branch Public Library.

In 2010 she was the Bilingual lead organizer of the Art Exhibition at the Stebbins Gallery in Harvard Square for the Alliance of Cambridge Tenants (ACT). Nineteen public housing and Section 8 artists exhibited their work, recited poetry and played music. The Cambridge City Council congratulated ACT, the organizers and participants for this unique event.

In 2014, the Governor Deval L. Patrick gave Ms. Andújar a citation of recognition for her dedicated service to the Puerto Rican community of the Commonwealth. Ms. Andújar believes the Arts are a great path for developing fellowship and understanding among different cultures.





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.



# FISCAL YEAR 2017

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## **CHA FISCAL YEAR 2017**

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On cover: Temple Place is a 40-unit Low-Income Housing Tax Credit (LIHTC) building with project-based vouchers.





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# PRESERVING AFFORDABILITY FOR THE FUTURE

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## CAMBRIDGE HOUSING AUTHORITY FISCAL YEAR 2017 (ADJUSTED)

APRIL 1, 2016 - DECEMBER 31, 2016

FISCAL YEAR 2017

Our 18th year in the Moving to Work (MTW) Program

Fiscal year 2017 will be a year of HARD UNIT PRESERVATION with RAD Phase II, construction of replacement units at the Jefferson Park State site and continuation of Millers River Disposition. We anticipate hard unit preservation will be both regional and local in scope with an increase in expiring use preservation opportunities. These properties are often located outside of Cambridge.

In a city like Cambridge, the prevalence of income insecurity<sup>1</sup> has led to a Blue Ribbon Commission Report and indicates that the Annual Income Security standard for a family of four in Cambridge is \$108,800<sup>2</sup> and the standard of a two-person household is \$76,200. The high housing cost burden has made hard unit preservation a shared priority wherein the City allocates up to 80% of Community Preservation Act funding to the Affordable Housing Trust to support permanently affordable units, in Cambridge<sup>3</sup>.

CHA continues to work at keeping affordable units in Cambridge, exercising its MTW muscles as much as possible within available federal funds. Federal disinvestment in public housing, especially in capital funding, has forced public housing agencies to convert voucher subsidies to project-based units when the opportunity arises, most notably with the Rental Assistance Demonstration Program (RAD), a program CHA has fully embraced.

## PRESERVATION

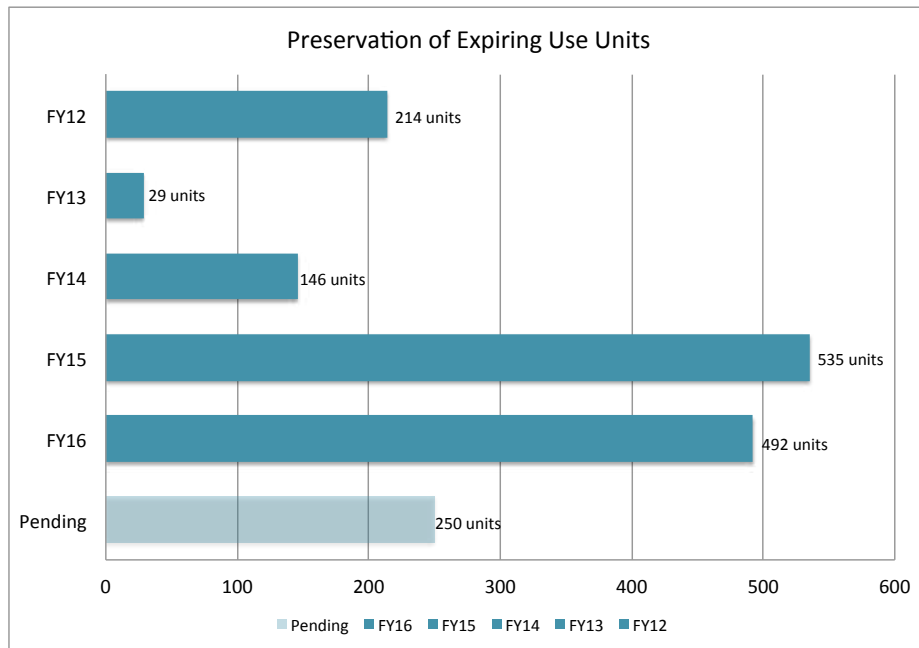
The Expiring Use Preservation Program was created in 2011 as an innovative MTW tool that enables CHA to collaborate directly with local nonprofit developers and private owners in preserving hard units in Cambridge. It was a win-win scenario and CHA's focus was preserving local affordability. Little did we know that, with the state-wide choices afforded public housing agencies in the Commonwealth of Massachusetts, what started out as an activity to be exercised in Cambridge is now filling an absolute need across the state of Massachusetts. FY15 and FY16 are a testament of the success of our expiring use tools. In FY15, CHA preserved a total of 535 hard units in four (4) buildings. In FY16 to-date CHA has already closed six (6) deals totaling 492 units. Another 250 units are slated for completion in our current fiscal year that would total 742 units in one year. Please see **page B20** for a breakdown of expiring use buildings.

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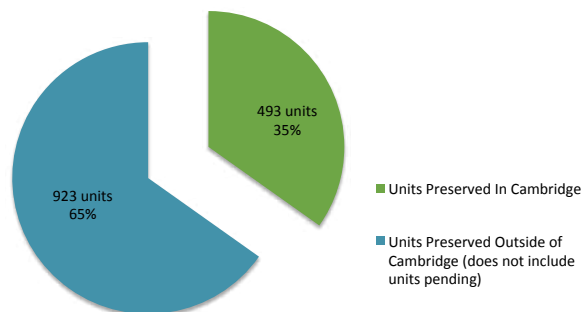
1 *Report of the Mayor's Blue Ribbon Commission on Income Insecurity in Cambridge*, income security is defined as the amount of money it takes for a person or persons to meet their basic needs without government assistance; page 3.

2 *Report of the Mayor's Blue Ribbon Commission on Income Insecurity in Cambridge*, page 4.

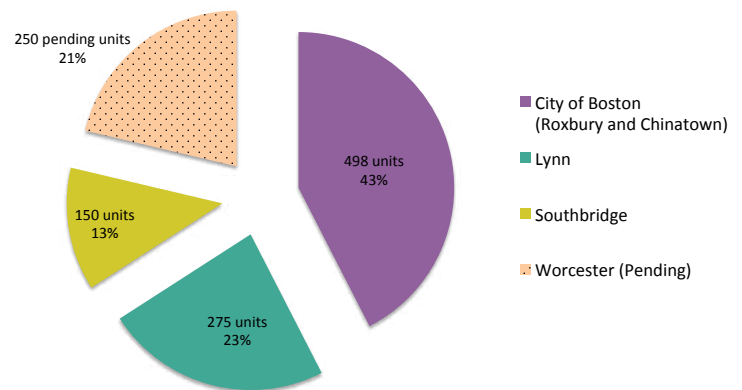
3 *Report of the Mayor's Blue Ribbon Commission on Income Insecurity in Cambridge*, page 9.



**Expiring Use Units Preserved Inside and Outside of Cambridge**

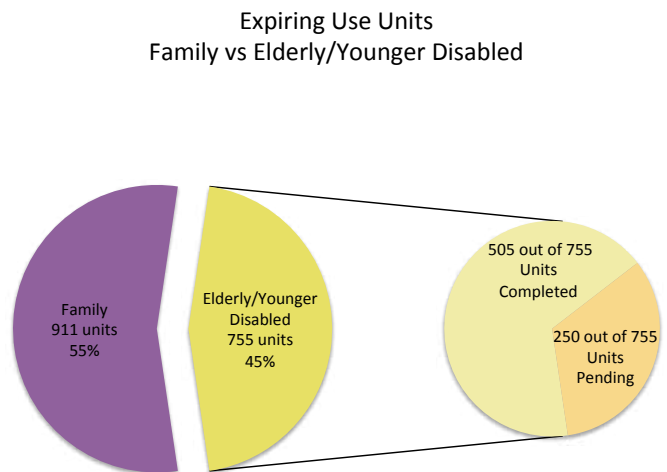
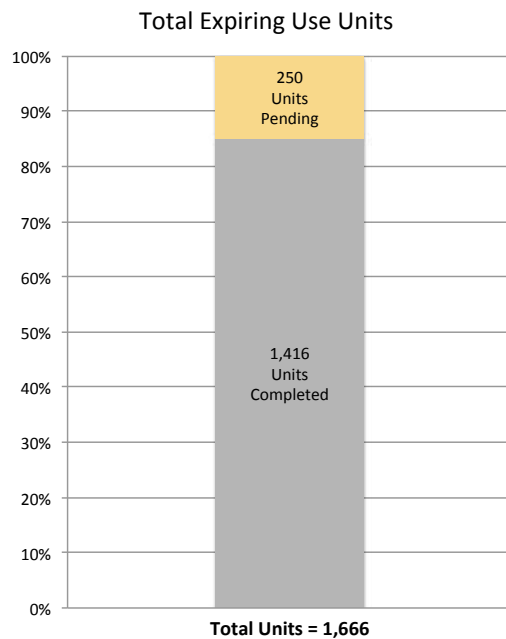


**Expiring Use Units Outside of Cambridge (by City and Town)**



We believe the immense success of CHA's Expiring Use Program is attributed to a knowledgeable and versatile staff that understand the intricacies of the HCV program, are attuned to local needs and are able to communicate the program in a manner that is understandable to residents. With the completion of each expiring use building, we have refined the process and developed a scalable model that could be replicated by other agencies. At the time of this writing, the demand and urgency to preserve hard units is high statewide. Currently, CHA is planning to build a mobile expiring-use team expressly dedicated to completing expiring use preservation deals. The fees generated from this work have resulted in an unexpected funding stream that can pay for the mobile expiring use team and more. This supplemental income is of particular salience in light of the US Treasury cash management policies that will go into effect in the near future. With the cash management policy in place, access to CHA reserves will be restricted and held remotely at HUD, thereby weakening CHA's position in future financing opportunities.

It is also important to highlight that we are not alone in working to preserve affordability as much as possible. Portland's Home Forward (Oregon housing authority) is faced with skyrocketing market rents that has overwhelmed the community and pushed them to operate in a crisis mode that includes increased assignment of project-based vouchers to a count of 800 across the City and additional two hundred (200) tenant-based vouchers to address county-wide homelessness. We believe preservation of affordable hard units is a priority nationally, including smaller urban areas such as Cambridge.



## POLICY MODIFICATIONS

In FY16, CHA adopted Part II of the Section 8 Admin Plan to accommodate the RAD transition and preserve rent simplification and other public housing policies, to the extent possible, under the Admission and Continued Occupancy Policy (ACOP). At the time of this writing, CHA has developed and plans to submit to the Board for approval on November 18, Admin Plan Part III, to be applied to Formerly Public Housing sites. This document will apply to Millers River and Jefferson Park State. Similar to the RAD portfolio, these sites consist of hard units originally in CHA's public housing portfolio that are being converted to project-based subsidies. Since they are not converted under RAD, they are not subject to RAD requirements. Therefore, CHA developed a third part of the Admin Plan that parallels Part II, but with RAD requirements and references to RAD removed. We feel this is a straightforward approach in managing CHA's transition to a full voucher-based subsidy platform. The Admin Plan is a living document that will continue to evolve. Other operational and policy modifications that have occurred as a result of RAD (e.g. database management system, revisions to established MTW activities, and financial system) will also apply to Part III sites, as appropriate.

## CREATING MOVES TO OPPORTUNITY

In early December 2015, CHA will be co-hosting a conference titled *Creating Moves to Opportunity* that will bring together economic policy academics, sixteen (16) public housing agencies across the country, private foundations, and HUD representatives from the Office of Policy Development and Research, Office of Research, Evaluation and Monitoring, and the MTW office. Fellow cohosts include the Harvard Lab for Economic Applications and Policy (LEAP), and J-PAL North America.

The purpose of the conference is to discuss the possibility of piloting new policies to encourage choice and help low-income families move to "high opportunity" neighborhoods. The conference is motivated by recent research by Raj Chetty, Nathaniel Hendren, and Lawrence Katz documenting the substantial effects of opportunity neighborhoods on children's long-term outcomes. At the conference, Raj Chetty, Nathaniel Hendren, and Lawrence Katz will present academic research about the long-term causal effects of neighborhoods to inform discussion around housing voucher programs. The studies show how much neighborhoods matter for children's opportunities later in life. We are interested in exploring the practical implications, specifically, how housing voucher policies could be designed to help families move to "high opportunity" neighborhoods? Please see **page A32** for more information.

## FSS+ EXPANSION PILOT

CHA and Compass Working Capital intend to have the FSS+ Expansion Pilot fully underway in calendar year 2016. Launch of the pilot is planned for late spring of next year. The Pilot would automatically enroll households in FSS+, with an option to formally opt out. An automatic enrollment with an “opt-out” approach would ensure that all households have an opportunity to build savings through the FSS+ program and could change the way many households experience housing assistance. We believe this approach holds much promise for broadening opportunities for subsidized housing residents to build assets and make progress toward economic security.

The design of this three year opt-out pilot will test both asset-building and financial coaching at two housing sites (Corcoran Park and Jefferson Park Federal). One site will receive the full FSS+ model: FSS+ rental savings account, financial education, and individual financial coaching. The other site will receive only the rental savings account feature of the pilot. This design will allow us to better understand and measure the relative impact of the two main features of the FSS+ model: the opportunity to build savings/assets through the rent structure, and customized financial education and coaching to help households make progress toward financial security.

Goals of this Pilot include:

1. To greatly expand the number of CHA households that have the opportunity to build assets by bringing the program to our properties, to create a financial incentive to increase their earnings, and to give households access to financial guidance from Compass for achieving these goals.
2. To test the idea of “automatic enrollment” for households so that asset-building opportunities are embedded into housing assistance, and to test the impact of customized financial coaching.
3. To build knowledge about the costs and benefits of this approach in order to inform broader field building and policy efforts.

Presentation slides of the Pilot concept is included in **Attachment A** for further details.

## NATIONAL POLICY DIRECTION

Since August 2014, CHA remains an active Steering Committee member in the negotiation with HUD on the proposed 10-year MTW Extension. The current MTW agreement expires in 2018. At the time of this writing, the terms of the new extension are still under discussion. CHA anticipates that we will need to make additional operational adjustments to phase into the new agreement. As expressed in the FY16 Plan, our sentiment of the MTW extension negotiations is unchanged; even with recent changes to the terms offered by HUD, the draft extension language raises many issues around funding levels and the continued viability of the program’s capacity for innovation in light of the more restrictive approaches suggested by MTW.

# OVERVIEW OF PROGRAMS + SERVICES

The following programs are available to CHA public housing and voucher households. CHA has been developing relationships with a number of the organizations running the programs below. Some programs receive funding from CHA. Some programs require CHA to exercise its MTW authority. Some programs are independently run and made available to CHA residents.

PROGRAM NAME			OPTIMAL CAPACITY (ANNUAL BASIS)	MTW BLOCK GRANT <sup>1</sup>	TOTAL FUNDS
EARLY CHILDHOOD	Pre- and Postnatal	Baby University	40 Families		
		Baby U Alumni Association	142 Families and growing		
	Pre- School and Elemen- tary	Pathways to Family Success	20 Families		
YOUTH	Upper School	DREAM Mentoring	20 Youth	\$2,237	\$10,000
		Work Force Youth Program	200 Youth	\$177,684	\$610,322
	High School	Work Force College Savings Program	200 Work Force Youth		
		Tutoring Plus, Inc.	240 Youth	\$5,000	\$5,000
		This Way Ahead/Gap Inc	100 Youth		
		Big Brother Big Sister	110+ Youth		
	Post- Sec- ondary	Just-A-Start Youthbuild	30 Youth/Adults		
ADULT	All Adults	Bridge-to-College Program	7 Adults	\$361	\$17,154
		Community Computer Centers	200 Youth 110 Adults	\$2,453	\$19,695
		Cambridge Employment Program	95 Adults	\$8,010	\$68,000
		Jefferson Park Gateways Learning Program	100 Adults		
		Just-A-Start Biomedical Careers Program	25 Adults		
		Financial Stability and Savings (FSS+)	All HCV Heads of Household (approx. 1,475 adults and 725 elderly adults)	\$56,250	\$56,250
		Pathways to Permanent Housing - Heading Home	45 Adults		\$430,073
		Pathways to Permanent Housing - Transition House	10 Families		\$134,966
	Aging in Place	Service Coordination Program (Elder Services) Services contracted through CASCAP, Inc.	1,035 Elderly Adults (non- PACE residents in elderly public housing)		
		Program of All-inclusive Care for the Elderly (PACE)	70 Elderly Adults		
TOTAL (The total does not remove duplicates. Household members may be counted more than once if they participated in more than one program.)			872 Youth + Kids 2,784 Families <sup>2</sup> (Adults) 1,805 Elderly <sup>3</sup> Adults	\$251,995	\$1,351,460

1. MTW Block Grant amounts are inclusive of block grant commitments from previous years.
2. The family count includes an approximation of participating adults in public housing and all HCV heads of household because they are all eligible to participate in the current FSS+ program.
3. The elderly adults count includes heads of households living in non-PACE units in CHA elderly public housing and elderly adults serving as HCV heads of household.

# CHA HOUSING AND DEMOGRAPHIC INFORMATION

In past years, CHA included demographic data on income, bedroom, race and ethnicity in both the Plan and Report. Differences in the demographics have been minimal. Therefore, this Plan includes a condensed snapshot of demographic data and more detailed data will be presented in the Annual Report, which is in keeping with the intent of the report structure. For MTW specific data, please see **HUD REQUIREMENTS** - General Housing Authority Operating Information.

## CHA WAIT LIST INFORMATION

ON NOVEMBER 19, 2015

DISTINCT APPLICANTS <sup>4</sup>		8,027 <sup>1</sup>
PUBLIC HOUSING		15,468
VOUCHERS		0
OTHER <sup>3</sup>		2,633
TOTAL		18,101

1. An applicant may be eligible for multiple programs based on age and income and therefore be on more than one waitlist. Public Housing, Vouchers and Other categories aggregate the number of applications in each category. Application to applicant ratio is 2.2.
2. CHA plans to open the HCV wait list in calendar year 2016.
3. OTHERS include the wait list for Putnam Square Apartments, HCV SROs and PH SROs.
4. Area Median Income (AMI) limits may be found on <http://www.huduser.org/portal/datasets/il/il1/index.html>.



## CHA HARD UNITS AND VOUCHER INVENTORY AND HOUSEHOLDS SERVED ON NOVEMBER 1, 2015

	1999 BASELINE <sup>1</sup> (HUD APPROVED)	CURRENT AS OF NOV 1, 2015	ANTICIPATED MARCH 31, 2017
<b>PUBLIC HOUSING</b>			
TOTAL PUBLIC HOUSING UNITS	2,208 <sup>1</sup>	1,689 <sup>2</sup>	110 <sup>3</sup>
TOTAL PUBLIC HOUSING HOUSEHOLDS SERVED	1,955 <sup>4</sup>	1,493	107 <sup>9</sup>
<b>RAD</b>			
TOTAL RAD VOUCHER UNITS		952	2,130
TOTAL RAD HOUSEHOLDS		913	2,066 <sup>9</sup>
<b>VOUCHERS</b>			
TOTAL NON-RAD VOUCHERS AVAILABLE	2,199	4,188 <sup>5</sup>	4,438 <sup>6</sup>
TOTAL PBV FOR MILLERS RIVER AND JP STATE		0	401
TOTAL VOUCHER HOUSEHOLDS SERVED	2,188	4,117 <sup>7</sup>	4,827
OTHER <sup>8</sup> (UNITS WITH NO CHA SUBSIDY)		22	22
<b>TOTAL UNITS AND VOUCHERS</b>	<b>4,407</b>	<b>6,851</b>	<b>7,101</b>
<b>TOTAL HOUSEHOLDS SERVED</b>	<b>4,143</b>	<b>6,523</b>	<b>7,000<sup>9</sup></b>

1. 1999 Baseline include only MTW public housing and vouchers. State and Other are not included.
2. Number includes RAD Phase 2 (980), Manning (198), Millers River (297), JP State (104), Roosevelt Towers Mid-Rise (77) and Putnam School (33)
3. Roosevelt Towers Mid-Rise (77) and Putnam School (33).
4. 1999 Baseline total households include only MTW designated family (1,104) and elderly (851).
5. Several non-MTW increments expired and were transferred into the MTW increment in June 2009 with HUD approval. Non-MTW HCV from FY10 onward included Mainstream, Mod Rehab, Shelter Plus Care, VASH and Disaster Housing Assistance Program Vouchers. This number is inclusive of HUD issued expiring use preservation vouchers to-date.
6. This number includes 250 expiring use units pending for Coes Pond (Worcester). This is a conservative estimate and we think the number will be higher with more expiring use units to be preserved in the fiscal year.
7. Voucher households served is inclusive of all state and federal voucher households in Elite. They include only households that are leased up. There are an additional 260 vouchers issued but not yet leased up.
8. OTHER units include: 7 unsubsidized units at 22 Lopez Ave. (there are 8 total units of which one is a CHA sponsor-based voucher), 5 unsubsidized units at 8-10 Lancaster Street, 9 units at 78-80 Porter Road (of which 4 are non-CHA mobile vouchers and 5 are unsubsidized units), and 1 unit at 195 Prospect (this unit is a non-CHA mobile voucher). CHA plans to project-base the 5 unsubsidized units at Lancaster and the 5 units at Porter Road upon turnover.
9. Households served was based on 97% occupancy for hard units and 100% utilization of non-RAD vouchers, as applicable.

## YOUNG DISABLED HOUSEHOLDS<sup>1</sup>

With RAD Conversion fully underway, all units are either occupied or being held for relocation. The table below compares the breakdown of younger disabled households proportional to the total units in building (inclusive of occupied, and under construction) and proportional to units occupied.

### FISCAL YEAR 2017 PLAN ON NOVEMBER 5, 2015

	TOTAL UNITS	TOTAL OCCUPIED UNITS	YOUNG DISABLED HOUSE HOLDS	% TOTAL SERVED BY UNITS	UNDER OR OVER BY UNITS	% TOTAL SERVED BY OCCUPANCY	UNDER OR OVER BY OCCUPANCY
D.F. BURNS APTS	198	185	22	11.11%	-5	11.89%	-3
F.J. MANNING APTS	197	161	22	11.17%	-5	13.66%	0
H.S. TRUMAN APTS	59	57	8	13.56%	0	14.04%	0
L.B. JOHNSON APTS	180	170	26	14.44%	2	15.29%	3
LINNAEAN ST	24	18	4	16.67%	1	22.22%	2
L.J. RUSSELL APTS	51	47	8	15.69%	1	17.02%	2
MILLERS RIVER APTS	301	284	38	12.62%	-3	13.38%	0
116 NORFOLK ST <sup>2</sup>	37	36	8	21.62%	3	22.22%	3
R.C. WEAVER APTS	20	17	1	5.00%	-2	5.88%	-1
ST. PAUL'S RESIDENCE <sup>2</sup>	19	17	7	36.84%	4	41.18%	5
PUTNAM SCHOOL	24	22	2	8.33%	-1	9.09%	-1
PUTNAM SQUARE	94	87	7	7.45%	-6	8.05%	-5
	<b>1,204</b>	<b>1,101</b>	<b>153</b>	<b>12.71%</b>	<b>-10</b>	<b>13.90%</b>	<b>4</b>

1. CHA's Designated Housing Plan requirement is 13.5% per Massachusetts General Laws (Chapter 121B, Section 39).
2. St. Paul's Residence and 116 Norfolk are single-room occupancy (SRO) units with a separate wait list and different applicant profile than those on the wait list for elderly housing. Historically CHA's SRO units have served a higher proportion of young disabled households.

# HOUSEHOLD INCOME/NO. OF BEDROOM/RACE/ETHNICITY

ON NOVEMBER 1, 2015

		PUBLIC HOUSING		RAD		HCV		TOTAL HOUSEHOLDS
		TOTAL	% <sup>1</sup>	TOTAL	% <sup>1</sup>	TOTAL <sup>2</sup>	% <sup>1</sup>	
<b>INCOME</b>								
	<30% AMI	1,092	73%	596	65%	3,063	74%	4,751
	31-50% AMI	267	18%	188	21%	776	19%	1,231
	51-59% AMI	52	3%	27	2%	142	3%	221
	60-80% AMI	45	3%	52	6%	116	3%	213
	>81% AMI	37	2%	50	5%	20	0%	107
<b>TOTAL HOUSEHOLDS</b>		<b>1,493</b>	<b>99%</b>	<b>913</b>	<b>99%</b>	<b>4,117</b>	<b>100%</b>	<b>6,523</b>
<b>BEDROOMS</b>								
	0 BR	387	25%	63	7%	412	10%	862
	1 BR	586	39%	285	31%	1,904	46%	2,775
	2 BR	252	17%	294	32%	1,131	27%	1,677
	3 BR	217	15%	219	24%	558	14%	994
	4 BR+	51	3%	52	6%	112	3%	215
<b>TOTAL HOUSEHOLDS</b>		<b>1,493</b>	<b>99%</b>	<b>913</b>	<b>101%</b>	<b>4,117</b>	<b>100%</b>	<b>6,523</b>
<b>RACE</b>								
	AMERICAN INDIAN	10	1%	6	1%	18	0%	34
	ASIAN	73	5%	53	6%	306	7%	432
	BLACK	655	44%	510	56%	1,785	43%	2,950
	WHITE	743	50%	341	37%	2,002	49%	3,086
	OTHER	12	1%	3	0%	6	0%	21
<b>TOTAL HOUSEHOLDS</b>		<b>1,493</b>	<b>100%</b>	<b>913</b>	<b>100%</b>	<b>4,117</b>	<b>100%</b>	<b>6,523</b>
<b>ETHNICITY</b>								
	HISPANIC	152	10%	121	13%	594	14%	867
	NON-HISPANIC	1,341	90%	792	87%	3,523	86%	5,656
<b>TOTAL HOUSEHOLDS</b>		<b>1,493</b>	<b>100%</b>	<b>913</b>	<b>100%</b>	<b>4,117</b>	<b>100%</b>	<b>6,523</b>

1. The percentages have been rounded and may not total 100.

2. Total includes all households that are leased up. There are 260 vouchers issued but not yet leased up.

# CAPITAL IMPROVEMENTS

## FIVE YEAR PLAN SUMMARY

SOURCES	FY 2017	FY 2018	FY 2019	FY 2020	FY2021	Total
Capital Fund Program	\$3,134,766	\$1,900,000	\$950,000	-	-	\$5,984,766
MTW Block Grant	\$5,913,800	\$6,618,000	\$2,764,997	-	-	\$15,296,797
JP State Subordinate Debt	\$3,872,156	\$3,168,533	-	-	-	\$7,040,689
City of Cambridge	\$2,218,059	\$5,715,941	-	-	-	\$7,934,000
LIHTC Equity	\$2,642,662	\$25,667,924	\$102,810,280	\$4,335,113	\$1,495,000	\$136,950,978
Construction/Permanent Loans	\$94,987,458	\$76,669,099	\$80,073,211	\$54,280,000	\$35,105,000	\$341,114,768
Development Period Cash Flow	\$1,371,900	\$2,350,562	\$1,391,608	\$2,124,584	-	\$7,238,653
Citi Subordinate Loan	-	-	-	-	-	-
CHA Program Loan	\$8,966,287	\$16,748,145	\$40,181,798	\$546,371	-	\$66,442,600
Acquisition Loan	-	-	-	-	-	-
Earned Developer Fee	\$3,800,000	\$3,914,000	\$4,031,420	\$3,426,707	\$2,015,710	\$17,187,837
<b>Total Sources</b>	<b>\$126,907,087</b>	<b>\$142,752,204</b>	<b>\$232,203,313</b>	<b>\$64,712,775</b>	<b>\$38,615,710</b>	<b>\$605,191,089</b>
USES	FY 2017	FY 2018	FY 2019	FY 2020	FY2021	Total
Program Costs and Overhead	\$3,800,000	\$3,914,000	\$4,031,420	\$3,426,707	\$2,015,710	\$17,187,837
Architectural and Engineering	\$7,666,782	\$9,804,893	\$17,155,822	\$4,625,000	\$3,000,000	\$42,252,496
Fees and Costs	\$13,247,660	\$21,127,034	\$30,850,142	\$7,644,500	\$3,600,000	\$76,469,336
Operating, Capital, and Replacement Reserves	-	\$9,857,352	\$8,607,712	\$2,766,568	-	\$21,231,632
<b>Construction</b>						
Temple Revitalization	\$25,000	-	-	-	-	\$25,000
JP Revitalization	\$32,115,834	\$19,554,250	-	-	-	\$51,670,084
Manning Revitalization	\$23,473,125	\$23,473,125	\$13,692,656	-	-	\$60,638,906
Newtowne Court Revitalization	\$17,225,130	\$15,789,702	-	-	-	\$33,014,832
Washington Elms Revitalization	\$15,957,468	\$2,124,408	-	-	-	\$18,081,876
Putnam Gardens Revitalization	\$5,786,087	\$5,786,088	5,303,914	-	-	\$16,876,089
Woodrow Wilson Court Revitalization	\$50,000	-	-	-	-	\$50,000
JFK Modernization	\$700,000	\$400,000	-	-	-	\$1,100,000
Millers River Revitalization	-	\$4,000,000	\$26,000,000	\$22,750,000	\$22,750,000	\$76,750,000
RAD Phase 2 - Various*	\$1,000,000	\$15,000,000	\$35,000,000	\$7,000,000	\$7,000,000	\$80,000,000
Selective Modernization - Various Sites	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$1,250,000
HVAC Improvements at 119 Windsor St.	\$450,000					\$450,000
Retiring Construction Loans	\$5,160,000	\$11,671,352	\$91,311,648	-	-	\$108,143,000
<b>Subtotal</b>	<b>\$102,192,645</b>	<b>\$98,048,925</b>	<b>\$171,558,218</b>	<b>\$46,250,000</b>	<b>\$30,000,000</b>	<b>\$448,049,788</b>
<b>Total Uses</b>	<b>\$126,907,087</b>	<b>\$142,752,204</b>	<b>\$232,203,314</b>	<b>\$64,712,775</b>	<b>\$38,615,710</b>	<b>\$605,191,089</b>

\*RAD Phase 2 Properties are: 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 and scattered sites.

