CHA

CAMBRIDGE HOUSING AUTHORITY
MOVING TO WORK

ANNUAL PLAN 2018
January 1, 2018 - December 31, 2018

HUD APPROVED: JANUARY 16, 2018

FISCAL YEAR 2018

CHA FISCAL YEAR 2018

OVERVIEW OF PROGRAMS + SERVICES

CHA HOUSING AND DEMOGRAPHIC INFORMATION

CAPITAL IMPROVEMENTS

VOLUNTARY COMPLIANCE

PUBLIC PROCESS SCHEDULE

AN OPEN INSTITUTION

DEPARTMENT HIGHLIGHTS

THE BUDGET

FACT SHEETS

HUD REQUIREMENTS

INTRODUCTION

GENERAL OPERATING INFORMATION

PROPOSED MTW ACTIVITIES

APPROVED MTW ACTIVITIES

SOURCES AND USES OF FUNDS

ADMINISTRATIVE

APPENDICES

TABLE OF CONTENTS

STRENGTHENING OUR FOUNDATION

CAMBRIDGE HOUSING AUTHORITY FISCAL YEAR 2018 A7

OVERVIEW OF PROGRAMS + SERVICES A9

CHA HOUSING AND DEMOGRAPHIC INFORMATION A11

CAPITAL IMPROVEMENTS - FIVE YEAR PLAN SUMMARY A15

VOLUNTARY COMPLIANCE AGREEMENT A17

PUBLIC PROCESS SCHEDULE A19

CAMBRIDGE HOUSING AUTHORITY - AN OPEN INSTITUTION A21

DEPARTMENT HIGHLIGHTS A23

THE BUDGET A39

FACT SHEETS A43

- ECONOMIC MOBILITY PROGRAMS A43
  - FINANCIAL STABILITY + SAVINGS PLUS (FSS+) PROGRAM A44
  - PATHWAYS TO PERMANENT HOUSING - HEADING HOME A45
  - PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE A46
  - WORK FORCE COLLEGE SAVINGS PROGRAM A47
- EARLY CHILDHOOD AND YOUTH PROGRAMS A49
  - BABY U AND ALUMNI ASSOCIATION A50
  - BIG BROTHER BIG SISTER A51
  - DREAM MENTORING A52
  - HEAD START A53
  - PATHWAYS TO FAMILY SUCCESS A54
  - THE POSSIBLE PROJECT A55
  - THIS WAY AHEAD/GAP INC A56
  - TUTORING PLUS, INC A57
  - WINDSOR PRESCHOOL A58
  - WORK FORCE YOUTH PROGRAM A59
  - YOUTHBUILD (JUST-A-START) A60
- ADULT PROGRAMS A61
  - BIOMEDICAL CAREERS PROGRAM (JUST-A-START) A62
  - BRIDGE-TO-COLLEGE PROGRAM A63
  - CAMBRIDGE EMPLOYMENT PROGRAM A64
  - GATEWAYS LEARNING PROGRAM A65
- ELDERLY PROGRAMS A67
  - PROGRAM OF ALL-INCLUSIVE CARE OF THE ELDERLY (PACE) A68
  - SERVICE COORDINATION PROGRAM (ELDER SERVICES) A69
  - SOMERVILLE-CAMBRIDGE ELDER SERVICES (SCES) A70

STRENGTHENING OUR FOUNDATION

CAMBRIDGE HOUSING AUTHORITY

FISCAL YEAR 2018

JANUARY 1, 2018 - DECEMBER 31, 2018

Our 19th year in the Moving to Work (MTW) Program

FY18 will be dedicated to reflection, revision, and resilience. CHA's recent change in leadership has created an opportunity to reflect upon where CHA has been and where we are going. The handover of CHA's executive director reigns from Greg Russ to Mike Johnston occurred in February 2017. Under Russ' leadership, CHA actively exercised its MTW authority to innovate and implement policies and programs intended to better serve our residents and streamline our business operations. Under his tenure, CHA launched a number of economic mobility-oriented programs and established partnerships with nonprofit service providers to assist low-income families at different life stages. Our recertification and interim processes were revamped under the Rent Simplification Program. More recently, our participation in Rental Assistance Demonstration (RAD) has triggered CHA's transition to a project-based subsidy platform that will drastically change the way we operate as an agency.

Whereas new leadership can often mean an initial period of briefings and getting-to-know-staff to get up to speed, Mike Johnston's[1] deep institutional knowledge from twenty-five plus years at CHA allows us to take that time to reflect on CHA's core business and undertake an agency-wide strategic planning process to determine a new direction for CHA. Preparation of this strategic planning process is already underway with an outside consultant team selected and workplan in place. CHA is committed to a comprehensive, inclusive and meaningful process. A central component of the process is gathering extensive stakeholder input and a critical decision point is determining how wide to cast the stakeholder net to effectively inform CHA's goals, objectives and three-to-five year implementation plan. In addition, the strategic planning process is an investment in shifting CHA employee culture so that employees are empowered in effecting CHA's direction. This, in turn, strengthens our foundation as we continue to carry out our work. Already, the executive director and deputy director have fully adopted and embraced an open door policy for all employees across departments.