# 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 fourteen (14) units is included. At the time of this writing, units at Temple Place have been completed and awaiting final certificates of occupancy.

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
4	4	12/2015		Units completed at Temple Place
8		03/2018		Units planned for Jefferson Park State
2		06/2018		Units planned for Manning Apartments
<b>35</b>	<b>25</b>			<b>TOTAL</b>

# PUBLIC PROCESS SCHEDULE FOR FY17

The following table lists opportunities for public participation. These events, along with any additional public meetings and working sessions will be announced on the CHA website ([www.cambridge-housing.org](http://www.cambridge-housing.org)) and, whenever required, in the Legal Notices section of local newspapers.

ACTIVITY	OPPORTUNITIES FOR PUBLIC PARTICIPATION
FY17 ANNUAL PLAN	Public Meeting on December 15, 2015 at 6 pm (CHA Central Office).  Public comment period commenced on November 24, 2015 wherein an electronic version was available for download and review on the CHA website on Monday, November 23rd at 5 pm. Hard copies were available for pick up at the CHA Central Office on November 24th at 10 am. Public comment ends on Monday, December 28th at 12 pm.
CAPITAL PLANNING	Ongoing Resident meetings at various properties as CHA moves ahead with RAD, 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 tenants, CEOC and legal services on identifying barriers in the HCV program and ways to reduce the number of transactions in the program. In addition, the discussion will include a general review of Part One of the Administrative Plan, including the impact of the policy changes made in 2013.
FSS+ PILOT	Impact analysis, working group, and comment period.
CHA TENANT LEADERS QUARTERLY MEETING	Meetings occur quarterly. The meetings are open to tenant council officers, ACT Board and Committee members.
RAD	CHA will provide advance copies of various RAD and disposition documents to ACT, CEOC and legal services.
ADMINISTRATIVE PLAN	30-day comment period.
ADMINISTRATIVE PLAN (THREE PARTS) CHECK IN	Meeting once a year with tenants, CEOC and legal services to discuss all three parts of the Admin Plan. May involve more than one meeting to cover the three parts.
ACOP CHECK IN	Meeting once a year with tenants, CEOC and legal services to discuss the ACOP.
RESIDENT TRAINING	Ongoing. CHA will continue to provide training sessions (including but not limited to reasonable accommodation, the conference panel, and the grievance panel). CHA will also provide training on the low-income housing tax credit (LIHTC) program and orientation/training for tenant coordinators. Furthermore, CHA will work with ACT and tenant councils to plan trainings and workshops on policies and other topics to build resident capacity and leadership.
MTW PLAN AND REPORT MEETING ON METRICS	Two working sessions.

# AN OPEN INSTITUTION<sup>1</sup>

## 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. 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	\$189,000	Chief Financial Officer	\$125,768
General Counsel	\$153,496	Director of Planning + Development	\$119,775
Deputy Executive Director	\$140,089		

## 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 and changes
- Approve all budget decisions and audits
- Approve formal submissions to state and federal funding agencies
- Set policy and 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](http://www.cambridge-housing.org/About-the-CHA/Board-of-Commissioners)

## FY16 BOARD OF COMMISSIONERS

NAME	MEMBER SINCE	APPOINTMENT	EXPIRATION OF TERM
Susan Connelly	2014	Governor's appointee	November 11, 2018
Gerard Clark	1974	City of Cambridge appointee	January 26, 2020
Warren McManus	1982	City of Cambridge appointee	October 1, 2016
Anthony Pini	2010	City of Cambridge appointee and Labor representative	October 20, 2019
Victoria Bergland	2013	City of Cambridge appointee and CHA Resident	September 30, 2017

1. 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 executive compensation and Board composition.

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# DEPARTMENT HIGHLIGHTS

## PROPERTY MANAGEMENT/PUBLIC HOUSING

The Property Management/Public Housing Department maintains the grounds, buildings, building systems and all aspects of CHA's portfolio of hard units (including various Affiliate and non-profit properties). The majority of CHA's portfolio will convert, if they have not already, to project-based subsidies under HUD's Rental Assistance Demonstration (RAD). CHA's waiting list for its hard units closed effective January 1, 2015 and will remain so during FY17.

### RECERTIFICATION SCHEDULE

CHA developed and approved a recertification schedule adjusted to meet both the Low Income Housing Tax Credit (LIHTC) requirements, that is part of CHA's RAD program, and preserves our MTW Rent Simplification Program for public housing. This adjusted recertification schedule is outlined in CHA's Admin Plan Part II. As part of the RAD transition, all rent re-determinations will be suspended beginning January 1, 2016 and for the entire calendar year; this encompasses the first nine (9) months of FY17. However, to meet the LIHTC requirement, all residents at existing LIHTC properties (Lincoln Way, Jackson Gardens, and LBJ Apartments) will still have their yearly tax credit certification in 2016. Residents will continue paying their current rent amount each month. In following years, tax credit certification and rent recertification anniversary dates will be aligned so that residents meet with site management only once per year regarding rent and LIHTC recertification(s).

If a resident experiences a decrease in income, s/he may request an interim rent re-determination at any time in calendar 2016 and as permitted in the Administrative Plan Part II and ACOP. Note that residents are still required to report an income increase, should one occur after an interim rent change. Residents whose biennial recertification anniversary would have been in 2016 but has now been moved to calendar year 2017 will be granted one (1) extra interim for the additional 12 months that they go without a redetermination. Elderly and disabled households will continue to have unlimited requests for interim redeterminations, as permitted in CHA's Rent Simplification program.

Unless there is a request for an interim recertification, no residents will experience a change in rent payment in calendar year 2016. In calendar year 2017, all residents will undergo a biennial rent re-determination and if they live at a LIHTC property, they will complete a tax credit certification at the same appointment since both anniversaries are now in the same month. Thereafter, starting in 2017, all residents will complete both a rent recertification and tax credit certification at the same appointment for years ending in odd numbers (i.e. 2017, 2019, 2021, etc.) For years ending in even years (i.e. 2018, 2020, 2022, etc.), residents complete only their tax credit recertification and rent will not be re-determined. See schedule below.

### RECERTIFICATION SCHEDULE

TRANSACTION TYPE	CALENDAR YEAR
All regular Rent Recertifications suspended Interims and any income increase following an interim are permitted.	2016
Tax Credit and Rent Recertification Anniversary dates Aligned	2016 - 2017
Tax Credit Recertification ONLY	2018
Tax Credit and Rent Recertifications	2019

## HOLDING UNITS FOR RELOCATION

RAD activities in FY17 will continue to involve staggered relocation at several buildings with a core of vacant units throughout the portfolio. A steady rotation of short-term occupancy use at these vacant units will allow CHA to clear stairways and phase improvements on a stack-by-stack basis. In other words, the units initially used to accommodate the first relocation of households will be recycled and used again as those households return to their renovated apartments. In the coming year, we project that approximately 246 units out of an overall CHA housing portfolio of 2,680 units (approximately 9%) will be used as a relocation source.

CHA is thinking creatively to address applicants impacted by RAD relocation and combining the anticipated vacancies with resources. One advantage CHA has regarding upcoming relocation needs is that the anticipated length of time for relocation of most residents is relatively short, thereby creating potential flexibility in matching households with units. For instance, residents moving out of one-bedroom units may be willing to utilize a studio apartment if the relocation period is limited to a few months.

## LEASED HOUSING/HOUSING CHOICE VOUCHER (HCV)

The Leased Housing Department is responsible for administering all of CHA's housing vouchers through HUD's Housing Choice Voucher program (often referred to as "Section 8"), the Project Based Voucher program (PBV), the Single Room Occupancy program (SRO), vouchers funded by the Commonwealth of MA with its Alternative Housing Voucher Program (AHVP) and the Massachusetts Rental Voucher Program (MRVP). Additionally, MTW allows federal vouchers to be used for innovative local housing solutions, such as CHA's Sponsor Based Voucher 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. CHA has added two new partners to the SPV program, Youth on Fire and Somerville Homeless Coalition. More information on the two partners is provided in the MTW Activities section on **page B22**.

## 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 2,800 hard units in the City of Cambridge) as well as for the development of new affordable housing opportunities. In FY17, P+D will be responsible for more than \$102 million in overall capital improvements, with an emphasis on long-term durability, livability, energy efficiency and high quality construction. As part of a 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) was approved by HUD in January 2015. In FY17 CHA is continuing the RAD conversion process for the remainder of its properties (approved by HUD in December 2013). Three developments were converted in FY16 and one more is anticipated to be converted in February 2016. Construction will be underway at four RAD developments through FY16 and continue in FY17. The conversion of the remainder of the portfolio will be completed in late FY17 and early FY19. See **Five Year Plan Summary** for details on capital funding and planned expenditures over the next five years.

## RENTAL ASSISTANCE DEMONSTRATION (RAD) - 2,130 units

CHA will complete the conversion of 1150 public housing units under RAD to project-based assistance by the close of FY16 and will convert the remaining 980 units in FY17 and FY18. All of the housing developments will receive major capital improvements, except for Kennedy Apartments and three recently completed sites that were funded through ARRA (LB Johnson Apartments, Jackson Gardens and Lincoln Way). Construction

work at Putnam Gardens, Washington Elms, Newtowne Court, and Woodrow Wilson Court began in FY16 and will continue through FY17. Construction work at Manning Apartments will be underway by the close of FY16. Funding for these developments has been secured through MassDevelopment, tax credit equity, and both short-term and long-term private debt.

HUD approved CHA's Phase 2 RAD applications for 980 units and issued Commitments to enter into a Housing Assistance Payment Contract (CHAP) in July 2015. The developments included in Phase 2 include Corcoran Park, Jefferson Park Federal, DF Burns Apartments, Truman Apartments, Russell Apartments, Roosevelt Towers Low-rise, River Howard Homes, Willow Street Homes, Weaver, Linnaean, 116 Norfolk Street, St. Paul's Residence, and the scattered site developments and condo units. Planning for Phase 2 will occur during FY17 and construction will take place from FY17 to FY19.

## DISPOSITION - MILLERS RIVER APTS - 297 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 \$77 million. A disposition application was submitted to HUD in August 2014 and approved in January 2015. HUD also approved tenant protection vouchers which will allow the CHA to secure tax credit equity (4%) and both short term and long-term private debt. CHA is working with HUD to establish a schedule for disposition in spring 2016 and an anticipated financial closing in early 2018.

## HILAPP - JEFFERSON PARK STATE - 104 UNITS

The redevelopment of Jefferson Park State is under construction and will be completed in November 2017. It will close in December 2015 with a combination of \$10,168,533 in funding under the Commonwealth's new High Leverage Asset Preservation Program (HILAPP), approximately \$9 million from the Cambridge Affordable Housing Trust, tax credit equity through MassDevelopment and both short term and long term private debt. Application for the disposition of a strip of land from the Jefferson Park Federal site to the Jefferson Park State site was submitted to HUD in November 2015 and included as an Amendment to the CHA's FY16 Plan. CHA is providing 104 project-based vouchers to cover a portion of the operating costs and debt service for the new units. All residents have been relocated temporarily off-site and will have the opportunity to return after construction is completed.

## WORK IN SUPPORT OF PUBLIC HOUSING PRESERVATION

Preliminary construction cost estimated at \$382 million

CHA continues to work toward completion of its long-term effort to preserve its "hard" affordable housing stock in Cambridge through RAD, HILAPP and Disposition, as detailed above. This effort has already resulted in the completion of major redevelopment at L B Johnson Apartments, Jackson Gardens and Lincoln Way. CHA has been working on this portfolio-wide effort since early 2007 and has finally secured the financial resources and necessary approvals to move the final phase of this effort forward into construction. The one development waiting for funding is Millers River, which CHA anticipates securing in early FY17.

Aside from temporary relocation necessitated by construction, CHA is committed to keeping 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 recently updated lease as modified for the low income housing tax credit (LIHTCs) program, grievance and pet policies, resident organization recognition and funding, and rent simplification policy as detailed in Part II and Part III of the Administrative Plan for the Federal Housing Choice

Voucher Program. In accordance with its standard practice, CHA will continue to engage residents during the design and construction planning process. CHA is particularly attentive to concerns regarding disruption caused by construction. When construction necessitates temporary relocation, all residents are guaranteed the right to return. In accordance with its standard practice, CHA staff and residents, collaboratively develop a written relocation plan that will detail relocation options and policies and procedures for implementation including the right to return. Temporary relocation is currently underway at Manning Apartments, Newtowne Court and Putnam Gardens.

## ENERGY EFFICIENCY IMPROVEMENTS AT VARIOUS LOCATIONS

CHA's energy program remains focused on energy and water conservation opportunities moving with the RAD construction and modernization efforts. Construction is well underway at the five RAD Phase I projects, one of which will be completed in early 2016. Each of these projects will be certified under the Enterprise Green Communities program, assuring improved healthy living environment and comfort for CHA residents. These projects have been additionally incented with utility conservation funds as administered by Boston ABCD; with \$883,700 in funding awarded in 2015 and additional funds to follow in subsequent years.

Each project currently in construction is projected to achieve a minimum of thirty percent gas savings with the change from atmospheric to high efficiency condensing boiler plants augmented with increased insulation, programmable thermostats and air sealing. CHA's onsite generation program will be further augmented by three additional cogeneration plants, **increasing the electricity generated on site to nearly 20%** of the common load across the public housing program. CHA anticipates significant water savings, with up to **50% reduction in water consumption at the four sites** with full replacement of existing water fixtures, including new high efficiency washing machines for each unit. In total the **operating savings are projected to exceed \$800,000 annually.**

Beyond those developments in construction CHA staff is focused on the potential for energy conservation opportunities for the remainder of the portfolio with energy audits completed and capital needs assessments underway. Additionally CHA maintains three energy reporting systems; a customized internal reporting system, as well as public reporting via Wegowise and Energy Star's Portfolio Manager.

## AFFILIATES

CAMBRIDGE AFFORDABLE HOUSING CORPORATION (CAHC) • ESSEX STREET MANAGEMENT, INC.  
• KENNEDY MANAGEMENT, INC.

In December 2015 CHA, through its affiliate, the Cambridge Affordable Housing Corporation (CAHC), completed construction on the long-awaited Temple Place. Temple Place is a new five-story apartment building on the former site of the YWCA Pool on Temple Street in the heart of Central Square. It contains 25 two-bedroom units and 15 one-bedroom units of deeply affordable housing in a 43,000 square foot development that was first envisioned over ten years ago. Temple Place has been financed with funds generated through Low Income Housing Tax Credits (LIHTCs), 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. Deep affordability has been achieved at the property through a long-term Project-Based Section 8 Housing Assistance from CHA. Temple Place achieved certification with Enterprise Green Communities Criteria as well as the Energy Star certification for new construction. CAHC will also be the entity responsible for the HILAPP redevelopment at Jefferson Park State.

Essex Street Management, Inc. (ESMI) will be CHA's legal entity involved in the mixed finance of the RAD properties and disposition of Millers River. The new ownership entities (LLCs) that will be created for each RAD property will retain the same Board of Directors as existing LLCs established under ESMI. In addition, CHA's Operations Department will continue to maintain and manage the RAD LLC properties.

All properties under CHA affiliate organizations are occupied at 100% and it is anticipated that this will be maintained into FY17. Please see **Attachment B** for additional detail on how CHA's affiliates are structured.

## RESIDENT SERVICES

The mission of the CHA's Resident Services department is to foster the healthy development of youth and to promote self-sufficiency among adults by providing a continuum of services – both directly and through interagency collaboration – which assist them in reaching their personal, educational, and economic potential. In FY17, Resident Services will seek to deepen two promising partnerships with the City's Office of College Success and The Possible Project, to implement a more sophisticated data gathering system, and to integrate a new fully-funded initiative into the CHA's highly successful Work Force Program that will significantly bolster our graduates' opportunities to achieve post-secondary educational and work-related credentials.

### SKILLWORKS INITIATIVE

CHA has been awarded a two-year (January 2016 - January 2018) renewable grant from the SkillWorks Initiative<sup>1</sup>, managed by the Boston Foundation, that will support two new positions in FY17 and FY18. One position is a Work Force Alumni Coach who will assist Work Force staff in preparing seniors for post-secondary matriculation and provide coaching/case management to Work Force alumni for four years after graduation. The other position is a Bunker Hill Community College Transition Coach who will support each annual cohort of Cambridge Rindge and Latin High School graduates as they transition into community college and complete their first year of studies. The Bunker Hill Transition Coach will be managed by the City's Office of College Success. CHA's Director of Resident Services co-chairs the City's College Success Initiative. Both positions will work to increase the number of low-income students who secure post-secondary degrees within six years of high school graduation, and provide employment assistance support and career-readiness training to maximize participants' potential to secure the broad-based credentials necessary for sustained asset-building and economic mobility.

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

The City-wide College Success Initiative (CSI) will build on last year's momentum to create a coherent service system of college-readiness programs and transition services to better prepare and support low-income Cambridge students entering college. The Office will coordinate information, data, and resources for community programs, youth development agencies, school staff, students, and parents so that all stakeholders are aware of the diverse factors that lead to sustained post-secondary success. FY17 goals include the creation of a uniform post-secondary planning template, ongoing family engagement through workshops and programs on college access and finances, the development of formal partnerships with local institutions of higher education, and the creation of unified data system for the Initiative that is integrated with a long-term evaluation plan.

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1. SkillWorks is funded by a consortium of major local foundations whose investments are aimed at significantly improving the economic outcomes for low-income job and skill seekers in the Greater Boston area through enhanced educational and career credentialing. Skill-works is managed by the Boston Foundation.

## RESIDENT SERVICES DATABASE SYSTEM

The Resident Services department is in the process of implementing a new database platform that will internalize the Department's strategic vision, advance its mission, raise its social return on investment, and increase its overall effectiveness. The program and case management system is built on the Salesforce platform and will include customized constituent management to track students, families, and alumni, a program management system to track in-house programs and participant employment, and the capacity to generate multi-functional reports and dashboards.

## WORK FORCE MATCHED SAVINGS/FSS+

CHA recently completed a successful Work Force Matched Savings pilot and has secured funding for an additional three years. The Program serves Work Force participants, of which 120 current students have accounts established. In FY17 Resident Services will explore the intergenerational links between the Matched Savings Program and CHA's FSS+ program, delivered in partnership with Compass Working Capital. Recent studies have demonstrated an overall effectiveness of intergenerational models in driving positive social service outcomes (e.g. health and education). Our initial goal is to have all Work Force families enroll in FSS+ and cultivate formidable linkages between the programs and create an enhanced culture of financial self-sufficiency.

## MAKERSPACE - THE POSSIBLE PROJECT (TPP)

The Possible Project (TPP) program<sup>2</sup> model and formal partnership with CHA aligns with CHA's commitment to bridge the technological and training divide that often prevents CHA residents from gaining the specialized skills needed for self-sufficiency. The partnership is an important testing ground on how advanced technologies can be incorporated into early career-training. Currently, there are at least eighty (80) students enrolled in TPP.

In FY17, TPP and CHA will seek funding opportunities to provide CHA residents with a series of one-day and multi-session 3D printer workshops that will introduce the world of digital fabrication. Both sessions will introduce students to 3D CAD principles. In the workshop series, students will discover new ways to understand traditional math concepts, gain exposure to the basics of computer programming, and will have the opportunity to apply their learning in creating objects of their own design. This linking of math and technology with creative expression will help build enthusiasm for STEM learning, making tangible for participants the connection between school-based learning and its practical application in Makerspace technology.

## TENANT LIAISON

In FY17, the Tenant Liaison as a CHA employee, will focus on increasing capacity of existing tenant councils and engage their membership in skills training and peer networking. The Tenant Liaison plans to seek input from tenant leaders, tenant council members and the Alliance of Cambridge Tenants (ACT), in organizing workshops and networking meetings to share best practices learned by CHA tenant councils and from tenant councils at other housing authorities. At the time of this writing, a Tenant Council Guidebook is being developed to clarify the Tenant Liaison's role and responsibilities to tenant councils.

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2. The Possible Project (TPP) is a youth entrepreneurial center that prepares low-income students for long-term personal and professional success by teaching them the skills they need to start and run their own businesses.



In line with previous years, ongoing financial and technical support will be provided to tenant council officers in conducting daily business activities. In addition, the Tenant Liaison will continue to assist Resident Services staff with the Matched Savings Program and related efforts, including ways to effectively use social media as an outreach tool to CHA families. Furthermore, the Tenant Liaison will explore new opportunities to include young adults/youth in tenant engagement activities.

## CENTRAL OFFICE

The Central Office Cost Center (COCC) is located at 362 Green Street and serves as headquarters for CHA administration. In addition to the directors and office staff in the highlighted departments, the Central Office houses the executive office, legal, human resources, the Policy and Technology Lab East (PTL-East), safety and security, energy, the tenant liaison, customer service, and fiscal.

## SAFETY AND SECURITY

Consistent with past years, the Public Safety Administrator will carry out at least ten (10) light surveys and attend at least ten (10) coffee hour events at various public housing/RAD sites, often at the request of tenant councils or site staff. Issues raised at these events are then shared at monthly police meetings. The Public Safety Administrator also plans to organize two (2) Citizen Police Academy. This is an eight (8) week training with the Cambridge Police Department to increase awareness and understanding of topics such as forensics, narcotics, traffic, domestic violence and elder abuse prevention. Participants also learn about some tools and tactics used by the Special Response Team.

## BUSINESS SYSTEMS

CHA's Business Systems and Technology team will continue to support of transition to RAD and ensure continued security of CHA's computer network and information. The Team plans to implement improved reporting tools for Emphasys Elite and work cross-departmentally to improve and standardize internal business processes. Improved Internet access and Internet usage/safety awareness training for CHA residents will also be a priority in the fiscal year.

## PERFORMANCE MANAGEMENT

CHA will continue to develop a standard reporting structure that provides key operational indicators on a monthly basis for each department. The contents of the reports will be designed by each department director and 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.

## POLICY + TECHNOLOGY LAB EAST

In FY17, the Policy and Technology Lab East will focus on two initiatives

- FSS+ Expansion Pilot
- Creating Moves to Opportunity

Following up on the conclusions of the feasibility planning process supported by funding from the Gisela B. Hogan Charitable Foundation, CHA and Compass have been developing a workplan for a three (3) year

pilot of the FSS+ program at two federal public housing sites. The pilot concept was officially introduced to a working group on September 14, 2015. The working group consisted of representatives from the Alliance of Cambridge Tenants and tenant councils, legal advocates from Cambridge and Somerville Legal Services (CASLS), and Cambridge Economic Opportunity Committee, Inc. (CEOC). A copy of the FSS+ Pilot presentation has been included as **Attachment A**. Before implementation of the Pilot, CHA remains committed to releasing a description of the FSS+ Pilot program for public comment, an impact analysis, and a second working group meeting during the comment period. We anticipate that the Pilot will be launched in FY17, if not earlier. At the time of this writing, CHA is in the process of hiring a part-time FSS+ Program Manager dedicated to moving the pilot forward.

During Fall 2015, the PT Lab has been in an intensive collaboration with Harvard Lab for Economic Applications and Policy (LEAP) and MIT's Abdul Latif Jameel Poverty Action Lab (J-PAL) to organize a December 2015 gathering of public housing agencies, policy academics, HUD, and private foundations to begin a practical dialogue around the recent study released by Chetty, Hendren and Katz titled *The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment*. The goal of this gathering is to identify potential programmatic and policy interventions and engage public housing agencies that have expressed both interest in the research and openness to piloting interventions that meet the needs of their community. There has been immense interest in the study findings across stakeholders from affordable housing practitioners, private foundations, academia, and advocacy groups. We see this gathering as a critical first step in bridging research and practice in administering housing choice vouchers to advance intergenerational mobility and self-sufficiency. The PT Lab plans to be actively involved in furthering activities and communications that result from this gathering, with the hope that appropriate interventions will be selected, piloted and tested by agencies and according to the demands of their local housing market. This is an incredibly exciting effort for CHA as it puts researchers and foundation resources in the same room as policy makers and public housing providers to re-imagine current voucher policies. The gathering itself, has been eagerly funded by private foundations that had already directly reached out to Chetty to support opportunities that apply the research findings.

Information on the research can be found at:

- Equality of Opportunity webpage  
Link: <http://www.equality-of-opportunity.org/>
- "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment" Executive Summary  
Link: [http://www.equality-of-opportunity.org/images/mto\\_exec\\_summary.pdf](http://www.equality-of-opportunity.org/images/mto_exec_summary.pdf)
- "The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County Level Estimates" Executive Summary  
Link: [http://www.equality-of-opportunity.org/images/nbhds\\_exec\\_summary.pdf](http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf)
- J-PAL's Policy Briefcase, "Moving to Opportunity"  
Link: <http://www.povertyactionlab.org/publication/MTO>
- New York Times coverage on the importance of place  
Link: [http://www.nytimes.com/2015/05/04/upshot/an-atlas-of-upward-mobility-shows-paths-out-of-poverty.html?\\_r=1](http://www.nytimes.com/2015/05/04/upshot/an-atlas-of-upward-mobility-shows-paths-out-of-poverty.html?_r=1)



# THE BUDGET

## FY17 MTW FUNDS

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 83% proration in its Federal Public Housing Operating Subsidy, 97% proration in the Housing Choice Voucher Subsidy and 79% proration on the administrative fee portion of the MTW funding. In FY 2014, CHA was approved by HUD to proceed with the conversion of its federal public housing portfolio under HUD's Rental Assistance Demonstration Project (RAD). In FY16 CHA converted 952 units of public housing to project-based assistance. In FY17 an additional 198 units will be converted and bring total RAD units to 1,150. In FY17 efforts will be underway to convert the remaining 1,282 public housing units under RAD or as an alternative mixed finance project.

	Federal Public Housing	MTW Housing Choice Vouchers	Preservation Program	RAD Phase I	Capital Fund	Total MTW Funds
<b>SOURCES</b>						
Operating Receipts	\$5,919,363	-	-	-	-	\$5,919,363
Administrative Fees	-	\$3,932,696	\$339,691	\$959,895	-	\$5,232,282
Subsidy Earned	\$8,007,681	\$51,444,838	\$5,833,268	\$7,481,704	\$3,134,766	\$75,902,257
MTW Layer Transfers for HAP	-	\$(5,032,540)	-	\$5,032,540	-	\$0
<b>TOTAL SOURCES</b>	<b>\$13,927,044</b>	<b>\$50,344,994</b>	<b>\$6,172,959</b>	<b>\$13,474,139</b>	<b>\$3,134,766</b>	<b>\$87,053,902</b>
<b>USES</b>						
Administrative Expenses	\$1,237,187	\$1,831,792	\$191,781	-	\$313,477	\$3,574,237
Maintenance Labor	\$1,901,558	-	-	-	-	\$1,901,558
Tenant Services	\$621,127	\$260,523	-	-	-	\$881,650
Materials & Supplies, Contract Costs	\$2,706,122	-	-	-	-	\$2,706,122
General Expenses	\$2,778,678	\$2,183,037	\$362,354	-	-	\$5,324,069
Housing Assistance Payments	-	\$44,582,768	\$5,592,154	\$12,514,244	-	\$62,689,166
Utilities	\$2,844,909	-	-	-	-	\$2,844,909
Capital Improvement	\$1,553,952	-	-	-	\$2,821,289	\$4,375,241
<b>TOTAL USES</b>	<b>\$13,643,533</b>	<b>\$48,858,120</b>	<b>\$6,146,289</b>	<b>\$12,514,244</b>	<b>\$3,134,766</b>	<b>\$84,296,952</b>
<b>CASH BEFORE TRANSFERS</b>	<b>\$283,511</b>	<b>\$1,486,874</b>	<b>\$26,670</b>	<b>\$959,895</b>	<b>\$0</b>	<b>\$2,756,950</b>
Block Grant Transfers	\$(250,000)	\$(1,250,000)	-	-	-	\$(1,500,000)
Transfers for RAD Phase II	-	-	-	\$(959,895)	-	\$(959,895)
<b>CASH AFTER TRANSFERS</b>	<b>\$33,511</b>	<b>\$236,874</b>	<b>\$26,670</b>	<b>\$0</b>	<b>\$0</b>	<b>\$297,055</b>

## FY17 OTHER FEDERAL FUNDS

In addition to MTW funds, CHA also receives funds from other federal programs. These programs include both MTW and non-MTW voucher funding from HUD. Non-MTW vouchers include Mainstream, Moderate Rehabilitation, NED (Non-Elderly and Disabled)/VASH (Veterans Assisted Supportive Housing), Preservation and Tenant Protection Programs and Service Coordinator programs which are integrated with the overall mission of CHA. RAD MTW vouchers are also included in this table.

	Non-Elderly and Disabled (NED) and Veterans Assisted Supportive Housing (VASH)	Mainstream	Mod Rehab and Shelter Care	Total Other Federal Funds Budget
<b>SOURCES</b>				
HUD Subsidy Income	\$2,248,053	\$2,266,820	\$1,145,638	\$5,660,511
Administrative Fee Income	\$209,888	\$273,528	\$104,551	\$587,967
Release of HUD-held Reserves	\$224,553	-	-	\$224,553
<b>TOTAL SOURCES</b>	<b>\$2,682,494</b>	<b>\$2,540,348</b>	<b>\$1,250,189</b>	<b>\$6,473,031</b>
<b>USES</b>				
Administrative	\$240,042	\$207,092	\$141,858	\$612,992
Rent Payments	\$2,418,452	\$2,266,820	\$1,165,582	\$5,850,854
<b>TOTAL USES</b>	<b>\$2,682,494</b>	<b>\$2,473,912</b>	<b>\$1,307,440</b>	<b>\$6,463,846</b>
<b>CASH BEFORE TRANSFERS</b>	<b>-</b>	<b>\$66,436</b>	<b>\$(57,251)</b>	<b>\$9,185</b>
Operating Transfers	-	-	\$57,251	\$57,251
<b>CASH AFTER TRANSFERS</b>	<b>-</b>	<b>\$66,436</b>	<b>-</b>	<b>\$66,436</b>

## FY17 STATE FUNDS

As in prior years, State voucher program realizes a deficit but CHA has been able to supplement the State Public Housing (and voucher) programs thanks to MTW budgetary flexibility. The public housing portion represents state assisted programs.

	MRVP	State Public Housing	Total State Funds
<b>SOURCES</b>			
Operating Receipts	-	\$1,374,250	\$1,374,250
Operating Subsidy	\$1,206,349	-	\$1,206,349
<b>TOTAL SOURCES</b>	<b>\$1,206,349</b>	<b>\$1,374,250</b>	<b>\$2,580,599</b>
<b>USES</b>			
Administrative Expenses	\$160,301	\$267,267	\$427,568
Tenant Services	-	\$25,379	\$25,379
Maintenance Labor	-	\$139,727	\$139,727
Materials & Supplies, Contract Costs	-	\$291,367	\$291,367
General Expenses	\$1,231	\$326,620	\$327,851
Rent Payments	\$1,141,008	-	\$1,141,008
Utilities	-	\$279,317	\$279,317
<b>TOTAL USES</b>	<b>\$1,302,540</b>	<b>\$1,329,677</b>	<b>\$2,632,217</b>
<b>CASH BEFORE TRANSFERS</b>	<b>\$(96,191)</b>	<b>\$44,573</b>	<b>\$(51,618)</b>
Operating Transfers	\$96,191	-	\$96,191
<b>CASH AFTER TRANSFERS</b>	<b>-</b>	<b>\$44,573</b>	<b>\$44,573</b>

## FY17 NON-FEDERAL FUNDS

Non Federal funds are primarily fees earned by CHA for services that pertain to third party leased housing programs and development fees earned in mixed-finance projects. Leased housing fees may include, but are not limited to, inspection services, development and planning services, and other ancillary services that are performed by CHA to independent third parties.

<b>ESTIMATED BEGINNING CASH (4/1/2016)</b>	<b>\$38,852,509</b>
<b>SOURCES</b>	
Leased housing ancillary fee income	\$19,806
New Preservation program set-up fees	\$62,500
Development Fee income	\$4,000,956
<b>TOTAL SOURCES</b>	<b>\$4,083,956</b>
<b>TOTAL CASH</b>	<b>\$42,935,771</b>
<b>USES</b>	
Administrative Salaries	\$64,350
Administrative Costs and Overhead	\$43,958
Development Fees transfers to Block Grant	\$3,800,956
CHA Program Loans to LLCs	\$10,000,000
<b>TOTAL EXPENSES</b>	<b>\$13,909,264</b>
<b>NET CASH (3/31/2017)</b>	<b>\$29,026,508</b>

## FY17 CENTRAL OFFICE COST CENTER (COCC)

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 in Planning + Development and Tenant Services. These costs are budgeted in accordance with CHA's local asset management plan (LAMP), as they are considered program specific costs.

<b>SOURCES</b>	
Total Management Fees	\$4,510,208
Fee-for-Service	\$1,399,208
<b>TOTAL SOURCES</b>	<b>\$5,909,416</b>
<b>USES</b>	
Administrative Salaries	\$2,570,693
Central Maintenance	\$923,487
Benefits	\$1,467,094
Administrative Contracts	\$213,500
Office Rent	\$249,753
Other Administrative Overhead	\$633,611
<b>TOTAL EXPENSES</b>	<b>\$6,058,138</b>
<b>NET SURPLUS (DEFICIT)</b>	<b>\$(148,722)</b>

## FY17 BLOCK GRANT

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 table shows the estimated funds allocated to the Block Grant for FY17.

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 proration over the last three years have impacted CHA's ability to fund capital projects.

<b>ESTIMATED BEGINNING CASH-4/1/2016</b>	<b>\$176,441</b>
<b>SOURCES</b>	
MTW Transfer	\$1,250,000
LIPH Transfers	\$250,000
Development fees from non-federal funds	\$3,800,956
<b>TOTAL SOURCES</b>	<b>\$5,300,956</b>
<b>TOTAL CASH</b>	<b>\$5,477,397</b>
<b>USES</b>	
<b>Operating Transfers</b>	
Transfers to MRVP	\$96,191
Transfers to Shelter+Care	\$57,251
P+D Admin Support	\$2,787,085
P+D RAD Working Capital	\$576,942
P+D Mixed Finance Working Capital	\$340,000
Transfers to Capital Plan	\$1,000,000
<b>SUBTOTAL</b>	<b>\$4,857,469</b>
<b>Block Grant Projects</b>	
PT Lab, including projects	\$425,781
<b>SUBTOTAL</b>	<b>\$425,781</b>
<b>TOTAL USES</b>	<b>\$5,283,250</b>
<b>NET CASH</b>	<b>\$194,147</b>

# ECONOMIC MOBILITY PROGRAMS FACT SHEETS

**FINANCIAL STABILITY + SAVINGS PLUS (FSS+)**

**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. Financial Goal Setting
2. Budgeting
3. Credit and Debt
4. Savings
5. Identifying Resources

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 receive 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

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 CHA Head of Household HCV holders.

**PARTNERS:** Compass Working Capital (CWC)

**MTW INVESTMENT:** Approximately \$56,000 per year.

**FOR MORE INFORMATION** Ann Lentell, Director of Programs  
Compass Working Capital  
617.790.0810  
alentell@compassworkingcapital.org

# 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 10<sup>th</sup> 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 \$1,000 upon participant's graduation and successful completion of the program. The maximum savings goal for each student, including the match, is \$2,000, although participants can save beyond the \$1,000 matched threshold.

**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.

**PARTNERS:** Midas Collaborative, Cambridge Savings Bank and the Jacobs Foundation.

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

**FOR MORE INFORMATION**    **Kam Maali, Deputy Director of Resident Services**  
Cambridge Housing Authority  
617.520.6350  
kmaali@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. 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 CHA voucher, the participant family will receive a limited extension (up to three months).

**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.

**FOR MORE INFORMATION** Tom Lorello  
Executive Director  
Heading Home, Inc.  
617.864.8140  
tlorello@headinghomeinc.org



# PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

## PROGRAM DESCRIPTION

This program provides CHA housing to individuals 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 family moves into a CHA housing unit that is leased to Transition House. Transition House works intensively with participants to help them 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. Thereafter, the participant is expected to assume the same responsibilities as other CHA residents and maintain tenancy in accordance with the CHA policies. 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 domestic abuse, in conjunction with case management and other support from Transition House.

**MTW AUTHORITY:** Fund community liaison position for first 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 (non-RAD housing units) per year, up to 10 total units.

**PARTNERS:** Transition House

**MTW INVESTMENT:** 10 vouchers allocated to serve 10 families and 2 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

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# EARLY CHILDHOOD AND YOUTH PROGRAMS FACT SHEETS

**BABY UNIVERSITY AND ALUMNI ASSOCIATION**

**BIG BROTHER BIG SISTER**

**DREAM MENTORING**

**JUST-A-START YOUTHBUILD**

**PATHWAYS TO FAMILY SUCCESS**

**THIS WAY AHEAD/GAP Inc**

**TUTORING PLUS, Inc**

**WORK FORCE YOUTH PROGRAM**

# 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. Upon graduation, participating families are encouraged to join an alumni network.

**ENROLLMENT TIMELINE:** The program typically starts in early winter and runs through early May.

**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 program recruitment targets families located in a different geographical area of the City of Cambridge. For example, in one year the program served 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** Michelle Godfrey, Coordinator  
City of Cambridge  
617.620.4877  
mgodfrey@cambridgema.gov

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

# BIG BROTHER BIG SISTER

## PROGRAM DESCRIPTION

Big Brother Big Sister program is long standing one-to-one mentoring program that seeks to develop relationships that have a direct and lasting impact on the lives of young people. The organization, located in downtown Boston, makes meaningful, monitored matches between trained adult volunteers and children, ages 7 through high school graduation, in communities across Massachusetts Bay. By helping young people achieve their full potential, the organization aims to contribute to the creation of healthier families, better schools, and stronger communities.

**PROGRAM GOAL:** To provide children who need additional positive adult role models with strong and enduring, professionally supported one-to-one relationships with caring, responsible adults that can change their lives for the better.

**PROGRAM STRUCTURE:** One-to-one mentoring is conducted in their community-based programs, but also provides the same in school or site-based programs as well as college campus-based programs. In the one-to-one model, adults and students work together to arrange a mutually beneficial visitation schedule that allows them to participate in a broad range of activities.

**WHO IS ELIGIBLE:** Youth, ages 7 through 18, living in CHA family housing or who are HCV holders living in Cambridge.

**APPLICATION TIMELINE:** Rolling enrollment.

**PROGRAM CAPACITY:** The program currently serves 104 students in Cambridge public housing and is expanding to include more matches.

**PARTNERS:** Multiple partners

**FOR MORE INFORMATION**    **Big Brothers Big Sisters of Massachusetts Bay**  
75 Federal Street, 8th Floor  
Boston, MA 02110  
617.542.9090  
info@bbbsmb.org

# DREAM MENTORING

## PROGRAM DESCRIPTION

DREAM, Inc. is a mentoring organization that pairs college students with youth from affordable housing neighborhoods to encourage the participant's growth. Founded in 1999, DREAM currently works with 13 colleges and 18 affordable housing neighborhoods throughout Vermont and Massachusetts. Central to the DREAM model is the concept of youth empowerment, with youth and mentors working together to create fun and rewarding activities that cultivate strong decision-making and leadership skills among participants. Spending one-on-one time with adults helps students model positive behavior and social interactions and develop their self-identity.

**PROGRAM GOAL:** To help low-income youth gain the network of support and learning that they need for long-term personal and professional success.

**PROGRAM STRUCTURE:** Participants in DREAM have access to a variety of experiences, including:

- Weekly one-on-one and group mentoring
- Summer activities in their communities
- Summer and winter programming through the organization's Adventure Programming initiatives (vary by location)
- Local and regional end-of-semester adventure trips

**WHO IS ELIGIBLE:** Low-income families, particularly parents with at least one child between the ages of 5 and 8 living in CHA family housing or who are HCV holders living in Cambridge.

**APPLICATION TIMELINE:** The program matches students to college-age mentors in September for fall start-up, but students can enroll at any time during the year provided there are mentors available. DREAM also offers an extensive summer enrichment program on-site in July and August.

**PROGRAM CAPACITY:** 20 mentoring matches.

**PARTNERS:** DREAM, Inc., Harvard University

**FOR MORE INFORMATION**    **Rei Champion, Program Director, Boston**  
DREAM, Inc.  
41 Dearborn Street  
Roxbury, MA 02119  
617.699.8408  
rei@dreamprogram.org

# JUST-A-START YOUTHBUILD

## PROGRAM DESCRIPTION

Just-A-Start (JAS) Youthbuild helps young adults develop their academic and leadership skills while contributing to the betterment of their local communities. JAS students contribute to the development and improvement of affordable housing while working towards a GED or high school diploma during the two-year program. Through academic, college-readiness, and career development support, the program helps transition students to college and long-term careers.

**PROGRAM GOAL:** To develop the skills and abilities of youth in order to maximize their opportunities for personal growth and productive citizenship, while involving them in community services in Chelsea, Cambridge and surrounding Metro-North communities.

**PROGRAM STRUCTURE:** A two-year program. JAS prepares students for a 2- or 4-year college, apprenticeships, post-secondary certificates, and job training. All students take courses in Science, Math, English Language Arts, and Social Studies, where they develop skills in critical thinking, problem-solving, reading comprehension, real-world math, and analytical, persuasive, and descriptive writing. Students can earn up to \$125/week in stipends. Students also commit to working on community service teams that develop and rehabilitate affordable housing developments in the city.

**WHO IS ELIGIBLE:** Young adults, ages 17 to 21, who want to earn their high school diploma or GED.

**APPLICATION TIMELINE:** The program typically starts in the fall of the academic year.

**PROGRAM CAPACITY:** A cohort of 25 to 30 students annually.

**PARTNERS:** Multiple partners

**FOR MORE INFORMATION** Gina Plata, Director of Education & Training Services  
Just-A-Start  
617.492.1460  
ginaplata@justastart.org

# PATHWAYS TO FAMILY SUCCESS

## PROGRAM DESCRIPTION

Pathways to Family Success is a holistic educational support program for CHA residents (public housing or Section 8) who have a child between the ages of 5 and 8. The program supports families through ongoing one-to-one case management, basic financial literacy, parenting workshops, and the Parents ROCK component (Reading on Computers with Kids), where parents spend time with their child reading and playing educational games on computers each Saturday morning as a means of promoting sound literacy practices. Adults can also take English classes at the Community Learning Center.

**PROGRAM GOAL:** Works with eligible families to help them reach their educational, childcare, and employment goals.

**PROGRAM STRUCTURE:** The program operates out of the Work Force Computer Lab at 119 Windsor Street. Weekly workshops and individualized case management as needed.

**WHO IS ELIGIBLE:** Low-income families, particularly parents with at least one child between the ages of 5 and 8 living in CHA family housing or who are HCV holders living in Cambridge.

**APPLICATION TIMELINE:** Semester-by-semester basis.

**PROGRAM CAPACITY:** 20 families.

**PARTNERS:** Cambridge Public Health Department

**FOR MORE INFORMATION** Beth McGinn, Program Coordinator  
Cambridge Public Health Department  
617.665.3827  
emcginn@challiance.org



# 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 CHA's TWA Program Coordinators.
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 Coordinators.

**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 and Janelle Carson, TWA Program Coordinators  
Cambridge Housing Authority  
617.499.7125  
trmccubbin@cambridge-housing.org  
jcarson@cambridge-housing.org

# TUTORING PLUS, INC.

## PROGRAM DESCRIPTION

An academic-year based tutoring program, Tutoring Plus, Inc. supports and encourages the academic, personal, and social growth of children and youth in Cambridge with the help of trained volunteers and community partners. The organization provides 1:1 tutoring for youth grades 4 through 12, and provides tutoring for teens through a partnership with CHA's Work Force program. Services are offered free of charge.

**PROGRAM GOAL:** To help students develop their academic skills and become stronger, more confident students in core subject areas.

**PROGRAM LOCATION AND STRUCTURE:** The Tutoring Plus program for grade and middle school students meets 5:30-7:00 PM, Mondays and Wednesdays at Fletcher-Maynard Academy, Tuesdays at Cambridgeport School, and Thursdays at King Open School. CHA residents may participate at these sites.

The High School One-on-One Tutoring program is for high school students in the Work Force who have expressed an interest in receiving help in one or more academic subjects. Students are matched with tutors based on academic needs. Tutoring pairs work together each week to strengthen the student's aptitude in specific academic subjects. The high school program is offered one evening a week (typically Tuesdays, 6:30 to 8:00) at three Work Force sites: Roosevelt Towers, Jefferson Park, and 119 Windsor St. Tutoring Plus' programs are carefully designed around five core values: Academic Success and Self-esteem; Mentoring; Multiculturalism; Collaboration; and Inclusiveness.

**WHO IS ELIGIBLE:** Youth in 4th through 8th grades that attend the above schools and high school Work Force students.

**APPLICATION TIMELINE:** Tutoring sessions are offered from October to January and from February to May.

**PROGRAM REQUIREMENTS:** Age-eligible students must be in school and be able to attend one of the above program sites on a weekly basis. The high school component is open only to Work Force students.

**PROGRAM CAPACITY:** 240 students. Openings based on availability of tutors.

**PARTNERS:** The City of Cambridge; Cambridge Public Schools; MIT, Lesley University, and other organizations

**FOR MORE INFORMATION** Kathryn Fenneman  
Tutoring Plus  
617.349.6588 x422  
info@tutoringplus.org

# WORK FORCE YOUTH PROGRAM

## PROGRAM DESCRIPTION

The Work Force is a five-year, comprehensive educational enrichment and work-readiness program for low-income teens, ages 13 to 18, who live in CHA subsidized housing. The program provides participants with sustained networks of learning and support over a developmentally significant five-year span: from the eighth grade through their senior year in high school. Since its inception in 1984, The Work Force has focused on building students' strengths to promote achievement in all the venues in which participants conduct their lives: at home, at school and at work. Participants attend weekly paid, life skill and career-readiness workshops, attend each site's homework center, have access to an on-site computer lab, and have the opportunity to be placed in paid exploratory jobs offered through a variety of city-based employers. Academic support is provided through a partnership with Tutoring Plus, homework centers, and use of computer labs at each program site.

**PROGRAM GOAL:** To foster the personal and professional growth of CHA teens by helping them gain the competencies they need – at home, school, and work – to create their own pathways to educational and economic success.

**PROGRAM LOCATIONS:** The program operates out of four sites total in Cambridge. Three sites are CHA's largest housing developments (Jefferson Park, 119 Windsor St. adjacent to Newtowne Ct/Washington Elms, and Roosevelt Towers). The fourth site is at Cambridge Rindge and Latin High School.

**WHO IS ELIGIBLE:** Students 13 to 14 years of age, who are enrolled in school, and who live in CHA family developments or HCV-subsidized housing.

**APPLICATION TIMELINE:** Fall recruitment period for new 8<sup>th</sup> grade participants runs from late August through late September. The program operates on an academic-year schedule, with fall and spring semesters. Program classes start in late September and end in late January. After a four-week "interim cycle" that offers specialized activities, the full program begins again in late February, and runs through mid-June.

**PROGRAM CAPACITY:** 200 students total. Each site hosts approximately 50 (10 students per class level, 8<sup>th</sup> through 12<sup>th</sup> grades, at each site).

**MTW INVESTMENT:** Approximately \$178,000.

**PARTNERS:** Cambridge Public Schools (CPS), Tutoring Plus and Boston College PULSE Program

**FOR MORE INFORMATION** Kam Maali, Deputy Director of Resident Services  
Cambridge Housing Authority  
617.520.6350  
kmaali@cambridge-housing.org

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# ADULT PROGRAMS FACT SHEETS

**BRIDGE-TO-COLLEGE PROGRAM**

**CAMBRIDGE EMPLOYMENT PROGRAM**

**JEFFERSON PARK GATEWAYS LEARNING PROGRAM**

**JUST-A-START BIOMEDICAL CAREERS PROGRAM**

# BRIDGE-TO-COLLEGE PROGRAM

## PROGRAM DESCRIPTION

The Bridge Program at the Community Learning Center prepares adult students for entry into college-level courses at community and four-year colleges. Classes in writing, computers, math, and study skills are offered three nights a week in Cambridge. In addition, the program provides information on colleges, tours of area colleges, and help with applications for college and financial aid.

Adults with a GED or high school diploma are eligible for this free program of academic preparation, financial aid counseling, and test readiness. After initial intake and assessment, students are accepted to Bridge based on their skill levels, city of residence, and other criteria.

**PROGRAM GOAL:** To prepare adults for entry into two- or four-year colleges and long-term post-secondary success.

**PROGRAM STRUCTURE:** Classes on Mondays, Tuesdays, and Thursdays from 6:15 pm to 9:15 pm.

**WHO IS ELIGIBLE:** Low-income families, particularly CHA residents living in public housing developments or who are HCV holders living in Cambridge.

**APPLICATION TIMELINE:** Classes follow the academic calendar and start in late September and run through May of the subsequent year.

**PROGRAM CAPACITY:** Seven (7) slots annually for eligible CHA adult residents

**PARTNERS:** The City of Cambridge - Community Learning Center

**FOR MORE INFORMATION** Pat Murphy, Bridge Coordinator  
Community Learning Center  
617.349.6365  
pmurphy@cambridgema.gov

# CAMBRIDGE EMPLOYMENT PROGRAM

## PROGRAM DESCRIPTION

The Cambridge Employment Program (CEP) provides free employment assistance to Cambridge residents. Staff provide individualized career counseling and job search assistance, including help with resumes and cover letters, identifying job leads, researching employers, and using the Internet for job search. The program's job developers then work with job-ready clients to match them with open positions.

CEP provides on-site access for program clients to use. The resource room includes a fax and telephone, access to job listings, and a range of printed materials. Approximately one-third of the program's clientele are CHA residents through a contracted arrangement. CHA subsidizes one full staff position in the program to work specifically with CHA residents.

**PROGRAM GOAL:** To help adult CHA residents find jobs through career counseling and employment assistance.

**PROGRAM STRUCTURE:** CEP staff work with clients on a one-to-one basis.

**WHO IS ELIGIBLE:** Adults living in CHA public housing or who are HCV holders living in Cambridge.

**APPLICATION TIMELINE:** Rolling admission

**PROGRAM CAPACITY:** 95 CHA residents annually

**PARTNERS:** The City of Cambridge - Department of Human Services and Office of Workforce Development

**FOR MORE INFORMATION** Susan Mintz, Director  
Office of Workforce Development  
Department of Human Services  
617.349.6200  
smintz@cambridgema.gov

# JEFFERSON PARK GATEWAYS LEARNING PROGRAM

## PROGRAM DESCRIPTION

The Jefferson Park Gateways Learning Program helps low-income adults to improve their English for Speakers of Other Languages (ESOL) skills and to gain confidence in their abilities. The program also utilizes the Jefferson Park computer lab to help participants enhance their computer skills and develop basic life skills.

**PROGRAM GOAL:** To help participants sharpen their English skills in support of basic life skills development.

**PROGRAM STRUCTURE:** Adults participate in learning groups of 10 to 15 individuals, twice a week. Participants develop educational, career, and life plans, and take introductory and intermediate computer instruction to aid college- and career-readiness.

**WHO IS ELIGIBLE:** Low-income families, particularly adults living in CHA family housing or who are HCV holders living in Cambridge.

**APPLICATION TIMELINE:** Based on an academic year with two semesters. Summer and early fall enrollment for the Fall semester. Late winter enrollment for the Spring semester.

**PROGRAM CAPACITY:** Approximately 100 students annually

**PARTNERS:** The City of Cambridge - Community Learning Center

**FOR MORE INFORMATION** John Galli, Program Director  
Community Learning Center  
617.349.6363  
jgalli@cambridgema.gov



# JUST-A-START BIOMEDICAL CAREERS PROGRAM

## PROGRAM DESCRIPTION

The Just-A-Start (JAS) Biomedical Careers Program provides comprehensive biotechnology skills training to adults who do not have access to higher educational programs due to financial constraints. The academic-year program produces well-trained entry-level technicians and lab support members for the biotechnical, research, and medical industries.

**PROGRAM GOAL:** To prepare adult students for entry-level positions in the biotech, research, and medical industries. Over the past several years the program achieved a 95% graduation rate and a 75% job placement rate.

**PROGRAM STRUCTURE:** The full-time program provides hands-on training shaped and guided by industry experts, and a strong academic foundation in the sciences. In the academic-year, students earn 19 college credits at Bunker Hill Community College. The program offers coursework in Organic and Inorganic Chemistry, Biochemistry, Biology, Biotechnology Lab Sciences, and Medical Terminology.

**WHO IS ELIGIBLE:** Adults 18 years of age and older.

**APPLICATION TIMELINE:** Summer

**PROGRAM CAPACITY:** 25 enrollees per class

**PARTNERS:** Just-A-Start, City of Cambridge, Bunker Hill Community College

**FOR MORE INFORMATION**    Jennifer O'Donnell, Program Director  
Just-A-Start  
jenniferodonnell@justastart.org  
617.242.0562

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# ELDER PROGRAMS FACT SHEETS

**SERVICE COORDINATION PROGRAM (ELDER SERVICES)**

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

# 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 the community.

**WHO IS ELIGIBLE:** All residents living in CHA Elderly/Disabled housing. Any senior and disabled persons residing in 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 team.

**PROGRAM CAPACITY:** Inclusive of any eligible and interested CHA resident.

**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, L.B. Johnson and J.F. Kennedy Apartments.

**WHO IS ELIGIBLE:** 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:** 61 participants total

- 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

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

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# CAMBRIDGE HOUSING AUTHORITY **MOVING TO WORK**

ANNUAL PLAN 2017 (FY ADJUSTED)

April 1, 2016 - December 31, 2017

HUD REQUIREMENTS



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# INTRODUCTION

## OVERVIEW OF MTW GOALS AND OBJECTIVES

### SELF-SUFFICIENCY

#### SHORT-TERM AND LONG-TERM

Financial Stability + Savings Plus (FSS+) Program: We plan to have the pilot expansion fully in place in FY17. Please see **Attachment A** for more information

### HOUSING CHOICE

#### SHORT-TERM AND LONG-TERM

##### Preservation of Expiring Use Units

CHA has experienced substantial increased activity in this program for the last two years and anticipates that the momentum will only continue into FY17. The demand for this activity may necessitate additional staff.

##### Preservation and Expansion of Affordable Hard Units in Cambridge

- Jefferson Park State: Construction of 104 new replacement units using MTW project-based vouchers.
- RAD Phase I: The last major renovation will occur at Manning Apartments, financial closing scheduled for February 16, 2016.  
  
RAD Phase II: Financial structuring of improvements, needs assessments, and procurement for services anticipated in the fiscal year and beyond.
- Millers River Apartments. Planning and financial structuring of capital needs totaling \$77 million will occur.

### COST EFFECTIVENESS

#### SHORT-TERM AND LONG-TERM

CHA will adjust and modify MTW activities and policies around cost effectiveness to accommodate RAD conversion and Formerly Public Housing (FPH).

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# 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

\*Select population type from: Elderly, Disabled, General, Elderly/Disabled, Other

\*\*Description of other population type served (ie Veteran, Supportive Housing)

### 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
<b>MA003000307/MA003307</b>	<b>648</b>	RAD conversion
Various Sites		
175 Richdale #1	1	
Corcoran Park	153	
Daniel F. Burns	198	
Garfield Street	8	
Columbus Street	3	
13 Seavgrave #1	1	
Jefferson Park Federal	175	
Weaver Apartments	20	
121 Jackson Street	10	
21 Valentine Street	6	
Whittemore Ave	2	
Leonard J. Russell Apts	51	
Linnaean Street	20	

<b>MA003000303/MA003303</b>	<b>208</b>	<b>RAD conversion</b>
<b>Putnam Gardens</b>		
245 Washington Street #1	1	
River Howard	32	
4 Centre Street #5	1	
Harry S. Truman Apts	59	
Willow Street Homes	14	
226 Norfolk Street	3	
15-C Roberts Road	1	
St. Paul's	20	
116 Norfolk Street	37	
Cambridgeport Commons	10	
15 Inman Street	4	
88 Hancoks Street #3, #7	2	
118 Trowbridge #1 and #2	2	
2353 Mass Ave #25, #33, #35, #53	4	
244 Hampshire St. #1	1	
87 Amory St. #3	1	
41 Concord Ave. #1	1	
14 Ware St. #34	1	
6-8 Fairmont St.	10	
12-18 Hingham St.	4	
<b>MA003000342/MA003342</b>	<b>124</b>	
<b>Roosevelt Towers Low-Rise</b>		
<b>Total Number of Units to be Removed</b>	<b>980</b>	<b>RAD Conversion</b>

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
None	0	No existing tenant-based vouchers are proposed for project-basing.
Anticipated Total New Vouchers to be Project-Based**	0	Anticipated Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year***
		2,160
		Anticipated Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year
		2,160



\*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.

\*\*This number does not include anticipated expiring use preservation units because they are newly issued tenant-protection vouchers, apart from CHA's existing tenant-based voucher program and reported as TPV in VMS.

\*\*\*This number includes all existing project-based vouchers + expiring use preservation units + Temple Place + anticipated total new vouchers to be project-based.

#### Other Changes to the Housing Stock Anticipated During the Fiscal Year

Units will be held off line at Putnam Gardens, Newtowne Court, 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 will use vacant units within these buildings as well as vacant units at other CHA and affiliated sites for relocation of families during the intensive construction period.

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

<b>Construction</b>		
Temple Revitalization	\$25,000	Final payment related to the new construction of a five-story, 40-unit apartment building (25 two-bedroom and 15 one-bedroom units of deeply affordable housing). Construction was completed in December 2015 with final punch list work occurring in early 2016.
JP Revitalization	\$32,115,834	Reconstruction of a formerly state-assisted public housing development. After demolishing the four obsolete buildings, construction of the new buildings started in November 2015 with a projected completion date of November 2017. In addition to reconnecting the site to the neighborhood with the introduction of a new roadway, the revitalization includes construction of 104 deeply affordable family housing units.
Manning Revitalization (RAD)	\$23,473,125	\$60 million construction project with significant upgrades to its façade, core systems, apartment interiors, and common spaces. Improvements include: new curtain wall and exterior cladding, upgrade of the heating and ventilation systems, replacement of the waste and water piping systems and upgrade of electrical wiring elements, new kitchens and bathrooms, expanded and significant reconfigured community space, and a redesign of the building entry and adjacent plaza. Six new units of housing will also be added.
Newtowne Court Revitalization (RAD)	\$17,225,130	\$45 million in improvements include the phased construction of interior apartment upgrades along with complete building system upgrades to the heating system, fire alarm and sprinkler systems as well as masonry restoration, landscaping, civil infrastructure, and other site work improvements across the development.
Washington Elms Revitalization (RAD)	\$15,957,468	\$25 million in improvements include masonry restoration and waterproof coating application, complete replacement of the boiler plants, redesign of the shared courtyard including new trash handling area, new exterior stairs and entry roof canopies, and other civil infrastructure and site improvements across the development. Interior work is limited to new ventilation and fixture upgrades, and installation of a new addressable fire alarm system.
Putnam Gardens Revitalization (RAD)	\$5,786,087	\$23 million in improvements include phased construction of interior and system upgrades, installation of a new trash collection system, full building system upgrades to the heating system, fire alarm and sprinkler systems, masonry restoration and roof repairs.
Woodrow Wilson Court Revitalization (RAD)	\$50,000	Selective modernization work carried over from FY16. Scope includes the construction of a new trash room, the decommissioning of existing trash equipment and trash chutes, the installation of a new fire alarm system, select exterior envelope repair, and the replacement of the boiler plant and the domestic water and sanitary piping.

JFK Modernization (RAD)	\$700,000	Boiler replacement and ventilation improvements at the 69-unit building. Project will use reserve replacement funding anticipated as part of the project's RAD conversion along with an energy efficiency grant provided by the utilities.
Millers River Revitalization (Dispo)	\$0	In the pre-development phase of a complete renovation. The property has been approved by HUD for disposition, having met the mandated standard for obsolescence, and will be converted to PBV using tenant protection vouchers as the first phase of its planned revitalization program. The work will mirror the extensive all building system and interior finishes work currently underway at Manning Apartments. Construction is anticipated to begin in 2018.
RAD Phase 2 - Various	\$1,000,000	CHA anticipates spending funds on the architectural and engineering work associated with the RAD Phase 2 conversions and the required work resulting from those planned conversions. The exact scope will be determined after a thorough existing conditions study and completion of a RAD Physical Conditions Assessment. It is possible that some RAD sites will involve minimal or no work needed that the RAD conversion and resultant upgrade will occur in FY17.
Selective Modernization - Various Sites	\$250,000	The CHA utilizes this line item to fund unanticipated capital expenditures specific to a building component or system that arises during the FY. Examples of past work funded in this line item include elevator replacement, underground site utility improvements, and building envelope restoration.
HVAC Improvements at 119 Windsor St.	\$450,000	Boiler replacement and ventilation improvements.
Retiring Construction Loans	\$5,160,000	Construction loans at Temple and Woodrow Wilson Court will be paid down to their permanent loan amounts during FY17.
<b>Construction Total by Development</b>	<b>\$102,192,645</b>	

## 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 <sup>CHA Note 1</sup>	1,491	17,892
Federal MTW Voucher (HCV) Units to be Utilized <sup>CHA Note 2</sup>	3,290	39,480
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** <sup>CHA Note 3</sup>	139	1,668
<b>Total Households Projected to be Served</b>	<b>4,920</b>	<b>59,040</b>

\* 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: Number is based on households served (not unit count) and include RAD Phase I households that will be impacted by the RAD conversion. The FY17 count includes units slated for Phase I RAD conversion (Manning) and Millers River.

CHA Note 2: The voucher count includes anticipated MTW tenant-based and project-based vouchers leased up by households. Source: Manager's Report in Elite on 10/23/2015.

CHA Note 3: The voucher count includes 8 MRVP that are supplemented by MTW funds under MTW Activity HC.2001.01 - Use MTW Resources to Augment State MRVP Leasing Program, 111 sponsor-based hard-to-house vouchers under HC.2008.03 Sponsor-based Voucher program and 20 vouchers used for HC.2008.03A Pathways to Permanent Housing - Heading Home.

## 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

PUBLIC HOUSING

#### Description of Anticipated Leasing Issues and Possible Solutions

Vacant units are being held at select sites to accommodate relocation of residents during RAD conversion.

## 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) as of 10/23/2015	SITE-BASED	4,797	CLOSED	NO
ELDERLY/DISABLED PUBLIC HOUSING (INCLUDES MTW AND NON-MTW UNITS) as of 10/23/2015	SITE-BASED	2,293	CLOSED AS OF 1/1/2015	NO
HCV PROGRAM (ALL MTW AND NON-MTW VOUCHERS THAT ARE NOT SROs) as of 10/23/2015	COMMUNITY-WIDE	0	CLOSED	POSSIBLE
HCV PROGRAM (MTW AND NON-MTW SROs ONLY) as of 10/23/2014	COMMUNITY-WIDE	2,094	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.

All Public Housing waiting lists will remain closed as a result of RAD conversion.

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.

CHA remains committed to adopting owner-managed site-based waiting lists (SBWL), also referred to as Project-based waiting lists. The lists will be created based on the owner of the building. An owner may own several project-based building. Approximately six (6) project-based waiting lists are anticipated.

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# PROPOSED MOVING TO WORK ACTIVITIES

No MTW activities are being proposed for this Plan.

# APPROVED MOVING TO WORK ACTIVITIES INDEX GUIDE

## 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. This is difficult to achieve in Cambridge. As noted on **page A11**, the income security for a family of four in Cambridge is \$108,800 or more per year.

## 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 Cambridge private market through the HCV program has its challenges. As such, CHA has adopted policies that provide more choices primarily to voucher holders, although, some policies, such as the MTW transfer, allow for movement across traditional program boundaries that increase choice.

## 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).

## HUD Metrics Definition

The metrics tables in the following pages are HUD requirements and Baseline and Benchmark values are populated according to HUD-defined Units of Measurement.

Baseline for HUD's purposes, is defined as Unit of Measurement "prior to implementation of the activity." It is the performance level that was being achieved prior to the implementation of the MTW activity.

Benchmark for HUD's purposes, is defined as the Unit of Measurement value that the CHA expects to accomplish/attain during the fiscal year. It is the projected outcome of the MTW activity. Importantly, they are annual benchmarks and may be modified year to year, according to any anticipated changes in the activity.

# 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	Rent 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.2006.01	Rent Simplification Program (RSP)/HCV

## 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)
CE.2008.05	Implement New Inspection Protocol



# APPROVED MOVING TO WORK ACTIVITIES

## IMPLEMENTED ACTIVITIES

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

#### DESCRIPTION

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 voucher 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.

#### ACTIVITY STATUS

CHA and Compass have plans to expand the program into RAD and have developed a pilot program that would feature new automatic savings and enrollment features in two CHA RAD Phase II sites. One site would receive full FSS+ services complete with financial coaching complementing an escrow account while another site would accrue only escrow and receive no financial coaching. The Pilot launch is anticipated in calendar year 2016. One working group meeting with resident groups was held in September 2015. CHA remains committed to holding another working group meeting during a public comment period in advance of pilot launch.

#### ANTICIPATED CHANGES

A three-year FSS+ pilot will be underway at two CHA housing sites. The pilot is called Rent-to-Save and is based on the FSS+ design with some modifications (all households are automatically enrolled; all households begin accruing 1% of tenant rent charged in a Financial Goals (escrow) account in addition to the savings formula in the HCV program; one CHA site will be provided both Financial Goals accounts and financial coaching by Compass while the other site will have access to Financial Goals accounts only).

#### 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 to families with children by providing financial education that lays a foundation for self-sufficiency.

## CHANGES TO BENCHMARKS, BASELINE, METRICS

Benchmark values, where applicable, have been adjusted based on information provided by Compass on October 30, 2015 and FY15 Report outcomes.

### SS.2013.01 FINANCIAL STABILITY AND SAVINGS PLUS (FSS+)/HCV

<b>SS #1: Increase in Household Income</b>				
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 one year and experienced an increase in earnings: \$33,000		
<b>SS #2: Increase in Household Savings</b>				
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 one year and established an escrow account: \$1,700		
<b>SS #5: Households Assisted by Services that Increase Self Sufficiency</b>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self sufficiency (increase).	0	251		
<b>SS #6: Reducing Per Unit Subsidy Costs for Participating Households</b>				
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).	Avg HAP at FSS+ enrollment for participants that have been in the program for at least one year: \$1008	Participants that have been in the program for at least one year: 128  Avg HAP of participants that have been in the program for at least one year: \$988		
<b>SS #7: Increase in Agency Rental Revenue</b>				
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	\$89,000		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.2013.01 FINANCIAL STABILITY AND SAVINGS PLUS (FSS+)/HCV**

<b>SS #8: Households Transitioned to Self Sufficiency</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households transitioned to self sufficiency (increase).	0	Number of Households that have <b>experienced end in subsidy</b> during the FY: 0		
<b>CHA: Increase in Credit Score</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Percent who increase credit score for participants who have been in the program for one year.	0	70		
Average increase in credit score for participants who have been in the program for at least one year and experienced an increase (in points).	0	45		
<b>CHA: Decrease or Maintain Zero Collection Debt</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Percent who decrease or maintain zero collection debt.	Percent of participants who had been in the program for the entire year during the first full year of implementation (60 participants) and had zero collection debt at intake: 45	Percent of participants who had been in the program for an entire year and had a decrease or zero collection debt: 45		
<b>CHA: Increase in Household Income (Median)</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Median earned income of households affected by this policy in dollars (increase). For those who have been in the program for at least one year and experienced an increase in earnings.	\$20,800	\$33,000		
Change in median earned income.	0	\$600		
Percent who increase annual earned income for participants who have been in the program for at least one year.	0	50		
<b>CHA: Households Transitioned to Self-Sufficiency</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households transitioned to self sufficiency (increase).  Reduction in Subsidy (RIS)	0	Number of Households that have been in the program for <b>at least one year and experienced a reduction in subsidy</b> 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 CHA's first expiring-use property outside of Cambridge.

PROJECT	CITY	HOUSING TYPE	UNITS ON LINE	FISCAL YEAR	UNITS PRESERVED	FISCAL YEAR TOTALS
1221 Cambridge Street	Cambridge	Family	Jun 2011	FY12	116	214
411 Franklin Street	Cambridge	Elderly/Disabled	Mar 2012		98	
Bishop Allen	Cambridge	Family	Apr 2012	FY13	29	29
Harwell Homes	Cambridge	Family	May 2013	FY 14	14	146
Smith House	Roxbury	Elderly/Disabled	Jan 2014		132	
402 Rindge	Cambridge	Family	Jun 2014	FY15	110	535
St. Stephens	Lynn	Elderly/Disabled	Jan 2015		130	
Louis Barrett	Lynn	Elderly/Disabled	Feb 2015		145	
Brookside Terrace	Southbridge	Family	Mar 2015		150	
Cleaves Court	Boston	Family	May 2015	FY16	36	492
Chauncy House	Boston	Family	Jun 2015		53	
Madison Park	Boston	Family	Jul 2015		120	
Briston Arms	Cambridge	Family	Jul 2015		50	
Mass Pike	Boston	Family	Oct 2015		157	
808 Memorial Drive	Cambridge	Family	Nov 2015		76	
Coes Pond (250 units)	Worcester	Elderly/Disabled	Pending	FY16		
Future units						
<b>TOTAL</b>					<b>1,416</b>	

### ACTIVITY STATUS

Since implementation of this activity, 1,416 units have been preserved. CHA anticipates 500 new units to be completed in FY17.

### ANTICIPATED CHANGES

None.

### 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

Benchmarks and outcome numbers include units in aggregate.

#### HC.2011.02 EXPIRING USE PRESERVATION PROGRAM

<i>HC #2: Units of Housing Preserved</i>				
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: 1,925  Units to be preserved before start of FY: 250  Units already preserved: 1,416  <b>Units Planned in the FY: 250</b>		

### 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/RAD units. 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.

CHA's two most recent partners, Youth on Fire and Somerville Homeless Coalition reflect the increasing needs of the homeless population.

Youth on Fire is a program of the AIDS Action Committee of Massachusetts and serves as a drop-in center for homeless and street-involved youth, ages 14-24, in Harvard Square (Cambridge, MA). At the time of this writing, CHA is providing 15 beds at the center and anticipates providing up to 21 beds in FY17.

Somerville Homeless Coalition provides homeless and near homeless families and individuals with supportive services and housing solutions. CHA is providing vouchers up to 120% FMR to support 12 units of housing, seven (7) one-bedroom units and five (5) two-bedroom units.

Currently, CHA works with twelve (12) 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	11
Specialized Housing, Inc.	2
Vinfen	1
The Home for Little Wanderers	3
Aids Action	15
Youth on Fire	15
Somerville Homeless Coalition	11
<b>TOTAL</b>	<b>111</b>

#### 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 the provision of hard units in public housing, support for a shelter, 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.

#### **ACTIVITY STATUS**

In the first year of The Pathways to Permanent Housing - Transition House, the Liaison provided services to over 80 individuals and families. In 2015 a second direct service position was added, with funding from CHA and the City of Cambridge, to work closely with the Cambridge, Arlington, Belmont High Risk Team (CABHRT) and has allowed the program to better support the need for safety planning, court accompaniment, housing advocacy and community training on domestic violence. Transition House also secured funding from Massachusetts Office of Victim Assistance (MOVA) to add a third position, a licensed social worker who is offering long term support, individual counseling and support groups for domestic violence survivors. This team of three advocates is also offering technical support and training on domestic violence to CHA staff and community partners. The expanded partnership has been renamed Cambridge Community Support Partnership and was only made possible by building upon and leveraging CHA's initial investment of a dedicated Community Liaison for three years.

#### **ANTICIPATED CHANGES**

None.

#### **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**

With the addition of Youth on Fire and the Somerville Homeless Coalition partnerships, we anticipate at least an additional 27 households to be served.

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

<b>HC #5: Increase in Resident Mobility</b>				
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: 96 Transition House households: 2 Heading Home households: 20 <b>Total Households: 118</b>		
<b>HC #7: Households Assisted by Services that Increase Housing Choice</b>				
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: 96 Transition House households: 2 Heading Home households: 20 <b>Total Households: 118</b>		
<b>SS #5: Households Assisted by Services that Increase Self Sufficiency</b>				
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: 96 Transition House households: 2 Heading Home households: 20 <b>Total Households: 118</b>		



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

<b>SS #8: Households Transitioned to Self Sufficiency</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
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 using the sponsor-based program to stabilize hard-to-house families.
<b>CE #4: Increase in Resources Leveraged</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Amount of funds leveraged in dollars (increase).	0	\$1,617,489		HUD is requiring the use of this metric.
<b>CHA HC: Number of Households Served Per Voucher</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households served per voucher. (Hard to House Program only)	1 household	1.9 households		

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

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 expended \$52,224 in FY15 due to the increased payment standards for voucher holders renting in Cambridge.

**ACTIVITY STATUS**

Active.

**ANTICIPATED CHANGES**

None.

**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

We anticipate more MTW funds will be needed to keep up with the Cambridge housing market.

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

<b>HC #4: Displacement Prevention</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
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		
<b>CE #4: Increase in Resources Leveraged</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Amount of funds leveraged in dollars (increase)	0	Amount of MTW funds spent: \$52,224  Total households served: 8  <b>MRVP subsidy amount:</b> \$48,936		

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

### DESCRIPTION

This initiative focuses on increasing the supply of hard units in CHA's public housing portfolio through an increase in the number of project-based vouchers. This activity furthers housing choice in Cambridge for low-income households. Over the course of CHA's participation in MTW, 399 hard units have been acquired or built using \$97.7 million (\$18.6 million in MTW funds and \$79.1 million in non-MTW funds). An additional 40 units at Temple Place in Central Square was completed in FY16.

New development is sporadic and difficult to benchmark on an annual basis. For this reason, this activity is dependent on market conditions, availability of housing choice vouchers for deep subsidy, and available development opportunities in any given year. Benchmarks and Outcomes are set on an aggregate basis

### ACTIVITY STATUS

Construction associated with the RAD conversion at Manning Apartments began at the end of FY16 and when completed in FY18 will result in 6 additional affordable units.

### ANTICIPATED CHANGES

None.

### 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

There were 399 units completed to date in the FY15 Plan benchmark. After additional review, CHA has determined that 398 units have been completed to date.

### HC.2004.04 EXPAND SUPPLY OF PERMANENTLY AFFORDABLE HARD UNITS OF HOUSING

<i>HC #1: Additional Units of Housing Made Available</i>				
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: 398  Units to be completed prior to FY start: 40  Anticipated in FY: 0  <b>Total units: 438</b>		

## 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 (3) 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 twenty-four (24) transfers in a fiscal year.

The following number of transfers have occurred in the last five (5) years:

FISCAL YEAR	HCV to PH	PH to HCV
2015**	0	0
2014	1	3
2013*	3	6
2012*	2	8
2011*	1	4
2010*	3	9

\*Includes reasonable accommodation transfers

\*\*Includes transfers to-date.

### ACTIVITY STATUS

Active.

### ANTICIPATED CHANGES

With the conversion to RAD, where applicable, this activity will be adjusted to align with RAD units.

### 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

No transfers are anticipated while CHA's portfolio is undergoing RAD conversion. Some residents may accept vouchers as part of relocation, which is outside the realm of this activity.

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

<i>HC #5: Increase in Resident Mobility</i>				
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	0		

## HOUSING CHOICE VOUCHER (HCV) PROGRAM ADMINISTRATIVE PLAN<sup>1</sup>

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

### 1. INCREASE HOUSING CHOICE FOR LOW INCOME FAMILIES:

- Create MTW Transfer Category in Admin Plan and ACOP - HC.2008.02
- Rent Reasonableness Policy & 120% Exception Rents - HC.2002.01
- Implement Local Project-Based Assistance Leasing Program - HC.2001.02
- Allow 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.

<sup>1</sup> 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.

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

### **DESCRIPTION**

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.

At the time of this writing, CHA is proposing to increase the payment standard for studios by \$128 because the Fair Market Rent decreased for studios and CHA would like to maintain the same payment standard to remain competitive. In addition, the payment standard for other bedroom sizes increased to 125%. These proposed changes were presented to the Board in October 2015. CHA approved payment standards for multiple year leases in Cambridge in order to maintain affordable housing in Cambridge.

### **ACTIVITY STATUS**

Active.

### **ANTICIPATED CHANGES**

None.

### **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**

None.

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

<b>HC #4: Displacement Prevention</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
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: 98		

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

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. Outcome numbers include units set on an aggregate basis.

Program revisions which took effect in FY14 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 time frame for requesting mobile vouchers, from one year to two years.

The following are discrete flexibilities utilized under this activity

<b>Sections of 24 CFR 983 Waived Through MTW Authority</b>		
<b>24 CFR</b>	<b>Citation</b>	<b>Description</b>
Part 983, Subpart A	.6	Maximum Amount of PBV Assistance
Part 983, Subpart B	.51	Selection of PBV Owner Proposals
Part 983, Subpart B	.56	Cap on Number of PBV Units in Each Building
Part 983, Subpart D	.152	Purpose and Content of the Agreement to Enter into HAP Contract
Part 983, Subpart E	.202	Purpose of HAP Contract
Part 983, Subpart E	.206	HAP Contract Amendments (To Add or Subtract Contract Units)
Part 983, Subpart F	.258	Security Deposit: Amounts Owed by Tenant
Part 983, Subpart F	.261	When Occupancy May Exceed 25 Percent Cap on the Number of PBV Units in Each Building
Part 983, Subpart G	.301	Determining the Rent to Owner

**ACTIVITY STATUS**

CHA continues to work towards adopting 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.

With the conversion to RAD, where applicable, this activity will be adjusted to align with RAD units. At RAD sites and Formerly Public Housing (FPH) project-based voucher sites (Jefferson Park State and Millers River), CHA will permit residents whose income increases after admission to remain participants even in instances where no HAP is paid. At the time of this writing Millers River is undergoing HUD disposition and will become a project-based site with 100% tenant protection vouchers.

#### ANTICIPATED CHANGES

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 project-based (PB) SBWLs before opening the SBWL to new applicants.

#### 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

#### CHANGES TO BENCHMARKS, BASELINE, METRICS

None

#### HC.2001.02 IMPLEMENT LOCAL PROJECT-BASED ASSISTANCE LEASING PROGRAM

<b>HC #1: Additional Units of Housing Made Available</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
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 units to date: 823  Anticipated new units: 0		
<b>HC #2: Units of Housing Preserved</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	0		
<b>CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
PBAs as percent of total MTW vouchers	26%	70%		

## HC.2000.03 - ALLOW 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 FY14 no households paid more than 40% at move-in. FY15 thirty-seven (37) households paid over 40% of their income for rent at move-in.

### ACTIVITY STATUS

Active.

### ANTICIPATED CHANGES

None.

### 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

None.

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

<i>HC #5: Increase in Resident Mobility</i>				
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	37		

## HC.2000.02 - IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

### DESCRIPTION

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 that the new tenant is a CHA voucher holder.

In FY15, landlords sought payment for thirty-seven (37) units that totaled \$32,171.

#### ACTIVITY STATUS

Active.

#### ANTICIPATED CHANGES

None.

#### 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

Benchmark adjusted to be more in line with FY15 outcomes.

#### HC.2000.02 IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

<i>HC #2: Units of Housing Preserved</i>				
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	37		

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

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

##### DESCRIPTION

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 forty-eight (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 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 twelve (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(are) part of the household. The subsidy reduction is effective on the first (1st) 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 (12) 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 (1st) 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.

#### **ACTIVITY STATUS**

With the conversion to RAD, no additional MTW waivers are requested or changes proposed.

#### **ANTICIPATED CHANGES**

None.

#### **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 (3) 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

## CHANGES TO BENCHMARKS, BASELINE, METRICS

Benchmarks adjusted to be more in line with FY15 outcomes.

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

<b>CE #1: Agency Cost Savings</b>				
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  <b>Total cost: \$115,415</b>	Recertifications performed in FY15: 1,380 + 535 expiring use units.  Interims Performed in FY15: 627  Recertification Time: 1.25 hours  Interim Time: .75 hours  Hourly cost of recertification specialist: \$41.02  <b>Total cost: \$90,508</b>		
<b>CE #2: Staff Time Savings</b>				
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  <b>Total time: 3,425 hours</b>	2,200 hours		
<b>CE #3: Decrease in Error Rate of Task Execution</b>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease)	<b>Rent determination errors from a quality control audit in December 2013:</b> 30%	21%		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.2006.01 RENT SIMPLIFICATION PROGRAM (RSP)/HCV**

<b>CE #5: Increase in Agency Rental Revenue</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Rental revenue in dollars (increase)	Annual aggregate amount of rent that we assume HCV holders paid to their landlords/ private property owners in FY13 based on March 31, 2013 snapshot data: \$9,189,084	\$9,855,757		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.
<b>CHA Metric: Average Household Income</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average earned income of households affected by this policy in dollars.	\$22,072	\$23,592		
<b>CHA Metric: Median Household Income</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Median earned income of households affected by this policy in dollars.	\$20,138	\$21,592		

## PUBLIC HOUSING (PH) PROGRAM ADMISSIONS & CONTINUED OCCUPANCY POLICIES<sup>2</sup> (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 objectives:

1. Increase housing choice for low-income families.
  - Create MTW Transfer Category in Admin Plan and ACOP - HC.2008.02 (See **page B27**)
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

<sup>2</sup> 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.

(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**

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, 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.

**ACTIVITY STATUS**

CHA ceiling rents have been realigned with the RAD conversion and adopted in CHA's Admin Plan Part II. The rents will be implemented over at least a three (3) year period, and outside the scope for this MTW activity.

**ANTICIPATED CHANGES**

None.

**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**

Benchmarks, where applicable, were adjusted to be more in line with FY15 outcomes.

**CE.2009.01 IMPLEMENT CEILING RENTS/PUBLIC HOUSING**

<b>CE #1: Agency Cost Savings</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	Hourly cost of staff that sets annual ceiling rent: \$66  <b>Cost of task:</b> \$1,584	Hourly cost of staff that sets annual ceiling rent: \$66  <b>Cost of task:</b> \$0		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.

**CE.2009.01 IMPLEMENT CEILING RENTS/PUBLIC HOUSING**

<b>CE #2: Staff Time Savings</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease)	24	0		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.
<b>CE #5: Increase in Agency Rental Revenue</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Rental revenue in dollars (increase)	Ceiling rent revenue collected in FY14: 1,926,858	Ceiling rent revenue to be collected in the FY: 2,209,671		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. 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 (12) month period. After twelve (12) months at the \$50 minimum rent, households are charged the rate of the second (2nd) tier of the rent schedule if there is no change in income. A utility allowance may be applied to the minimum or second (2nd) tier rents, according to rent

schedules for each site. Fifty-two (52) 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 twelve (12) months of net income from the 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.

**ACTIVITY STATUS**

With the conversion to RAD, where applicable, no additional MTW waivers are requested or changes proposed.

**ANTICIPATED CHANGES**

None.

**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 (12) 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

#### CHANGES TO BENCHMARKS, BASELINE, METRICS

Benchmarks, where applicable, were adjusted to be more in line with FY15 outcomes.

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

<b>CE #1: Agency Cost Savings</b>				
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  <b>Total Cost of Task: \$100,122</b>	Recertifications: 1,173  Interims: 508  Recertification Time: 1.5 hours  Interim Time: .75 hours  Staff Cost: \$41.02  <b>Total Cost of Task: \$87,803</b>		
<b>CE #2: Staff Time Savings</b>				
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  <b>Total Time Spent on Task: 2,971 hours</b>	2,141 hours		
<b>CE #3: Decrease in Error Rate of Task Execution</b>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	<b>Rent determination errors from a quality control audit in July 2013: 7%</b>	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.2006.01 - RENT SIMPLIFICATION PROGRAM (RSP)/PUBLIC HOUSING**

<b>CE #5: Increase in Agency Rental Revenue</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Rental revenue in dollars (increase).	Rental revenue collected in FY05: \$10,021,885	\$11,491,914		
<b>SS #3: Increase in Positive Outcomes in Employment Status</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
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	Total households: 2,315  Households with employment income: 1,110		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	48		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.
<b>SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving TANF assistance (decrease).	Households receiving TANF on March 31, 2013: 146	130		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.

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

<b>SS #8: Households Transitioned to Self Sufficiency</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
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	22		<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>
<b>CHA Metric: Average Household Income</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average earned income of households affected by this policy in dollars.	\$26,810	\$31,430		
<b>CHA Metric: Median Household Income</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Median earned income of households affected by this policy in dollars.	\$24,440	\$25,440		

## 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 after FY16 and post RAD Phase I conversion.

### 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 needs 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 finalized the document without addressing income deduction reform. 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. 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); and
4. Financial Stability and Savings Plus (FSS+) 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	\$5,872,136
70600	HUD PHA Operating Grants	\$77,999,773
70610	Capital Grants	\$3,134,766
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	\$47,227
<b>70000</b>	<b>Total Revenue</b>	<b>\$87,053,902</b>

## 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	\$4,808,192
91300+91310+92000	Management Fee Expense	\$2,964,480
91810	Allocated Overhead	\$456,812
92500 (92100+92200+92300+92400)	Total Tenant Services	\$881,650
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	\$2,844,909
93500+93700	Labor	-
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	\$4,557,630
95000 (95100+95200+95300+95500)	Total Protective Services	-
96100 (96110+96120+96130+96140)	Total Insurance Premiums	\$275,110
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	\$393,712
96700 (96710+96720+96730)	Total Interest Expense and Amortization Cost	-
97100+97200	Total Extraordinary Maintenance	\$50,050
97300+97350	Housing Assistance Payments + HAP Portability-In	\$62,689,166
97400	Depreciation Expense	\$5,365,823
97500+97600+97700+97800	All Other Expenses	\$4,375,241
<b>90000</b>	<b>Total Expenses</b>	<b>\$89,662,775*</b>

\*The Sources and Uses Schedule reflected above includes FDS line number 97400 Depreciation Expense. This is a non-cash item and impacts Total Expenses so that it is greater than Total Revenue.

## Describe the Activities that Will Use Only MTW Single Fund Flexibility

### **SINGLE FUND FLEXIBILITY**

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

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 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 1,150 units with an associated construction cost of approximately \$153 million. The second round of RAD applications was submitted in late 2014 and include the remaining 980 units in CHA's federal public housing portfolio with an associated cost of \$77 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 submitted August 2014, and approved in January 2015. With its approval and the receipt of tenant protection vouchers, 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 (HILAPP) - Jefferson Park State During this year, 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 \$50 million. CHA will provide 104 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 292 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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There are no proposed changes to the LAMP.

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# ADMINISTRATIVE

## BOARD RESOLUTION

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE  
BOARD OF COMMISSIONERS OF THE  
CAMBRIDGE HOUSING AUTHORITY  
WEDNESDAY, JANUARY 13, 2016 5:30 P.M.

MEMBERS PRESENT: GERARD J. CLARK, CHAIRPERSON  
ANTHONY PINI, VICE-CHAIRPERSON  
VICTORIA BERGLAND, ASSISTANT TREASURER

MEMBERS ABSENT: SUSAN T. CONNELLY, TREASURER

ALSO PRESENT: GREGORY RUSS, EXECUTIVE DIRECTOR  
SUSAN COHEN, GENERAL COUNSEL  
MARGARET DONNELLY MORAN, PLANNING DEPARTMENT  
JOHN FILIP, FISCAL DEPARTMENT  
MARTHA TAI, POLICY & TECHNOLOGY DEPARTMENT  
SHIRLEY SANFORD, RECORDING SECRETARY

**FY 2017 MTW ANNUAL PLAN**

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

  
Gregory Russ, Executive Director

Attest  
Seal



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SHIRLEY SANFORD, RECORDING SECRETARY

**FY 2017 MTW ANNUAL PLAN**

**MOTION:** Mr. Pini moved that the Chairperson be authorized to execute the Certificate of Compliance with Regulations. Ms. Bergland 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 01 April 2016, 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.

# CERTIFICATIONS OF COMPLIANCE

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

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

MA-0003-001

PHA Name

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 J. Clark

CHAIR

Name of Authorized Official

Title

Signature

1/13/16

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 2017 is consistent with the City of Cambridge current Consolidated Plan. In particular, CHA's MTW FY17 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 2017 is consistent with said analysis.

Applicant Name: Cambridge Housing Authority  
Project Name: Moving to Work Annual Plan FY 2017  
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: 12/23/15

## FY17 ANNUAL PLAN PUBLIC REVIEW

DATE	ACTIVITY	LOCATION	NO. OF PARTICIPANTS
NOVEMBER 24, 2015 to DECEMBER 28, 2015	<p>DRAFT FY16 PLAN: Available on November 23, 2015 on CHA website at 5 pm. Hard copies available November 24th at 10 am at CHA central office.</p> <p>Thirty-plus day public comment period. Hard copies distributed to interested parties and available for pick up at the CHA Central Office.</p>	N/A	Approximately 30 copies requested
DECEMBER 10, 2015	DRAFT FY17 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	13
DECEMBER 15, 2015	DRAFT FY17 PLAN: Public Meeting.	CHA Central Office 362 Green Street, 4th Floor Board Room, Cambridge	6

## PLANNED OR ONGOING EVALUATIONS

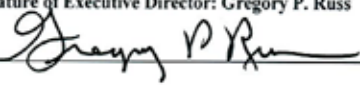
At the time of this writing, Compass Working Capital and CHA are in the process of formalizing an arrangement with a PhD student at the Kennedy School of Government to complete a research and learning partnership on the Rent-to-Save (FSS+ Pilot), as it would serve as her dissertation topic. Abt Associates will remain as a thought partner. The current thinking is that the PhD student would work with CHA and Compass and assess pilot progress and action steps throughout the three year pilot period. Pilot results and evaluation would culminate in a dissertation.

In addition, Compass in partnership with Abt Associates and HUD are carrying out a research study to look at earnings and credit-related data for FSS participants in Lynn and Cambridge between 2010-2015. It is anticipated that Abt Associates will release a report in 2017. This research is being funded by the Oak Foundation (\$200K) and matched by HUD (\$200K).

# ANNUAL STATEMENT/PERFORMANCE AND EVALUATION REPORT (HUD 50075.1)

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

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 06/30/2017

<b>Part I: Summary</b>					
PHA Name: Cambridge Housing Authority		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant: 16 FFY of Grant Approval: 16	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
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)	1,900,000			
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		Date	Signature of Public Housing Director		Date
		1-8-16			

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

## **APPENDICES**

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# PUBLIC COMMENTS + RESPONSES

A meeting was held with the Alliance of Cambridge Tenants (ACT), tenant council members and public housing residents on December 10, 2015. A public hearing was held on December 15, 2015. The Draft FY17 Annual Plan was available online for public review at the end of the day Monday, November 23, 2015 and the public comment period commenced Tuesday, November 24, 2015. Hard copies of the Plan were made available to the public beginning the same Tuesday at 10 am. Written comments were accepted until December 28, 2015 (12 pm). A total of six (6) written comments were received; five (5) were transmitted by email and one (1) by USPS.

Thirteen (13) residents and tenants attended the **December 10** meeting. Discussion topics included but were not limited to the following: public housing units held for relocation; suggestions for helpful information of MTW activities; 120% Rent Reasonableness and the balance between rent payment and number of households served; homelessness and rapid rehousing; Expiring Use; more information on CHA affiliates; RAD and residents' understanding of the program using different tools for learners (e.g. visual); translation services and the Section 3 Plan; and the tax credit process and CHA's administration of the tax credit/RAD transition.

Six (6) members of the public attended the **December 15** public meeting. CHA department directors (Operations, Leasing, Fiscal, Planning+Development and Resident Services) and executive staff (Deputy Director, Legal, and Policy/Technology) provided updates on their respective activities. Discussion topics included, but were not limited to the following: Section 3 and Fair Housing; Skillworks grant; Makerspace; the Admin Plan and its various parts; rent collection alternatives; RAD relocation and Temple Place; rent schedules; and information/education and involvement of residents in the Expiring Use program.

Many of the topics listed above are further discussed in the written public comments and CHA responses that follow.

**COMMENT:** (Page A22) *As mentioned at the December 15, 2015 public hearing, we request that CHA revise the proposed public process to (1) make clear that the "Administrative Plan Check In" includes all three parts of the Administrative Plan and (2) add a similar provision for an "ACOP Check In" (i.e. "meeting once a year with tenants, CEOC, and legal services on the Admissions and Continued Occupancy Plan") as the ACOP will continue to apply to developments pre-RAD conversion.*

**CHA RESPONSE:** CHA has included language in the public process schedule.

**COMMENT:** (Public Process Schedule) *As in prior years, the CHA commits to providing advance copies of the various RAD and disposition documents to ACT, CEOC, and legal services (for which we are pleased). We wanted the commitment to specify that such advance provision would be at a time to allow for review and submission of comments at a meaningful time. (In the CHA's response to a similar comment made on last year's Plan (page B62), CHA indicated that it "will try" to allow this to happen).*

**CHA RESPONSE:** CHA will continue to try to provide copies of the documents as early as possible to ACT, CEOC and legal services.

**COMMENT:** (RAD Phase II Rents) *At the December 15, 2015 public hearing, CHA indicated that, for the RAD developments in phase 2 (unlike phase 1), it will try to have ceiling rents (amount and starting point) the same across all developments so that tenants, in the same income bracket, will be paying the same rent (adjusted for utilities) regardless of what phase 2 development they reside in. We appreciate this and request that CHA share with ACT, CEOC, and Legal Services the proposed rent charts in advance.*

**CHA RESPONSE:** CHA will share the proposed rent charts with ACT, CEOC and Legal Services prior to implementation.

**COMMENT:** (RAD Phase II Rents) At the hearing, the CHA indicated that it is not possible to adjust the phase 1 rents so that tenants, in the same income bracket, pay the same rent (adjusted for utilities) regardless of the development but it would be helpful to explain why that is not possible and, once the waitlists are open, to make sure applicants are aware of the large differences in rent (at around income of \$50,000) so that they may make an informed development choice.

**CHA RESPONSE:** Financing for RAD Phase I sites have closed and each site is treated as an independent LLC in which its financing is premised on the anticipated rental revenue to be collected based on the rent schedule and income requirements of households served. To adjust the rent schedules after closing could adversely affect the net operating income thereby impacting financial viability and investors' commitment to (and confidence in) CHA. CHA is willing to explore with the investor partners the impacts of such a change but cannot promise we will be able to adjust the schedules in properties already closed.

CHA intends to review and modify waiting list information and lease up process to conform with RAD and would include information about rent schedules at different RAD sites.

**COMMENT:** (Site-based waiting lists) We understand that CHA staff continues to work on the application and waitlist procedures for the non-CHA project-based Section 8 units in Cambridge which would involve applicants completing one application at CHA with a place on the application to check off which developments/neighborhoods that the applicant is interested in (similar to the public housing site-based application),<sup>1</sup> and then when the applicant reached the top of any particular list, the owner would screen (in accordance with its CHA-approved tenant selection plan) and the CHA would screen (under the Section 8 regulations).

If possible, we would appreciate it if CHA could share with us, in advance of submission to its Board, its draft amendment to the Part One HCV Administrative Plan as to the site based project-based wait lists and consider any comments we may have.

**CHA RESPONSE:** CHA is planning another meeting with owners, participants/advocates, and interested parties prior to preparation of the actual Board memo. If we hold to the current schedule, this could occur in February or early March. With respect to the number of waiting lists, this is not yet finalized and it is important to understand the lists are not "site" based lists but are owner lists where one owner may have a list for more than one property.

**COMMENT:** (Site-based waiting lists) In addition, we wanted to be sure that the protocols (1) were consistent with the "expiring use" agreements relating to the conversion of Enhanced Vouchers to Project-Based Vouchers in the preservation developments and (2) gave priority for transfers (within developments and within the CHA's project-based portfolio) for those who are under- or over-housed, especially as the CHA had implemented a penalty (in 2013) for those who are over-housed and do not relocate. (Part One HCV Administrative Plan, Chapter 15, Section L (2)(d)(iv) at page 16-10).

**CHA RESPONSE:** CHA understands that it must honor the existing preservation agreements and will keep in mind the issue of under- and over-housed households.

**COMMENT:** (Rent Collection<sup>2</sup>) In its prior Plan (page A25 and response to comments at page B65), the CHA indicated that it continues to explore alternatives to current rent collection methods (i.e. mailing a check or money order with a CHA bill to a lock box or direct payment from a bank account) but this year's Plan is silent as to those efforts.

We again urge the CHA to implement a system as soon as possible which will allow tenants the option of obtaining a contemporaneous receipt (indicating at least the date and amount of payment). This is particularly important where the CHA's form agreement for judgment often requires a number of months of timely payment

<sup>1</sup> The draft Plan states that CHA is contemplating creating approximately 6 wait lists (page B11) but the draft shared in early 2015 listed 13 site based lists and was not complete.

<sup>2</sup> Allowing tenants access to their rent ledger online might help, in part, to address this but (1) there is still a lag time between the mailing and posting of a payment and (2) the ledger is difficult to read (especially where adjustments are made and, unlike some other landlords, the CHA does not indicate the money order or check number on the ledger).



*(or be faced with a motion to be physically evicted after a hearing on 4 days' notice) and where payments have been delayed or lost when mailed, both to the lock box and to the management companies hired to collect rent for some CHA-controlled properties. We understand that the CHA has made some changes to its fiscal protocols (e.g. now checking daily what is deposited and what is transmitted so as to catch any problems more or less immediately) but that does not provide the tenant with a contemporaneous receipt showing the date and amount of payment.*

**CHA RESPONSE:** CHA will form a working group comprised of CHA staff from Operations, Fiscal, and the Technology Lab, and will also include tenant representation on this group. This group will meet twice in February 2016. The group will identify two sites for a pilot on alternative rent payment alternatives and address multiple options for rent payment (such as on-line payments via CHA website, i-pay and/or IVR (inter active voice recognition) capabilities, kiosks) including the ability to obtain contemporaneous receipt of payment indicating the amount and date of payment. The working group will complete this process by March 1; implementation will be scheduled for April and May with April/May being "training" and testing months for staff and an introduction period for the residents. CHA commits to have options in place and available for use by June 1.

**COMMENT:** *(Additional Details) As mentioned at the public hearing, we appreciate having the detailed explanation in Part A (even though not required by HUD). The CHA should include the details (in Part A or B) of the new program with Somerville Homeless Coalition for 12 vouchers to stabilize homeless (or at risk of homeless?) households; and should also include (on page B21 and B23) details about the new program with the Youth on Fire shelter in Harvard Square (rather than just listing this as 11 sponsor based vouchers for Harvard Youth). These are both fairly unique uses of the MTW authority/funds and are new programs, so sharing the details with the public would be beneficial.*

**CHA RESPONSE:** CHA appreciates the comment and agrees that description of the two programs and our partners should be included. In Part A, a sentence has been added in the Leased Housing narrative that references the two programs and points the reader to more information on page B21. A brief description of each partner has been included on **page B21** as part of the MTW activity.

**COMMENT:** *(Additional Details) On page B81, where the CHA provides a table of the units being converted to RAD, it should include, as a footnote or otherwise, the addresses and number of units (by bedroom size) of the 124 "scattered site family + condos" and the 96 "small elderly/disabled sites" (or refer to another part of the Plan if the information is contained therein, e.g. maybe add or clarify the information on Pages B7 and B8)*

**CHA RESPONSE:** The table has been updated to include the breakdown of scattered sites.

**COMMENT:** *(Additional Details) We have attached some pages of the draft Plan where there are typographical errors and/or where technical corrections are needed.*

*It might help to improve the readability of Part B if, in the introduction, CHA included the definition of the terms "baseline" and "benchmark" as set forth in the attached training handout.*

**CHA RESPONSE:** The identified errors and technical corrections have been reviewed and the corrections have been incorporated. Many thanks for the help with editing the Plan document.

Additional language regarding HUD's definitions for baseline and benchmark has been included at the beginning of the MTW activities section in Part B.

CHA is still interested in meeting with residents and others to review better ways of using the mandatory HUD Part B format to communicate our activities. To that end we will hold two working sessions prior to our next Annual Report with the goal to add, clarify or revamp the data presented inside the HUD Part B mandatory format. Further, we want to introduce ideas for revised MTW (and non-MTW) metrics developed by Abt Associates under contract with the Housing Authority Insurance Group. Abt's approach is very interesting and we want to see if there is a way to start using their ideas on measurements in our plan and report documents. The two working sessions for metrics has been added to the public process chart in this Plan.

**COMMENT:** *I appreciate having the opportunity to comment... it is important for tenants, advocates, and other interested members of the community to communicate to CHA their ideas on how to present the information that CHA is required to report to HUD in the Annual MTW Plan in a way that is meaningful, particularly, to the people who are directly affected by the CHA's MTW policies... How many tenants could explain what MTW stands for, and what it means for them? (How many elected officials know what MTW is?) At the December meeting of ACTS's Technical Assistance Committee (TAC) to discuss and review the draft Plan, TAC members said that they finally understood that "Moving to Work" does not mean that CHA tenants are required to work to keep their rental subsidy or that there are time limits on how long tenants can stay in the voucher or public housing... program. The group was unconvinced that the existing (voluntary) FSS+ Program for voucher participants, or the FSS+ Extension Pilot, an "opt-out" version of the program that is going to be tested at Jefferson Park and Corcoran Park, would come close to achieving the MTW objective of increasing the number of CHA households that have transitioned to self-sufficiency. Not if self-sufficiency is defined as leaving housing assistance and entering the private rental housing market, which CHA acknowledges is "difficult to achieve in Cambridge." (page B14, FY17 draft Plan)*

**CHA RESPONSE:** We appreciate the comments and please see our prior response on overall metrics. We see the FSS+ program as a way to assist households who are motivated to become more financially empowered. We believe there is a value in residents' having access to both asset development and financial coaching whether it informs a person how to build credit, manage expenses, etc. CHA does not anticipate nor intend to move households out of subsidized housing and enter the private housing market. The goal is to build assets and test the coaching component provided by COMPASS. We do not expect that all families will be able to come off of subsidy. CHA believes a reduction in subsidy is a significant outcome, although it is possible that a few families may be able to come off subsidy altogether.

**COMMENT:** *Does it matter to HUD that an increasing number of CHA tenant-based Housing Choice Voucher (HCV) households are leaving Cambridge because of housing costs? That tenants who have mobility are making conditioned choices because they are afraid that they will lose their voucher (which sounds more like forced mobility). I suggest that CHA include in the FY17 draft Plan data from the past ten years showing the increased percentage of CHA tenant-based vouchers that are used outside of Cambridge. Though this is not a MTW activity, it is worth noting that in response to the closing of the public housing wait list (which was effective January 1, 2015), the CHA Board approved offering 250 vouchers to a targeted list of existing public housing applicants. As of December 15, 2015, 186 vouchers had been issued; only four voucher holders had leased up (three of the four moved outside of Cambridge), and 55 were close to reaching the end of their search time.*

**CHA RESPONSE:** CHA cannot speak for HUD regarding HCV households leaving an area such as Cambridge because of housing costs. We argued this point in the RAD mobility requirements and HUD rejected our thinking of this issue. However, we are hearing the same pressures are being exerted on households in other parts of the country, including areas that other MTW agencies serve. The request for a 10 year breakdown of CHA tenant-based vouchers used outside of Cambridge is time-intensive and cannot be completed in the timeline for the FY17 Draft Plan submission. CHA will commit to providing updated data, and CHA's goal is to include this information in the FY16 Report that will be prepared in the spring. CHA is also interested in developing mapping to show the voucher movement.

**COMMENT:** *I think that something can be learned about housing choice and the meaning of mobility by tracking the experiences of households on the public housing wait list that accept a voucher; existing tenants who want to use a voucher to relocate during construction (a RAD relocation voucher is worth more than a regular voucher for a time limited period); and Millers River tenants who receive Tenant Protection Vouchers (TPV) under the disposition program and have the right to choose between two voucher options, moving with a TPV or staying and electing to have their TBV project based. At the December 15, 2015 MTW public hearing, Sue Cohen said that nationally 80% of mobile vouchers are concentrated in high poverty areas, and that the challenge that CHA is faced with is figuring out how to use its MTW flexibility to set policies that will allow low-income people who live in Cambridge to stay in a high opportunity area.*

**CHA RESPONSE:** CHA agrees that tracking as described above is worthwhile. However, tracking the experiences of households will require outside assistance from people who have expertise in qualitative data collection and analysis. CHA will look at household data available in Elite database for those impacted households. We will also see if we can get assistance to follow up on the comment.

Regarding the national distribution of mobile vouchers in high poverty areas, it is important to understand that a number of factors play into the decisions that a tenant voucher holder makes in moving into a home and the varying economies in which these vouchers are distributed.

**COMMENT:** *At their December 21, 2015 meeting, the CHA Board authorized an amendment to the Millers River disposition application which, if approved by HUD, would establish a two-stage disposition process, and change the disposition schedule. The changed schedule would allow tenants to relocate using a TPV in the spring of 2016. (CHA anticipates that the financial closing, the final stage of the disposition, will happen in early 2018.) I appreciate the Board members wanted to ensure that tenants who are temporarily relocated retain the right to return. However, it was evident that the Board did not fully understand the mobility piece. I expect that tenants will feel confused the first time that they hear that they have a right to a tenant-based voucher before construction starts because what's happening at Millers isn't RAD. I want to propose that CHA include a definition of Tenant Protection Voucher in Chapter 2 of both Part I of the Admin Plan for the Federal HCV Program and Part III of the Admin Plan for FPH PBV Developments; and somewhere in Part I give the reason why Millers tenants were eligible for TPVs. There is new language about Expiring Use Preservation in a draft version of a revised Part I Admin Plan. (Draft date: February 20, 2015). It explains the need for addressing the problem of expiring affordability, and says that CHA is using its MTW authority to project base TPVs in preservation deals. It might make sense to include a reference to Millers River in Chapter 16 Project Based Assistance of the Part I Admin Plan.*

**CHA RESPONSE:** Millers River is the only CHA project that is going through the formal public housing disposition process and therefore entitled to receive a new allocation of Tenant Protection Vouchers. It is because of the source of the TPV vouchers (they are neither RAD Section 8, nor CHA's own Section 8 vouchers) that CHA must offer residents the opportunity to use the vouchers as mobile vouchers. CHA intends, however, to project base an equivalent number of vouchers at Millers River in order to provide adequate subsidy and stability to the rehabilitated site, so ultimately there will be little or no distinction between Millers River and Jefferson Park after conversion. CHA will consider how to amend the Administrative Plan, should this distinction require deeper explanation, and appreciates the suggestion to do so.

**COMMENT:** *I am unclear as to whether the supportive services requirement will apply at Jefferson Park Apartments. My understanding is that this is a PBV requirement where housing authorities project base more than 25% of units in a development. "PHAs must include in the Administrative Plan the type of services offered to families for a project to qualify for the exception [to the 25% per building cap] and the extent to which such services will be provided." (24 CFR 983.56 Cap on number of PBV units in each building, (2)(ii)(B).) Part III of the Admin Plan states that "CHA will provide families with an orientation to the following services currently offered by the Resident Services Department of the CHA..." and lists 13 Resident Services programs and the Tenant Liaison. (page 8-2, Chapter 8 Continued Occupancy B. Supportive Services) But it does not say that non-elderly/disabled FPH households are required to participate in supportive services. As elderly/disabled households are qualifying families, Millers River would not be affected. Why wouldn't the policy apply at Jefferson Park Apartments?*

**CHA RESPONSE:** CHA has long included in its Administrative Plan, through MTW authority, the ability to project base vouchers up to 100% of a project. Because CHA can exceed the non-MTW regular regulatory limit of 25% of units without services being included, it is not a legal requirement at Jefferson Park, which is a traditional Section 8 Project Based Voucher project. By contrast, HUD required new residents at RAD developments to receive services if the 25% cap were exceeded, and refused CHA's request to waive that requirement. Since Jefferson Park is not a RAD development but a regular Section 8 Project Based Voucher development, the services are not required, but are available. In order to align Jefferson Park as closely with other formerly public housing developments, the services available are listed. However, they will not be required.

**COMMENT:** Does CHA have a theory as to why in FY14 zero Housing Choice Voucher (HCV) households paid over 40% of their income for rent at move-in compared to 37 households that paid over 40% in FY15? (page B30, FY17 draft Plan) How many households paid 50% or more of their income for rent? (A household with monthly housing costs exceeding 50% of their income is considered severely housing cost burdened.) Are all of the households that paid over 40% multiple wage earner households? What is the income range of these households? How does CHA know that households with a 40% (or higher) rent burden moved to a “better unit and/or neighborhood of opportunity”? (page B31, FY17 draft Plan).

**CHA RESPONSE:** CHA does not have an answer for why no households paid over 40% of their income for rent at move-in compared to thirty-seven (37) households in FY15. A number of factors could have been at play. It is possible that no households requested to rent units at over 40% of their income when the leased up. Many households exercise the 40% option for units that they already reside in and have shown that they are able to absorb the rent burden. Out of the 37 households that paid over 40% in FY15, only nine (9) were MTW voucher holders. Two (2) out of the nine (2) were tenant-based voucher holders with total adjusted monthly income of less than \$100 and living in Cambridge. The remaining seven (7) were project-based MTW households, of which five (5) were residents at 402 Rindge Avenue. Seven (7) out of the nine (9) MTW households were paying \$50 to the owner at lease-up. That these households moved to a “better unit and/or neighborhood of opportunity” is premised on the assumption that the households would not be able to afford the unit they are living in without the exception. All nine (9) MTW households lived in Cambridge at lease up.

**COMMENT:** Has CHA identified “neighborhoods of opportunity” within Cambridge? It assumes too much to say that HCV households that are able to pay over 40% of their income for rent are willing to do so because they are moving to a nicer apartment or a safer neighborhood. I would be interested in seeing the data on the number of households that paid more than 40% of their income for rent at move-in over the period of the last five years.

**CHA RESPONSE:** HUD allows “neighborhood of opportunity” to be defined at the local level. CHA will review neighborhood data for Cambridge and determine which neighborhoods meet an accepted definition. CHA will review data to see if it is possible to provide information on families that have paid more than 40% of their income at move-in over the last five years.

**COMMENT:** The FY17 draft Plan states that approximately 246 CHA units will be used as a “relocation source” in the next year. (page A26, FY17 draft Plan) Can you say how you arrived at that number? Is CHA counting “recycled” units? To date, how many households have relocated due to RAD renovations (which would exclude the 97 or so households that lived at Jefferson Park State)?

**CHA RESPONSE:** Based on CHA Board Memo from Mike Johnston to Gregory Russ on Closure of Family and Elderly Disabled Wait Lists (dated November 19, 2014), 246 units are needed to meet relocation needs under RAD. The unit breakdown is included in the body of the Memo and the number represents CHA’s estimate of the number of units needed to facilitate successful relocation during RAD. In this regard, some of the units could be considered “recycled” in the sense that more than one family may have resided in the same unit at different times during RAD renovations. The number does not reflect the actual number of units currently held for relocation at this time. As of November 18th, 77 households impacted by RAD have been relocated with assistance from CHA’s relocation specialists. This is the most recent documentation available from our relocation team.

**COMMENT:** Tenants and advocates have called attention to the disparity in ceiling rents in the Phase I developments, both in regard to rent amounts and the threshold at which a household would pay the ceiling rent. For examples, a two-bedroom household with a household income between \$70,000 and \$72,499 would pay a monthly rent of \$1,526 at Washington Elms vs \$1,613 at Jefferson Park Apartments, which is a difference of \$87 in monthly rent. A three-bedroom household with a household income between \$85,000 and \$87,499 would pay \$1,824 at Washington Elms vs \$2,006 at Jefferson Park Apartments, which is a difference of \$182 in monthly rent. Ceiling rent starts for two-bedroom households at Washington Elms at \$65,000 vs \$70,000 at Jefferson Park Apartments. Ceiling rent for a three-bedroom household at Washington Elms starts at \$77,500 vs \$85,000 at Jefferson Park Apartments (Appendix 3 Rent Schedules, Part II Admin Plan and Part III Admin Plan) It is important



*that CHA inform tenants and applicants that this difference exists. At the December 15 MTW public hearing, Margaret Moran said that CHA will attempt to have one rent structure in the RAD Phase 2 developments. I would encourage CHA to do this. It would be helpful if CHA would meet with ACT, CEOC, and CASLS to discuss the proposed Phase 2 Rent Schedules. My impression is that CHA invented this way of doing RAD conversions. (As James Comer said at the MTW hearing, “We are the only people who are doing it this way.”) I would appreciate your (briefly) explaining why rent simplification made setting the RAD rents more complicated.*

**CHA RESPONSE:** CHA has spent a tremendous amount of effort determining RAD Ceiling Rents and to set the rest so we can achieve as much parity between developments and resident types as is possible while still meeting the subsidy and tax credit requirements; additionally we must adhere to its commitment to operate the developments as closely as possible to a public housing platform and the public housing rent simplification tables. While rent simplification plays a role in the outcome, the primary reason for the range in ceiling rents and RAD contract rents is due to CHA’s use of rent bundling across developments. This enabled CHA to direct funds to developments with the highest capital needs. While the impact on rents was not clear until later in the process, necessary renovations at all Phase 1 sites would not have been possible without rent bundling. As mentioned in prior public comment periods, CHA made every effort to reduce the disparity of ceiling rents. If CHA had set the ceiling rents based on contract rent alone (not taking into consideration the tax credit maximum rents), the disparity between units would have been even greater.

Ceiling rents go into effect at different income levels due to the variety in contract rents and utility allowances (which contribute to the calculation of the ceiling rent) across the different sites. This variation would also be true without rent simplification, but the effect would be more pronounced, in some cases a greater disparity and in others more parity. For example, using the two bedroom example of Washington Elms and Jefferson Park, the current difference in income for when ceiling rent starts is \$5,000. Using a direct 30% of income calculation, the difference would be closer to \$3,900. Alternatively, for the three-bedroom units, the difference with rent simplification is \$7,500. Using the direct 30% calculation, the difference in income at which ceiling rents start would be closer to \$7,900. The rent bands serve to dampen the effect; depending on how close the ceiling rent falls to one side of the income range determines whether the impact is higher or lower.

For Phase 2, Ceiling Rents have not been determined yet, but CHA will share the proposed rent charts with ACT, CEOC and Legal Services prior to implementation.

**COMMENT:** *I am interested in knowing more about CHA’s internal discussions regarding the requirements of the HUD Rule on Affirmatively Furthering Fair Housing (AFFH). At the MTW public hearing, Sue Cohen said that it is relevant to look at what is happening in regard to the use of mobile vouchers in Cambridge (i.e. an increasing number of tenant-based HCV households are leaving the city), particularly, because “HUD equates fair housing with mobility.” Although the HUD rule states, “place-based and mobility strategies need not be mutually exclusive.” (page 42279, Federal Register Vol. 80 No. 136, 15 July, 2015) I think that CHA would be able to make the case to HUD that using both strategies is necessary in Cambridge. Could CHA explain why AFFH would affect how HUD counts vouchers, and what CHA can do with its money? (Both point were raised by Sue Cohen at the MTW hearing). One suggestion I would offer to the City is to follow a recommendation from the Seattle Housing Affordability and Livability Agenda, namely, to study available data (or go out and collect data from the Human Rights Commission and other sources) on how protected classes have been impacted by displacement caused by continuously escalating rents (and landlords like Tony Madan). I would encourage CHA to seek out the participation of tenants in your discussions with the City about what housing choice means in Cambridge.*

**CHA RESPONSE:** CHA has just begun to review the AFFH requirements. We completely agree that both mobile and place-based strategies are likely appropriate given Cambridge’s market. There will be a process to evaluate and analyze collected data. Like Seattle Housing Authority, CHA is keenly aware of the problems of escalating rents on the ability of its voucher holders to find housing in Cambridge and other areas of high opportunity. We are hoping that by careful and thoughtful review of data and exploration of new ideas we can develop creative approaches to supporting our voucher holders and furthering their housing opportunities. To this end, we think that meeting and involving tenants is critical to the choices we make, and intend to begin that process very soon. The reference to “how HUD counts vouchers” relates to discussions that MTW authorities have had

with HUD in the negotiations over the extension to the MTW Agreement. HUD repeatedly sought to limit the flexibility that the MTW authorities would have in how they decided to use their voucher funds that could limit approaches that could assist families who seek housing options in and outside of Cambridge. This was because HUD would calculate a specific number of vouchers they expected a housing authority to issue regardless of the market circumstances. This could limit how high a housing authority could set a payment standard or how much a housing authority could spend on services to assist families, or how much money a housing authority could spend on developing hard units that would be available to families in high opportunity areas. Since the time of the public hearing, Congress has extended the MTW Agreements of existing MTW agencies by 10 years. While the standard for counting how many families a housing authority is serving is still under discussion, it is CHA's hope that this issue can be favorably resolved.

**COMMENT:** *Lastly, I want to thank the CHA for changing course and broadening the criteria for qualifying for emergency status. This past August, the CHA Board approved an amendment to Part I of the Admin Plan creating an "in-place" Housing Choice Voucher for income eligible Cambridge residents (at or below 80% of area median income) at risk of displacement due to significant rent increases. The change in CHA's thinking as to what constitutes a "housing emergency" occurred in large part in response to the situation of the Harding Street Neighbors. "...we are looking to preserve the last few privately held affordable units in the City and at the same time assist those applicants that are facing eviction that don't clearly fall into the emergency criteria but have done everything right." (Memo to Gregory P. Russ from Michael J. Johnston, 4 August, 2015) Though it may not help a large number of lower-income people stay in Cambridge (do apartments with \$900 rents exist anymore?), this emergency voucher should be seen as part of CHA's ("place-based") preservation strategy. It was also the right thing for CHA to do."*

**CHA RESPONSE:** We appreciate this comment and agree that this policy was the right thing to do for CHA.

**COMMENT:** *(Objections to attachment A of the MTW draft plan for 2017) I have vigorously objected to this program for many years. This program presents a contradictory set of goals that even a person who is not in public housing would find difficult to attain. There are merits to encouraging savings in all individuals no just public housing residents but other members of our society do not have goals forced on them by government agencies. My objections are for the following reasons:*

*1. Based on the evidence you presented about this program it is very similar to the bankruptcy laws that insist on financial education before you are allowed to declare bankruptcy. Corporations are not subject to these rules. The concept of the program is based on a conservative view of social class. The assumption is made that all residents are irresponsible with money they work for and should be monitored by the government, These rules do not apply to the rest of society.*

**CHA RESPONSE:** The FSS+ pilot has been designed so that residents automatically have 1% of rent paid set aside for self-sufficiency-related uses. Residents who do not wish to participate in the program need not do anything. Financial coaching is available for residents at one of the two sites. However, no residents are required to enroll in the coaching.

*2. There is not mention of fiduciary responsibility to the resident by the agency or its partner. There are no mentions of financial disclosure or how bank statements would be handled. Absent from this presentation is any mention of loss of funds by the participant from participating in this program.*

**CHA RESPONSE:** CHA does not have a fiduciary responsibility to the resident through the FSS+ pilot. Bank statements are not required and participants would not experience any loss of funds as a result of enrolling in the program. The pilot intends to provide regular updates on a resident's FSS+ balance. However, these would not be in the form of bank statements. Keep in mind that this is rent paid to CHA, and CHA is setting aside a portion of the rent on the resident's behalf. If the resident opts not to take advantage of the set-aside, CHA will return the

money to its operating accounts. Although interest on these funds can be applied this is very different from a savings account with a bank.

*3. The savings part of the program yields so little interest that is no incentive. 62 cents in interest will not buy a home. You cite a rental increase savings which appears to take half of the individuals income.*

**CHA RESPONSE:** Any savings generated from the household is required to earn interest as part of the FSS+ program. The goal of the program is to increase one's financial situation whether it be through savings, credit building or investment. The goal of the program is not necessarily purchase of a home. We agree that this is a difficult prospect even for those who are above 120% of the area median income. Any increased savings is fully drawn from the rent paid. The program does not charge or require any additional money to be deducted from an individual's or household's income.

*4. There is lack of disclosure of the salaries of the individuals who do the counseling and whether or not they are certified or recognized as financial planners or counselors.*

**CHA RESPONSE:** All financial coaching would be provided through Compass Working Capital and the certifications and financial planning background of the coaches are available on their website (<http://www.compassworkingcapital.org/staff/>).

*5. The goals that are forced upon you are unrealistic. Money that is rightfully earned including pensions and social security should not be mandated to be spent according to agency dictates. No members of society are told you must save money or spend it a certain way. Is a 70 year old with medical issues mandated to save to buy a home or go to school? People with more than adequate incomes are unable to achieve the goals you have set.*

**CHA RESPONSE:** CHA agrees that it should not direct how household income should be allocated or spent and the program is not designed nor requires residents to save or spend. No one will be required to save funds to buy a home or go to school. Any financial goals set by a resident would be developed based on what the resident wants, not what the agency wants.

*6. No one should be mandated to participate in this program as it is unfair and unrealistic in today's economy. It does not guarantee a better future free of struggle as it is advertised.*

**CHA RESPONSE:** The pilot program makes no guarantee nor is it marketed as "a better future free of struggle". The program would be available to residents that are interested in accessing additional funds that CHA manages and holds for the resident as a result of rent paid. The balance of the funds will vary depending on a resident's rent payment history during the pilot period.

**COMMENT:** (PUBLIC PROCESS SCHEDULE (A22)) *Please itemize the various Administrative Plans to make clear that the "Administrative Plan Check In" includes all three parts of the Administrative Plan. The "Administrative Plan" 30 day comment period should include this itemization. There should be at least one working group meeting for the "Tenant Council Guidebook" which is currently being developed by the Tenant Liaison. The importance of including tenants cannot be overstated and is in keeping with the HUD interpretation of the role of a tenant council.*

**CHA RESPONSE:** Language has been added regarding the Administrative Plan Check In. CHA will make every effort to consult with residents/participants and advocates in a timely manner prior to making substantive changes to any part of the Administrative Plan but cannot agree to a definitive comment period for all three sections; it is not required and could also impact our ability to make timely corrections.

CHA will seek comments on the draft Tenant Council Guidebook by sharing the draft with ACT representatives and other interested tenant representatives before the guidebook is finalized.

**COMMENT:** (AFFILIATES (A28)) *“Essex Street Management, Inc. (ESMI) will be CHA’s legal entity involved in the mixed finance of the RAD properties and disposition of Millers River.” This section should be expanded upon. Since ESMI will be the new owner of CHA’s Formerly Public Housing and “RAD property” the multi-layer ownership and financing structures should be explained. The Annual Plan refers to the many policies, legal entities, and tenant protections that allow for the RAD and PH Preservation to occur “CHA style” but there is no one place to look for this information in this Plan.*

**CHA RESPONSE:** A set of affiliate charts has been included as Attachment B of this Plan. Reference to Attachment B has been included in the Affiliates narrative on **page A29**. Additional information and language will be added to future reports and plans as RAD continues to take shape.

**COMMENT:** (currently page A30 under “Tenant Liaison” heading) *Differentiate that the tenant liaison is not a representative of any tenant council. The tenant liaison is employed by CHA. However, helping with the formation, and continuation of tenant councils is one important duty of the position. Indicate that additional information regarding the tenant liaison position can also be accessed in the “Tenant Guidebook” (or whatever that document is to be named.)*

**CHA RESPONSE:** Additional language has been added in the first paragraph of the tenant liaison section and other language has been modified.

**COMMENT:** (currently page A31 under “Business Systems” heading) *Regarding the last sentence “Improved internet access...” I think CHA’s idea of training CHA residents about usage/safety awareness on the internet is a really excellent, idea. I implore CHA to push harder for discount rates (or free access) to the internet for CHA residents (because many tenants are unable to afford the monthly fee for Comcast cable or Verizon DSL.) Also, please realize that many CHA tenants do not own a computer.*

**CHA RESPONSE:** CHA appreciates this comment. CHA is committed to providing our residents access to high-speed Internet. To this end, we have begun to roll out free wireless internet access in the common areas of our developments. At the time of this writing, there is wireless internet access at Putnam Gardens and LBJ common area. Access at Corcoran Park and Burns is anticipated in mid-January 2016. Access at Newtowne Court is planned to occur at the end of January. We will continue this initiative throughout FY 2017. Some of our developments are slated for high speed Internet via an alternative service provider at less expensive rates. We expect to have a pilot of this service off the ground at two of our developments by the end of April 2016.

**COMMENT:** *In regards to AFFH and the Cambridge Housing Authority (CHA), CHA’s Draft FY17 Annual Plan (AP), I offer the following comment and concerns.*

*Affirmatively Furthering Fair Housing:*

*1. I would like to see the CHA step up meaningful actions in combating discrimination and homelessness, that over come patterns of segregation, and foster inclusive communities free from barriers that restrict access to opportunities based on protected characteristics.*

**CHA RESPONSE:** CHA agrees that homelessness is a growing issue. We have recently included two sponsor-based partners (Youth on Fire and Somerville Homeless Coalition) that serve the homeless population.

*2. Improve CHA planning in order to overcome fair housing issues that also relate to homelessness.*

*3. Accept community participation requirements under the new AFFH rule.*

*4. CHA create a balanced approach to fair housing, relying on local knowledge and local decision-making to determine best strategies for meeting, CHA’s fair housing obligations at the local level, including making place-based investments to revitalize distressed areas, or expanding access to quality affordable and homeless poverty housing throughout the community and jurisdiction.*



5. *CHA expand access to opportunity, stability and security at its properties and neighborhoods, ensuring the ability for all to prosper, including the homeless.*
6. *CHA Make available in it's AP the actions it plans to take in the upcoming year to overcome the effects of impediments to fair housing.*
7. *CHA include examples in it's AP of what it experiences as "barriers to affordable housing."*
8. *CHA expand it's efforts to bring all extremely and low income, and "all such affected people in the community to the table to participate in making decisions.*
9. *CHA to ensure that diverse groups in the community are provided a real opportunity" to take part in the process of developing actions to be taken in the local housing jur*
10. *CHA must certify that it is affirmatively furthering fair housing before the start of the public housing (RAD) program year. All annual plans have this written certification, signed by the authorized official. There must be evidence that supports this pledge, and such evidence must be available to the public.*

**CHA RESPONSE:** CHA appreciates the suggestions for process in developing a policy on AFFH. Please see the CHA response to another AFFH comment on **page B69**. There is a lot of work ahead on AFFH and many ideas and approaches will be explored as part of this process.

**COMMENT:** *In regards to Section 3, and the Cambridge Housing Authority (CHA), CHA's Draft FY17 Annual Plan (AP), I offer the following comment and concerns.*

**CHA OVERALL RESPONSE:** CHA shares the commenter's concerns that Section 3 be applied in a way that fulfills its goals and objectives. CHA's existing Section 3 Policy recognizes the important goals of Section 3, and it is designed to best carry out its objectives in light of existing realities. CHA is open to working with residents, advocates and other community stakeholders to develop modifications to the existing Policy to better ensure that the policy produces the intended outcomes. This is a process that requires thoughtful analysis and consideration of many alternatives. CHA cannot make specific commitments prior to undergoing this process and evaluating what the best options are in order to meet the requirements of Section 3. Responses to specific comments are provided below:

*Section 3 (Sec. 3):*

1. *CHA to see that preference for some of the new jobs, training, and contracting opportunities that are created (RAD) to go to low income people and to the businesses that hire them, "to the greatest extent feasible."*

**CHA RESPONSE:** CHA does give preference for employment to low income individuals and Section 3 Businesses per HUD Requirements:

- As of May, 2014, 28% of the CHA's workforce, 58 people out of 208 full and part-time workers started out as Section 3 hires.
- On construction contracts from 2009 – 2013, there were 170 new hires of which 47.6% were reported as Section 3 individuals (81 people – reported by contractors).
- Since 2010, CHA has generated 4 summer internships for CHA residents at A&E firms (Baker/ Wohl, ICON and Abacus).

In addition a detailed summary of self-sufficiency and training programs available to Section 3 eligible individuals through CHA's Resident Services Department programs is provided on **page A15**.

2. *CHA to create and signed a Voluntary Compliance Agreement (VCA), despite it's good faith efforts, to ensure full compliance with its Section 3 obligations.*

**CHA RESPONSE:** Since CHA is already in compliance with the requirements of Section 3 we will not pursue a Voluntary Compliance Agreement.

3. *CHA agreed to improve its policies and practices, in order to hire more low income residents, and to contract with more businesses that are owned by or employ low income housing residents or other low income people such as the homeless.*

**CHA RESPONSE:** CHA continues to work through its policies and practices to foster economic opportunities for both Section 3 individuals and businesses.

4. *CHA specify in it's AP the details in Section 3 regulations that reiterates the employment, training, and contracting goals, and the hiring goal applying to both construction jobs and non-construction jobs, such as office staff.*

**CHA RESPONSE:** HUD sets Section 3 goals as the following:

- 30% of the aggregate number of new hires to be Section 3 Residents.
- 10% of the total dollar amounts of all covered construction contracts to be awarded to Section 3 business concerns.
- 3% of the total dollar amount of all covered non construction contracts to be awarded to Section 3 business concerns.

Housing Authorities may also demonstrate compliance through provision of “other economic opportunities” like those created by the CHA’s Workforce Program. Such programs provide education, life skills, economic literacy and job training opportunities which in-turn promote economic mobility within the community. These self-sufficiency and training programs are available to Section 3 eligible individuals through CHA’s Resident Services Department programs as described on **page A15** of the FY17 Annual Plan

5. *CHA to revise its Section 3 Plan and seek public comment before submitting it to HUD for approval.*

**CHA RESPONSE:** On **page A22** of the FY17 Annual Plan, CHA proposes a 30-Day comment period and (1) one working session for advocates and resident leaders to discuss possible revisions to its Section 3 Policy.

6. *The VCA to specify that Tenant/Resident Councils and any community organizations that have communicated with CHA about Section 3, must receive a full copy of the proposed Section 3 Plan for comment. There must be at least one public information and comment session, about the proposed plan.*

**CHA RESPONSE:** As stated in response to Comment #2 above, CHA is already in compliance with the requirements of HUD Section 3 and will not pursue a Voluntary Compliance Agreement.

7. *CHA to hire a Section 3 Coordinator, expand its training and outreach activities, and create a \$50,000 fund for training and outreach. Each year, CHA must sponsor at least two workshops to provide training for Section 3 businesses or residents interested in starting a Section 3 business.*

**CHA RESPONSE:** CHA is not prepared to hire a Section 3 Coordinator at this time. The Agency promotes hiring of Section 3 individuals and businesses and economic mobility through a number of existing practices and also through training opportunities offered by the Resident Services Department.

8. *Within one year, CHA must extend Section 3 benefits beyond public housing residents to other low income people in the community, including all Housing Choice Voucher holders, by having a database of individual's job qualifications.*

**CHA RESPONSE:** A Section 3 individual is defined as “...1) a public housing resident; or 2) a low- or very low-income person residing in the metropolitan area or non-metropolitan county where the Section 3

covered assistance is expended.” CHA does not make a distinction between the various qualifications that distinguish an individual as ‘Section 3’.

*9. In addition, CHA must hold quarterly meetings in various neighborhoods, not limited to CHA properties, in order to enable employment offices and workforce development offices to share information with Section 3 residents.*

**CHA RESPONSE:** The City of Cambridge Office of Workforce Development already serves that function for residents in the City of Cambridge.

*10. CHA must require contractors to develop their own Section 3 plans that provide specific information about the contractor’s current workforce, plans for hiring additional employees, anticipated subcontracting needs, and strategies for targeting Section 3 residents and businesses.*

**CHA RESPONSE:** All CHA contracts include language on Section 3 that requires contractors to work toward attainment of the Program’s stated goals and objectives.

*11. CHA must ensure through contractual terms that all contractors and subcontractors will consider Section 3 residents on a CHA list before making new hires, and explain in writing why a Section 3 resident was not hired, indicating the job qualifications lacking or other reasons. The VCA allows contractors to divide large contracts into smaller contracts more suitable for Section 3 businesses.*

**CHA RESPONSE:** All CHA contracts include language on Section 3 that requires contractors to work toward attainment of the Program’s stated goals and objectives.

**Note:** CHA is in the process of obtaining HUD approval to shift our fiscal year to align with the calendar year. This is a critical administrative change for our RAD conversion. As such, this FY17 Plan will cover an adjusted fiscal year from April 1, 2016 to December 31, 2017.

# LOCAL ASSET MANAGEMENT PLAN

CHA is in compliance with 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.

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**

CHA makes 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. With the onset of RAD conversions and transitioning our model to accommodate these conversions, some properties may have a fee structure as a percent of revenue.

## **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.

# ATTACHMENT A - PILOT FSS+ EXPANSION WORKING GROUP PRESENTATION



## FSS+ EXPANSION PILOT

Working Group Meeting

September 14, 2015



## INTRODUCTION TO FSS+ PARTNERS

Intense collaboration of **CHA** and the following:

**Compass Working Capital** is a non-profit that empowers working, low-income families to build assets, achieve their financial goals, and become financially secure. Compass will provide financial coaching. Since 2012, Compass has partnered with CHA to run its HCV FSS+ program.

**Abt Associates** will conduct a formal evaluation of the Pilot.

**Edgemere Consulting** provides technical assistance including but not limited to escrow account audits.

Edgemere Consulting Corporation  
Strategic PHA Partnerships



## GOAL AND PURPOSE

*We believe that it takes more than just rental assistance to help residents move forward.*

### GOAL

Increase **financial self-sufficiency** among families in CHA housing.

### PURPOSE

Assess if **automatic savings tied to rent payment** would increase a household's ability or interest in being more economically independent.

Assess if **financial coaching makes a difference** in a household's interest in and ability to increase savings.

## HOW FSS+ WORKS NOW

### STEP 1

Interested CHA voucher holder attends an orientation and workshops held by Compass.

### STEP 2

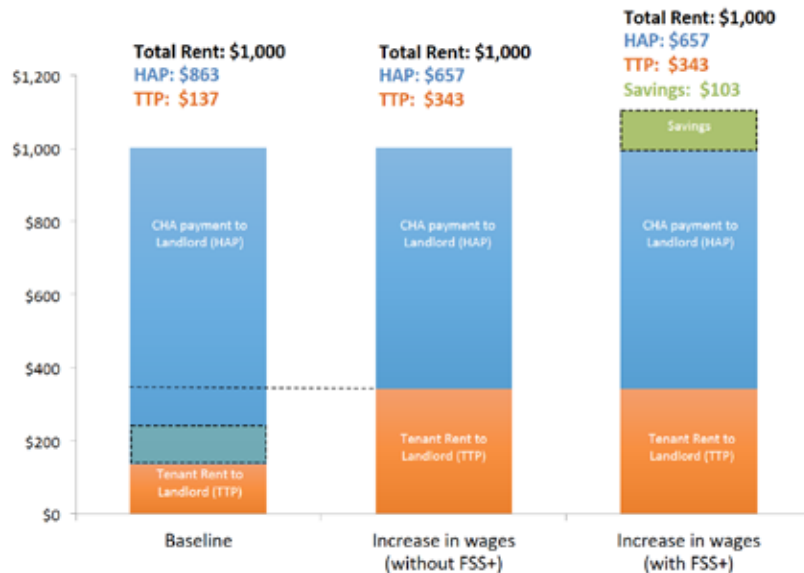
Participants enter into a one-to-one coaching relationship with a Compass Financial Coach to identify and work towards personal financial goals.

### STEP 3

At Recert, if CHA's payment to landlord decreases, 50% of the difference is deposited into a savings account established by CHA for that Participant.



## CURRENT FSS+ SAVINGS STRUCTURE



## PURPOSE – RESEARCH QUESTIONS

Will more people participate if they are automatically enrolled (with the option to opt-out)?

Does financial coaching make a difference or is what really matters just giving residents a chance to build savings?

## FSS+ EXPANSION PILOT CONCEPT

### CORCORAN PARK



#### SAVINGS-ONLY PILOT

- Portion of rent deposited into savings accounts held by CHA
- Opportunity to save up to \$10,000

### JEFFERSON PARK



#### SAVINGS + FINANCIAL COACHING PILOT

- Portion of rent deposited into savings accounts held by CHA
- Opportunity to save up to \$10,000
- Financial coaching provided by Compass

## WHAT IS FINANCIAL COACHING?

1

### WORKSHOPS

- An **orientation** followed by **workshops** on basic financial education
- Topics centered around **goal setting, budgeting, credit, debt, savings, and asset building**

2

### INDIVIDUALIZED COACHING

- Regular **one-on-one sessions**
- Work with personal coach to **evaluate one's financial situations** and **create plans to achieve one's goals**
- Achieve small steps, such as **paying down a single credit card**, and larger steps, such as securing a **second job to boost family income**

## SAVINGS STRUCTURE FORMULA

### 1% AUTOMATIC SAVINGS

One percent (1%) of current monthly rent is deposited into a savings account held by CHA.

+

### SAVINGS FROM INCREASE IN RENT

Fifty percent (50%) of difference in rent payment **resulting from an income increase** is deposited into a savings account held by CHA.

## SAVINGS-ONLY: SCENARIO 1

Sophia currently works part-time and pays \$115 a month for a 3-bedroom unit with her two children at Corcoran Park.

Sophia's rent amount does not change at Recert.

### SAVINGS ACCOUNT

*Automatic savings:*  $\$115 \times 0.01 = \$1.15/\text{month}$

**TOTAL SAVINGS: \$1.15/MONTH**

## SAVINGS-ONLY: SCENARIO 2

At Sophia's next Recert, her income increased and she now **pays \$177** a month for her same unit at Corcoran Park.

### SAVINGS ACCOUNT

*Automatic savings:*  $\$177 \times 0.01 = \$1.77/\text{month}$

AND

*Rent Increase Savings:*  $(\$177 - \$115) \times 0.5 = \$31/\text{month}$

**TOTAL SAVINGS: \$32.77/MONTH**

## SAVINGS + FINANCIAL COACHING SCENARIO

Robert works on a temporary basis for a construction company and **pays \$62** rent a month for a two-bedroom unit that he shares with his wife and son at Jefferson Park.

### SAVINGS ACCOUNT

*Automatic savings:*  $\$62 \times 0.01 = \$0.62/\text{month}$

**TOTAL SAVINGS: \$0.62/MONTH**

## SAVINGS + FINANCIAL COACHING SCENARIO

Robert chooses to enroll in financial coaching.

Robert attends an orientation and workshops run by Compass.

Robert meets with his Compass financial coach to establish his financial goals.

After 3 years, Robert receives construction certification and finds full-time employment with a local company.

At Robert's next Recert, his rent increased to \$1,099 a month for his unit.

## SAVINGS + FINANCIAL COACHING SCENARIO

### SAVINGS ACCOUNT

*Automatic savings:*  $\$1,099 \times 0.01 = \$10.99/\text{month}$

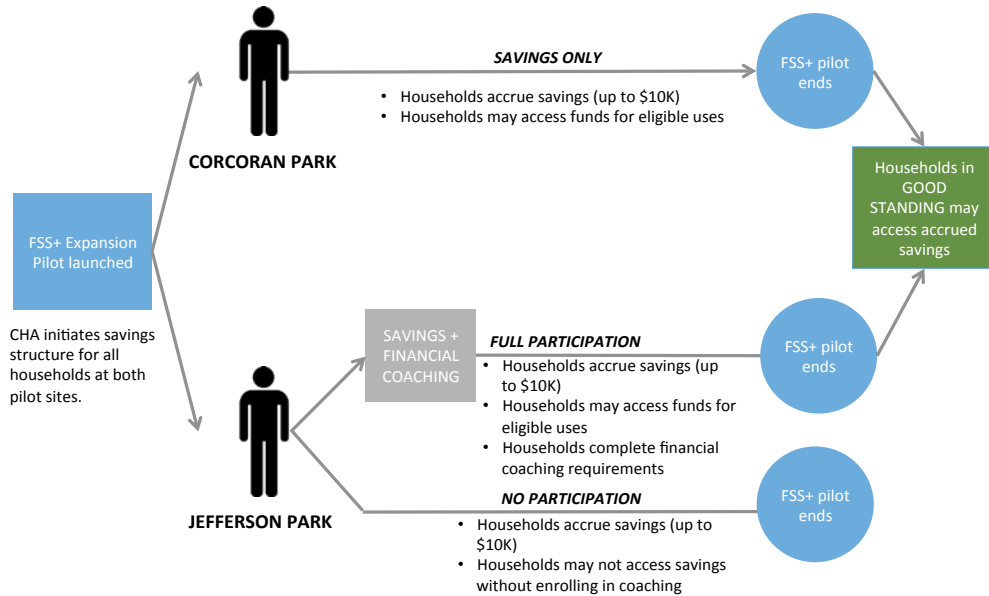
AND

*Rent Increase Savings:*  $(\$1,099 - \$62) \times 0.5 = \$518.50/\text{month}$

**TOTAL SAVINGS: \$529.49/MONTH**

A year and 7 months later, Robert has saved **\$10,000.**

## FSS+ PILOT STRUCTURE



## ACCRUED SAVINGS: POTENTIAL USES

### ELIGIBLE USES

- Attend job training
- Save for your child's education
- Repair or build your credit
- Save for your retirement
- Start a small business
- Pay for a post-secondary degree
- Buy a home

### Ineligible uses include but are not limited to the following:

- Back payment of rent
- Car insurance
- Car payments
- Past-due bills

## QUESTIONS

### CONTACT

Cambridge Housing Authority

Martha Tai

[mtai@cambridge-housing.org](mailto:mtai@cambridge-housing.org)

617.520.6238

Compass Working Capital

Caileen Foley

[cfoley@compassworkingcapital.org](mailto:cfoley@compassworkingcapital.org)

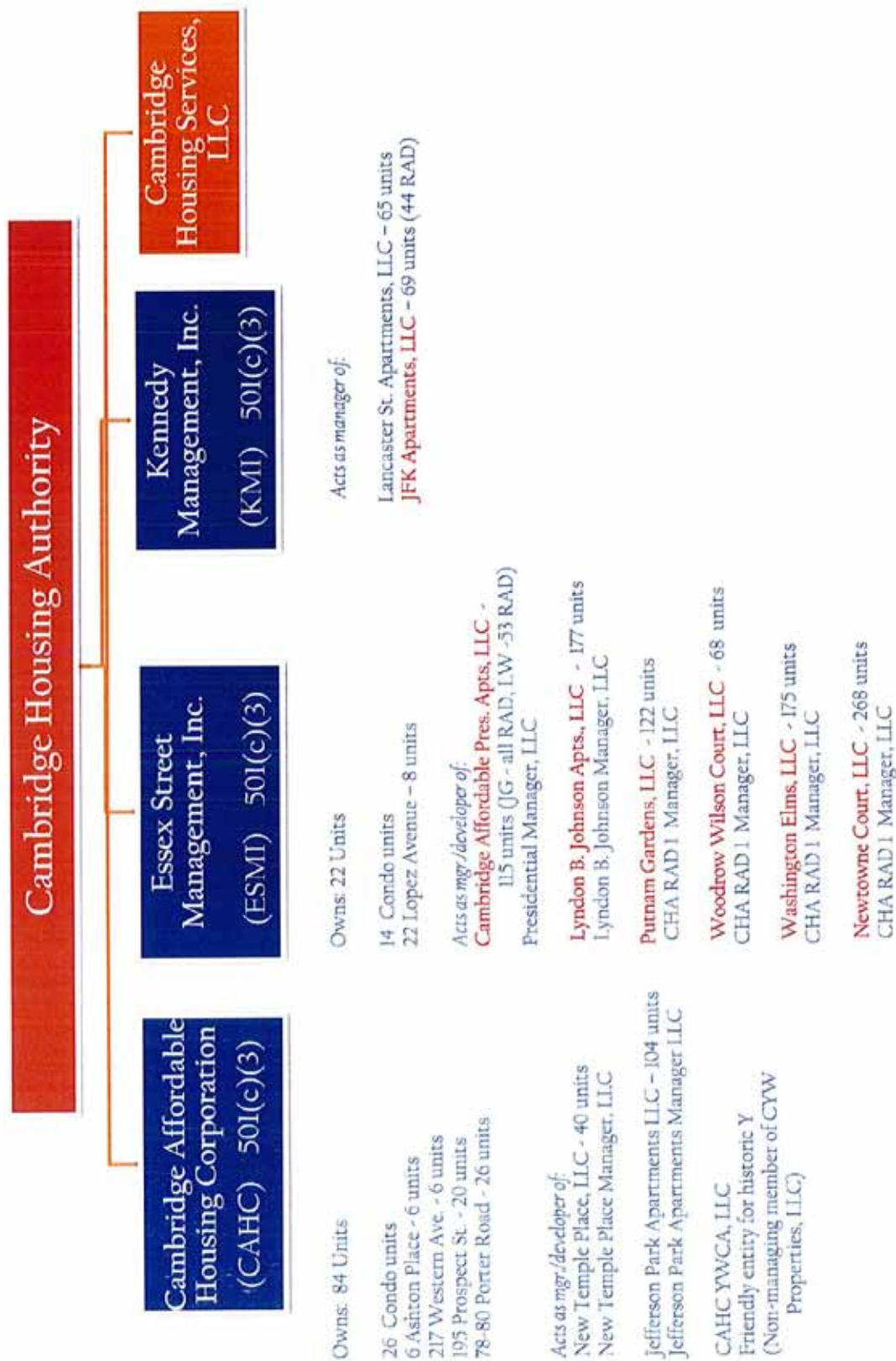
617.790.0810 x250

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# ATTACHMENT B - CHA AFFILIATES

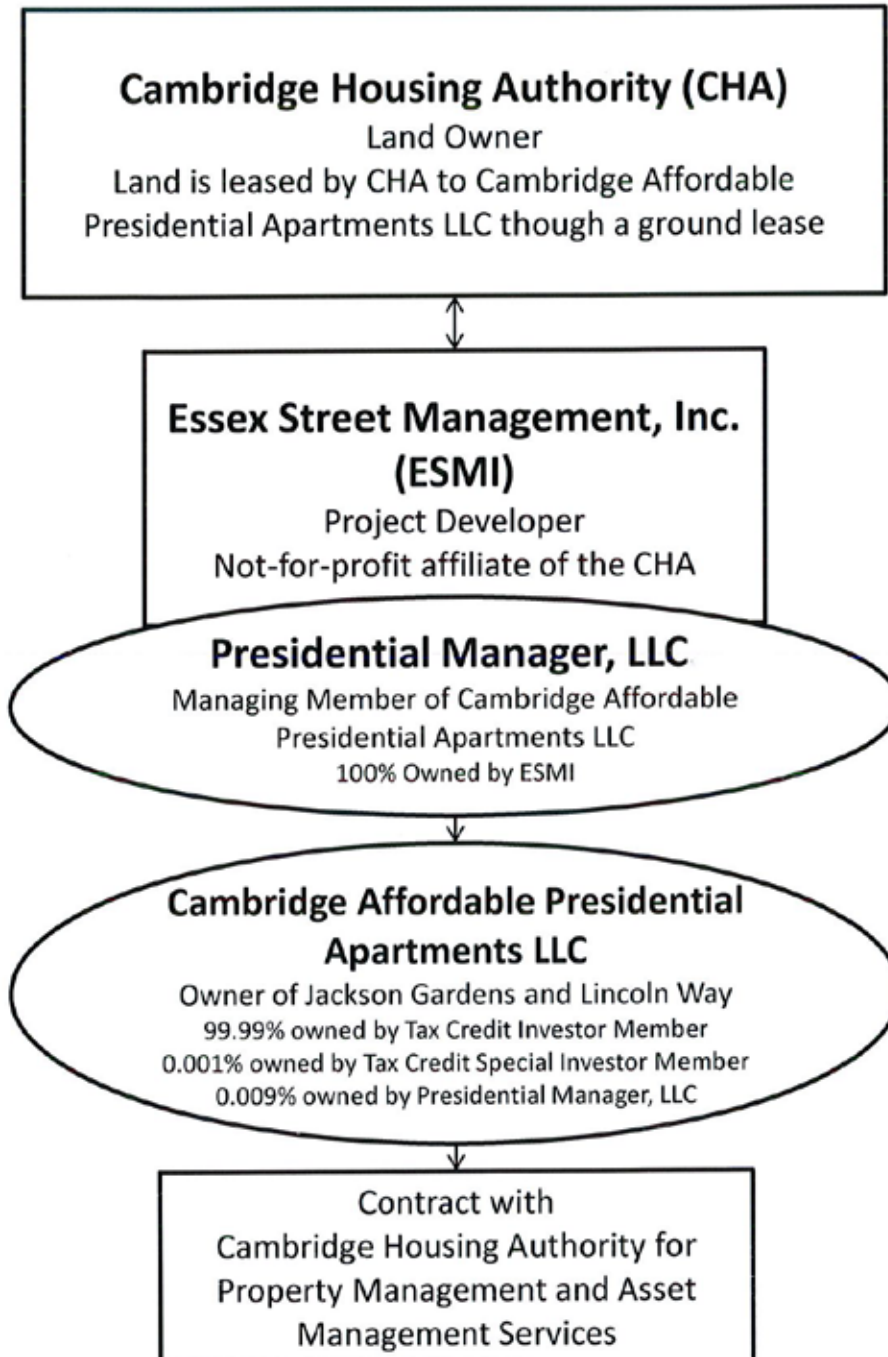
## CAMBRIDGE HOUSING AUTHORITY AND AFFILIATE ORGANIZATIONS



9/1/15

RAD Developments in RED

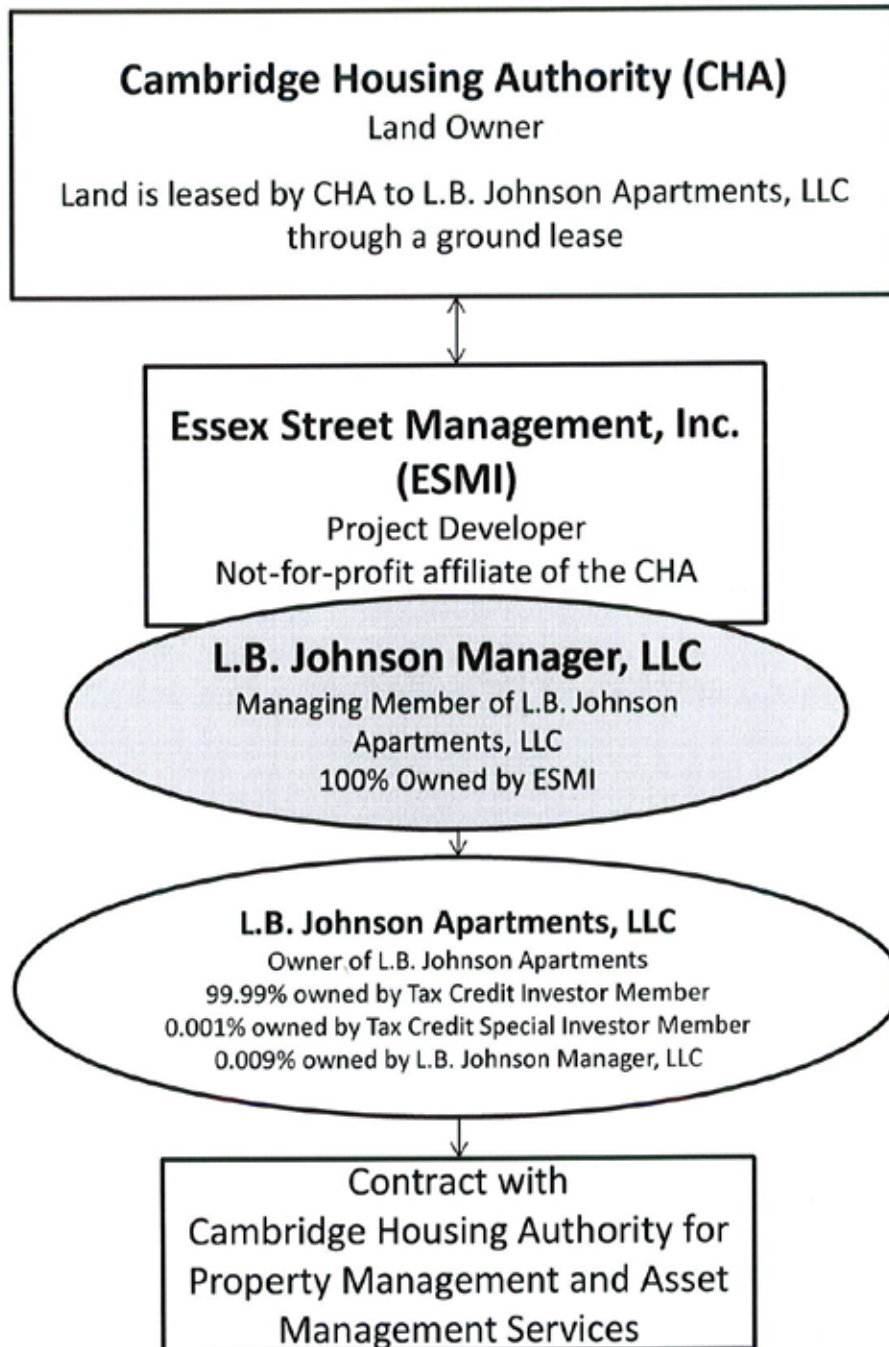
## Revitalization of Jackson Gardens and Lincoln Way Ownership Structure



## Jefferson Park (former State Side) Ownership Structure

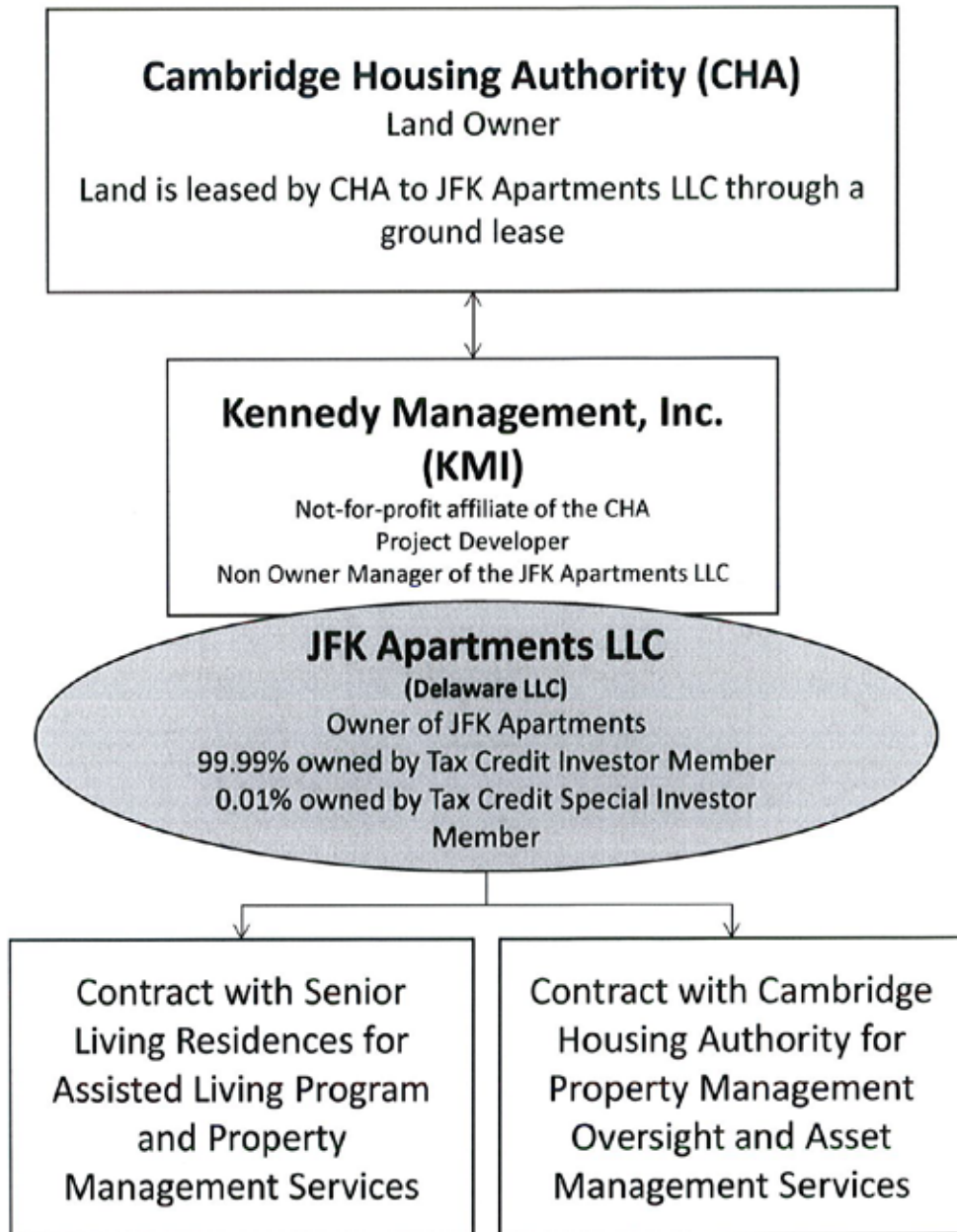


## Revitalization of L.B. Johnson Apartments Ownership Structure

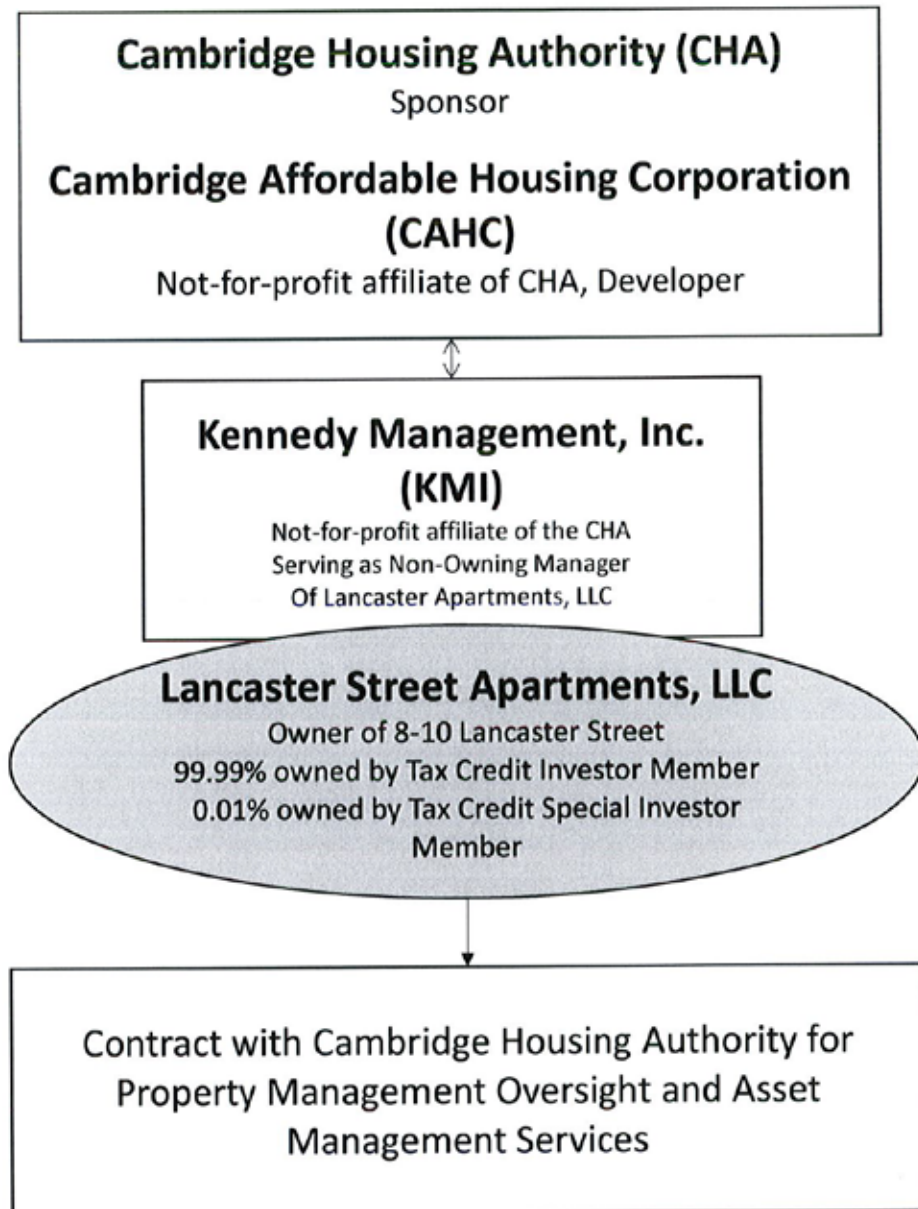




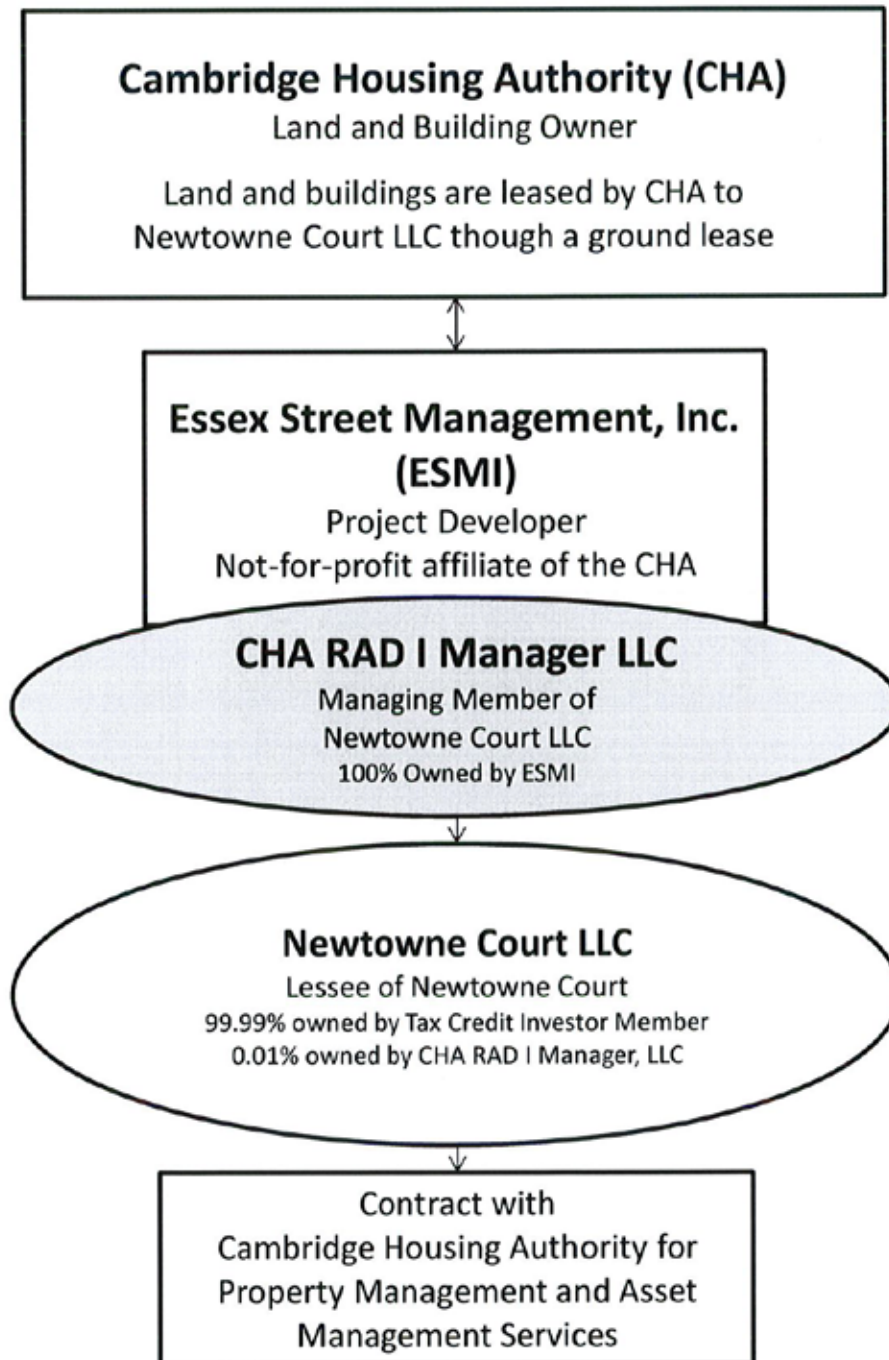
## Revitalization of John F. Kennedy Apartments Ownership Structure



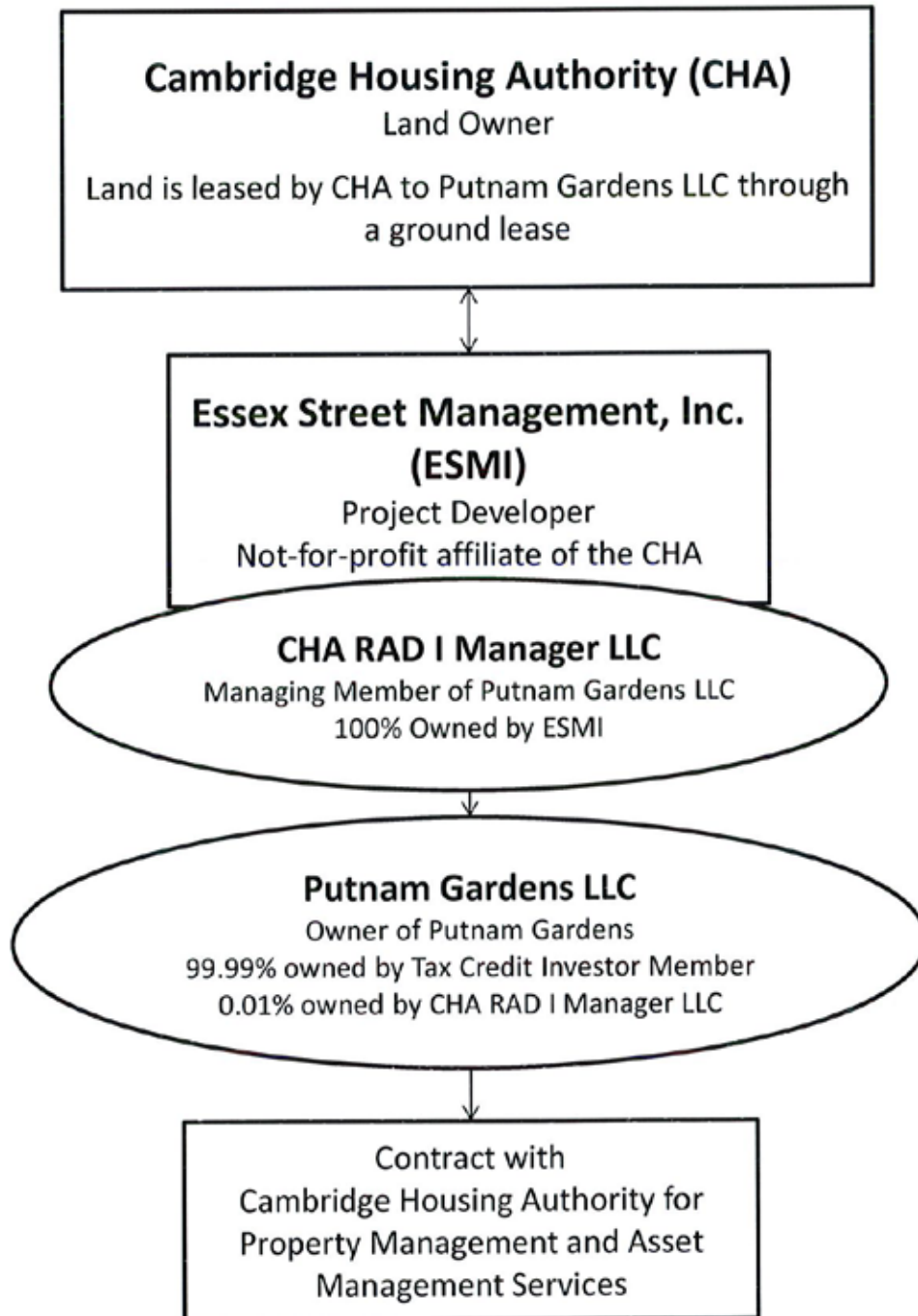
8-10 Lancaster Street  
**Ownership Structure**



## Revitalization of Newtowne Court Ownership Structure

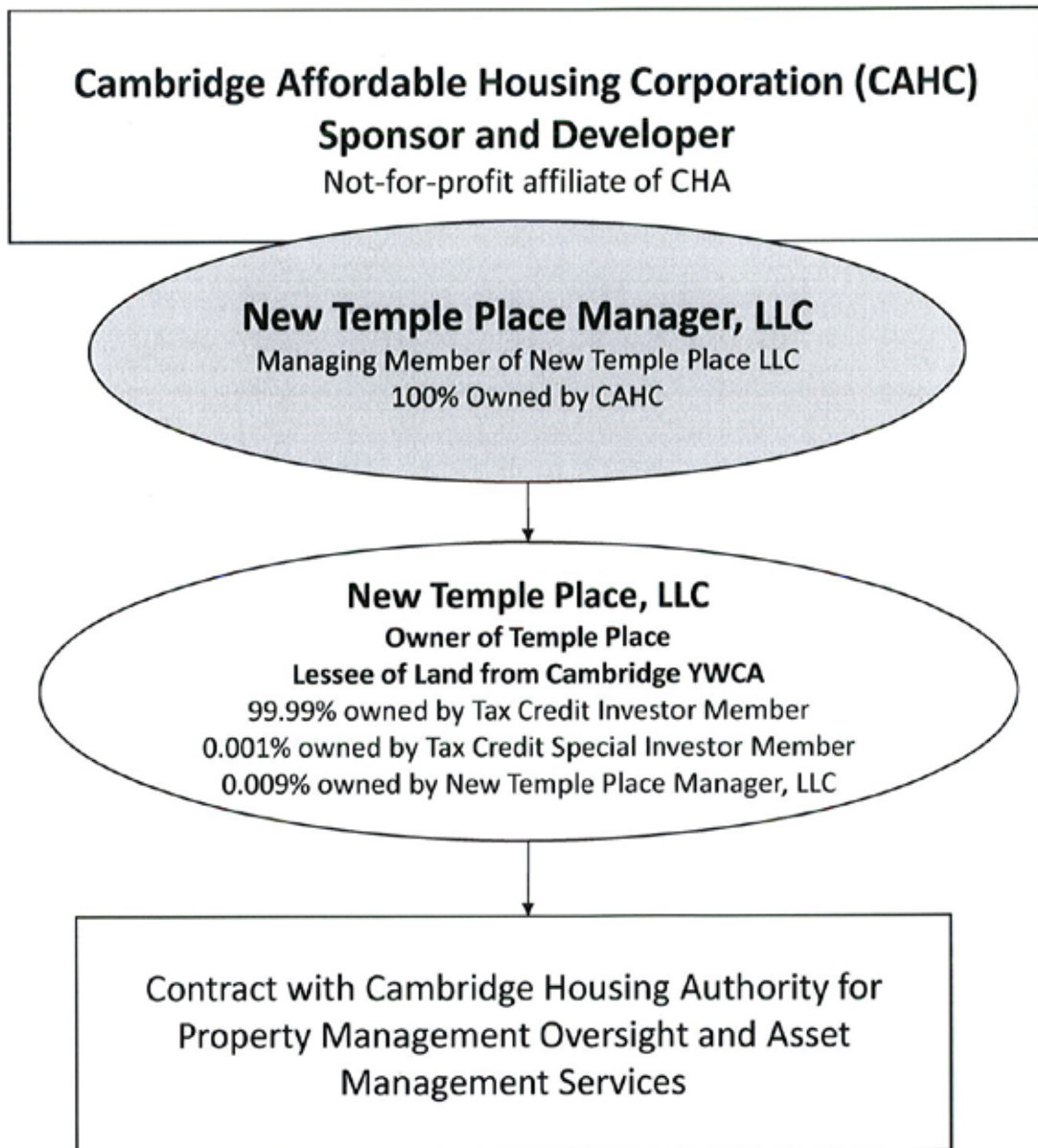


## Revitalization of Putnam Gardens Ownership Structure

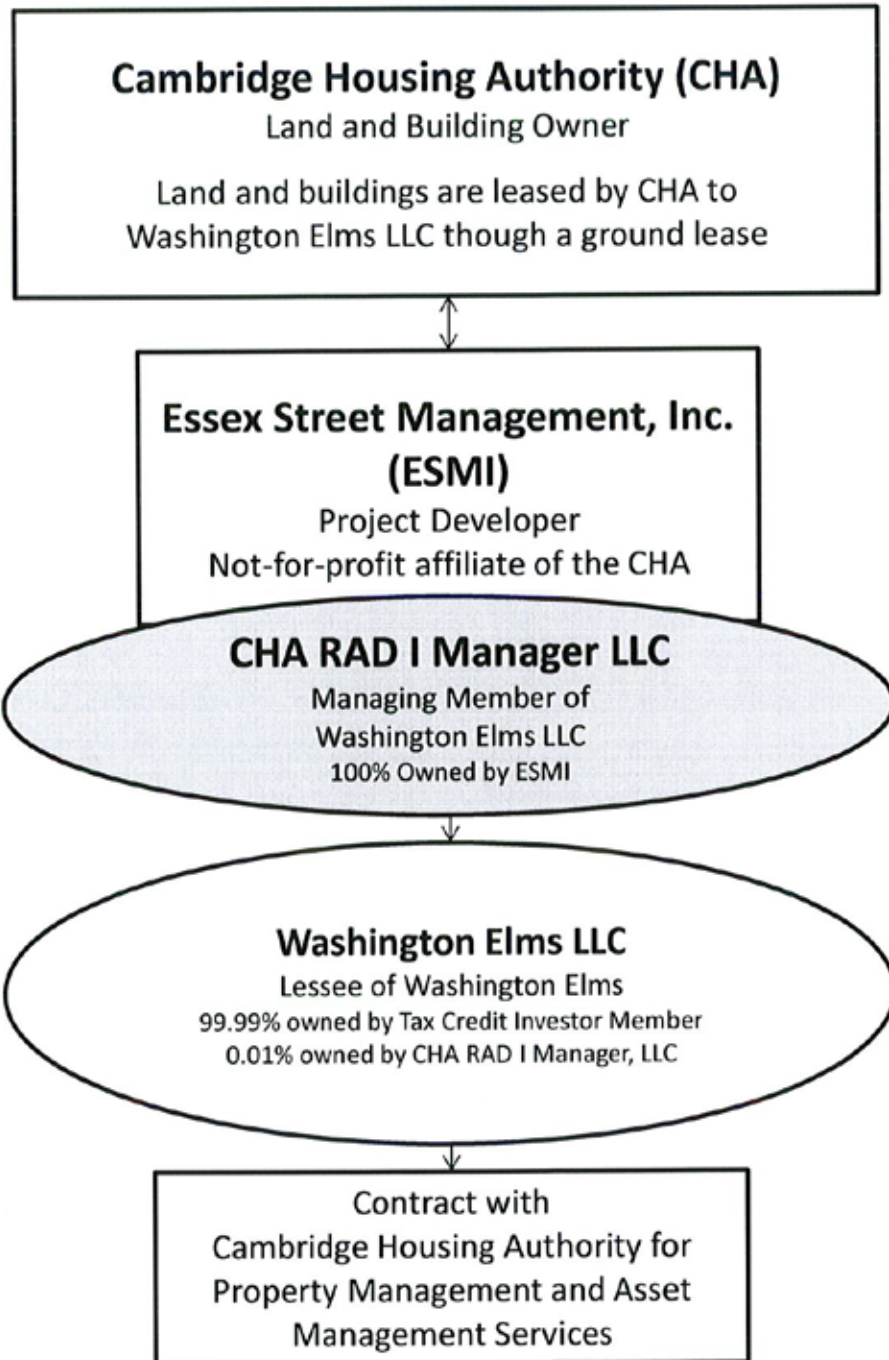




## Temple Place Ownership Structure



## Revitalization of Washington Elms Ownership Structure



# ATTACHMENT R - RENTAL ASSISTANCE DEMONSTRATION (RAD)

Cambridge Housing Authority (CHA) was a successful applicant in the Rental Assistance Demonstration (RAD). On December 23, 2013 CHA received RAD conversion approval by HUD and commitments to enter into Housing Assistance Payments (CHAP) contracts for nine public housing developments in Phase 1. In addition, CHA was notified that it had 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. The RAD conversion was substantively addressed in the Draft FY15 Plan and at the Public Hearing on 1/7/14. 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.

CHA converted to Project Based Vouchers under the guidelines of PIH Notice 2012-32, REV-1 and any successor Notices. CHA has adopted resident rights, participation, waiting list and grievance procedures listed in Section 1.6 of PIH Notice 2012-32, REV-2; and Joint Housing PIH Notice H-2014-09/PIH-2014-17. These resident rights, participation, waiting list and grievance procedures are referenced in Table 1 of this attachment. Additionally, CHA certifies that it is currently compliant with all fair housing and civil rights requirements.

RAD was designed by HUD to assist in addressing the capital needs of public housing by providing CHA with access to private sources of capital to repair and preserve its affordable housing assets. Please be aware that upon conversion, CHA's Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration. CHA certifies that it will maintain its continued service level pursuant to its MTW Plan under RAD.

Under HUD Notice PIH-2012-23 (HA), REV-2, CHA's RAD conversion is detailed below as part of its Annual Plan.

- 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 TABLE 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; any change in the bedroom distribution of units that is proposed as part of the conversion.**

NONE

- 3. Any changes in the policies that govern eligibility, admission, selection, and occupancy of units at the project after it has been converted. This includes any waiting list preferences that will be adopted for the converted project as well as the Resident Rights and Participation, Tenant Protections for residents stated in Section 1.6, Attachment 1B of this Notice and the Joint Housing/PIH Notice H-2014-09/PIH-2014-17.**

The only changes that CHA anticipates under RAD relate to requirements related to the LIHTC program. CHA has held numerous meetings with our residents at all of the affected sites to discuss

the transition of properties from the public housing program to project-based assistance. CHA has revised the HCV Administrative Plan Part II 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. An indication of whether the PHA is currently under a voluntary compliance agreement, consent order or consent decree or final judicial ruling or administrative ruling or decision and an assurance that compliance will not be negatively impacted by conversion activities.**

Please see **Page A21** of this Plan for CHA's voluntary compliance agreement.

**6. A statement certifying that the RAD conversion complies with all applicable site selection and neighborhood reviews standards and that all appropriate procedures have been followed.**

CHA hereby certifies that all RAD conversions comply with the site and neighborhood standards as detailed in 24 CFR 983.57.

**7. All other required information and certifications necessary to submit a Significant Amendment to the PHA Plan, including Resident Advisory Board comments and responses, challenged elements, and all required certifications.**

Not applicable. This is not a significant amendment to the Plan.

**8. For MTWs utilizing MTW Fungibility as defined in Section 1.9E and Section 1.6 or 1.7, as applicable, a statement explaining how the MTW will be able to maintain continued service level requirements.**

CHA will comply with all MTW requirements to serve substantially the same number of families as is demonstrated in the RAD applications and associated budgets.

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 A20**. CHA has no Capital Fund Financing (CFFP) obligations. No Replacement Housing Factor (RHF) funds will be utilized as part of the RAD conversion effort.

**Table 1: List of RAD Program Elements Affecting Resident Rights and Participation, Waiting List and Grievance Procedures for PBV**

Project Based Voucher Requirements (Section 1.6 of PIH Notice 2012-32, REV-2 and the Joint Housing PIH Notice H-2014-09/PIH-2014-17)

All references may be found in CHA's Administrative Plan for Rental Assistance Demonstration (RAD) Developments – Part II of the Administrative Plan for the Federal Housing Choice Voucher Program as revised September 30, 2015, CHA 2014 Lease, Relocation Plans and RAD Conversion Commitments (RCCs) for each RAD development and Letter from Janet M. Golrick of HUD's Office of Recapitalization received on December 18, 2014 regarding CHA's Proposed RAD Conversion.

**TENANT PROTECTIONS UNDER JOINT HOUSING PIH NOTICE H-2014-09/PIH-2014-17**

1. Right to Return and Relocation Assistance	Relocation Plans for each RAD development.
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**TENANT PROTECTIONS UNDER SECTION 1.6.C (PBV)**

1. No re-screening of tenants upon conversion	Relocation Plans for each RAD development.
2. Under-Occupied Unit	CHA Administrative Plan as revised September 30, 2015.
3. Renewal of Lease	CHA Lease  CHA Administrative Plan as revised September 30, 2015 - Chapter 10.
4. Phase-in of tenant rent increase:	CHA Administrative Plan as revised September 30, 2015 - Appendix 4, Section B.
5. FSS and ROSS-SC programs	Not applicable.
6. Resident Participation and Funding	RAD RCCs for each project, providing for Second Rider to RAD HAP Contract: Paragraphs 30 and 31.  CHA Lease - Section 10.N (Respect of Tenant's Right to Join a Tenant Organization).
7. Termination notification	CHA Lease - Section 12 (Termination or Voiding of Lease).

**Table 1: List of RAD Program Elements Affecting Resident Rights and Participation, Waiting List and Grievance Procedures for PBV**

Project Based Voucher Requirements (Section 1.6 of PIH Notice 2012-32, REV-2 and the Joint Housing PIH Notice H-2014-09/PIH-2014-17)

All references may be found in CHA's Administrative Plan for Rental Assistance Demonstration (RAD) Developments – Part II of the Administrative Plan for the Federal Housing Choice Voucher Program as revised September 30, 2015, CHA 2014 Lease, Relocation Plans and RAD Conversion Commitments (RCCs) for each RAD development and Letter from Janet M. Golrick of HUD's Office of Recapitalization received on December 18, 2014 regarding CHA's Proposed RAD Conversion.

8. Grievance process	<p>CHA Lease - Section 10.J (Notice of Tenant's Right to Grieve).</p> <p>CHA Administrative Plan as revised September 30, 2015 - Section 14: Grievance Procedure.</p>
9. Earned Income Disregard	<p>Not applicable under CHA's Rent Simplification Program, authorized by MTW Agreement, Attachment C, Section C.11 (Rent Policies and Term Limits).</p> <p>Letter from Janet M. Golrick of HUD's Office of Recapitalization received on December 18, 2014 stating, "...3. use of alternative tenant payment requirements that conform to public housing rent methodology under MTW."</p> <p>CHA's MTW Rent Simplification Program/Public Housing Tiered Rent Schedule and Streamlined Deductions.</p>
10. Jobs Plus	<p>Not applicable.</p> <p>CHA is not a Jobs Plus grantee.</p>
11. When Total Tenant Payment Exceeds Gross Rent	<p>CHA Administrative Plan as revised September 30, 2015 - Chapter 6, Section H (Ceiling Rent) ensures that tenants may remain in their unit when TTP exceeds Gross Rent.</p>

**Table 1: List of RAD Program Elements Affecting Resident Rights and Participation, Waiting List and Grievance Procedures for PBV**

Project Based Voucher Requirements (Section 1.6 of PIH Notice 2012-32, REV-2 and the Joint Housing PIH Notice H-2014-09/PIH-2014-17)

All references may be found in CHA's Administrative Plan for Rental Assistance Demonstration (RAD) Developments – Part II of the Administrative Plan for the Federal Housing Choice Voucher Program as revised September 30, 2015, CHA 2014 Lease, Relocation Plans and RAD Conversion Commitments (RCCs) for each RAD development and Letter from Janet M. Golrick of HUD's Office of Recapitalization received on December 18, 2014 regarding CHA's Proposed RAD Conversion.

**TENANT PROTECTIONS UNDER SECTION 1.6.D (PBV)**

1. Establishment of Waiting List	CHA Administrative Plan as revised September 30, 2015 - Chapter 4 (Applying for Federal RAD Developments, Waiting Lists, Preferences).
2. Choice Mobility	CHA Administrative Plan as revised September 30, 2015 - Chapter 9 (Transfer Policy) Section H, RAD Mobility Voucher.



**TABLE A: DESCRIPTION OF UNITS TO BE CONVERTED TO RAD**

Development	Type	Phase	Studio/ Congregate	1 BDRM	2 BDRM	3 BDRM	4 BDRM	5 BDRM	6 BDRM	Total RAD Units	Total Units
Washington Elms	Family	1		29	51	59	32	4		175	175
Putnam Gardens	Family	1		15	66	29	12			122	122
Newtowne Court	Family	1		50	126	86	4		2	268	268
Manning Apartments	Elderly/ Disabled	1	1	189	8					198	198
Woodrow Wilson Court	Family	1		32	32	4				68	68
LB Johnson Apartments	Elderly/ Disabled	1	68	108	1					177	177
JF Kennedy Apartments	Elderly/ Disabled	1		44						44	69
Lincoln Way	Family	1		6	19	27	1			53	70
Jackson Gardens	Family	1		9	22	14				45	45
Corcoran Park	Family	2		15	63	64	9	2		153	153
Burns Apartments	Elderly/ Disabled	2	121	76	1					198	198
Truman Apartments	Elderly/ Disabled	2		59						59	59
Jefferson Park	Family	2		35	33	84	23			175	175
Roosevelt Towers	Family	2			75	44	5			124	124
Russell Apartments	Elderly/ Disabled	2		51						51	51
River Howard	Family	2		7	9	12	4			32	32
Willow Street	Family	2		3	4	7				14	14
Garfield Street	Family	2			4	4				8	8
Hingham Street	Family	2			2	2				4	4
Inman Street	Family	2			2	2				4	4
Fairmont Street	Family	2		4	4		2			10	10
Valentine Street	Family	2		3	3					6	6
Jackson Street	Family	2		5	5					10	10
226 Norfolk Street	Family	2			3					3	3
Columbus Ave	Family	2			3					3	3
Whittemore Ave	Family	2			1	1				2	2
Centre Street	Family	2			1					1	1
Richdale Ave	Family	2			1					1	1
Roberts Road	Family	2			1					1	1
Seagrave Road	Family	2			1					1	1
Washington Street	Family	2			1					1	1
Amory Street	Family	2			1					1	1
Concord Ave	Family	2			1					1	1
Hampshire Street	Family	2			1					1	1
Hancock Street	Family	2			2					2	2



**TABLE A: DESCRIPTION OF UNITS TO BE CONVERTED TO RAD**

Development	Type	Phase	Studio/ Congregate	1 BDRM	2 BDRM	3 BDRM	4 BDRM	5 BDRM	6 BDRM	Total RAD Units	Total Units
Trowbridge Street	Family	2			1	1				2	2
Chestnut Street	Family	2			10					10	10
2353 Mass Ave	Elderly/ Disabled	2		4						4	4
Ware Street	Elderly/ Disabled	2		1						1	1
Weaver	Elderly/ Disabled	2	9	11						20	20
Linnaean	Elderly/ Disabled	2	20							20	20
116 Norfolk St.	Elderly/ Disabled	2	37							37	37
St. Paul's	Elderly/ Disabled	2	18		1	1				20	20
<b>TOTAL</b>			<b>274</b>	<b>756</b>	<b>559</b>	<b>441</b>	<b>92</b>	<b>6</b>	<b>2</b>	<b>2,130</b>	<b>2,172</b>