In FY18 we will see implementation of CHA's Strategic Plan, a critical deliverable of the strategic planning process. Carved into the process is an operational assessment of the agency as a whole. A key question we will ask ourselves is how we can be better at what we do? The Strategic Plan will include actionable revisions in how we operate across CHA departments. For example, the Operations department has identified the need to revise our approach to housing residents so that they have easy access to technology and wellness. We would like to revise policies that are unnecessarily constrained or outdated. A prime example is our recent waitlist policy changes that removed the limit on the number wait lists that applicants may apply to in CHA's elderly/younger disabled housing portfolio. With implementation of an online platform for waitlist applications, the burden of maintaining the waitlist has been drastically reduced thereby allowing greater housing choice for applicants. In FY18 we will consider a more robust rent simplification program for our voucher holders drawing on our list of MTW activities that have been approved but not yet implemented.

CHA recognizes the need to build resilience[2] on two fronts. One, as an organization that relies on federal funding from a newly elected President that does not support nor understand the needs of low-income families, CHA needs to prepare its operations and core business for uncertain funding in an uncertain economy. This reality is another factor that underlies CHA's strategic planning process. We are fully aware that diversifying our funding sources is necessary to building resiliency. We have embarked on a human capital campaign and seeking other non-federal funding sources to support our work. Two, as a mission-driven agency dedicated to providing

1. Michael J Johnston started his employment at CHA as the Director of the Leased Housing and then became Deputy Director during Russ' entire tenure as executive director.

2 Based on a google search , resilience is defined as "the capacity to recover quickly from difficulties; toughness" or "the ability of a substance or object to spring back into shape."

housing and connecting services to low-income families in a supply-restricted high-cost housing market where the number of affordable housing units at-risk increase year over year, CHA needs to continue efforts to preserve the affordablility of hard units in Cambridge and beyond while at the same time work to advance quality of life for its residents and voucher holders. FY18 will mark year 3 in our Rental Assistance Demonstration (RAD) transition, and one step closer to transitioning to a project-based assistance portfolio and away from a public housing platform that is perpetually underfunded and increasingly unsustainable as the housing stock ages. Our process with RAD brought to light the gap between RAD's funding structure and the level of physical needs in some of our buildings. This gap has led us to pursue Section 18 Disposition applications for five (5) buildings that were originally slated in our RAD Phase 2 application. This fiscal year we will actively pursue private activity bonds from the Commonwealth of MA; the financial viability of the Section 18 Disposition sites hinge on securing these bonds. Furthermore, we will be looking into rehabilitating CHA's state public housing stock (New Construction program) through HUD's Mark-up to Market program. If this pathway is successful, CHA will be fully exiting out of public housing (with the exception of several buildings under Chapter 689 (special needs housing) of the Commonwealth of MA Housing Operating Subsidy Program). Beyond strengthening CHA's hard unit inventory, we plan to continue pursuing expiring use opportunities. Additionally, we have identified twelve (12) locations in Cambridge where there are units or potential for units that CHA could consider adding to its inventory. The Planning+Development section in the Department Highlights section of this Plan provides more information on the above-described housing activities.

PROGRAMS + SERVICES

CHA has developed formal relationships with a number of organizations. The following programs generally include dedicated slots for CHA families. Programs may receive CHA funding, made possible through MTW authority and/or independently operated. Fact sheets on some of the programs are availabe at the end of this section.

	PROGRAM NAME	OPTIMAL ANNUAL CAPACITY	PROJECTED MTW FUNDS[1]	PROJECTED TOTAL FUNDS[4]
EARLY CHILDHOOD	Baby University	40 Families		
	Baby U Alumni Association	221 Families and growing		
	Pathways to Family Success	15 Families		
	Head Start	38 families		
	Windsor Street Preschool	34 Families, 17 dedicated for CHA families		
YOUTH	DREAM Mentoring	15 Youth	$2,237	$8,800
	Work Force Youth Program (CHA)	200 Youth	$177,684	$767,000
	Work Force College Savings Program (CHA)	200 Work Force Youth		$75,000
	Tutoring Plus, Inc.	55 Work Force Youth		
	This Way Ahead/Gap Inc	100 Youth; 70 Internships		125,400
	Big Brother Big Sister	110+ Youth		
	The Possible Project	30 Youth		
	Youthbuild (Just-A-Start)	3-5 slots for young Adults		
ADULT	Biomedical Careers Program (Just-A-Start)	3-5 slots for Adults		
	Bridge-to-College Program	5 Adults		$13,700
	Community Computer Centers (CHA)	200 Youth; 110 Adults		$15,000
	Cambridge Employment Program	95 Adults	$5,400	$72,300
	Gateways Learning Program	100 Adults		
	Financial Stability and Savings (FSS+) and Rent-to-Save (RTS)	3,900 voucher households; 320 Jefferson Park + Corcoran Park Families	$160,000	$618,046
	Pathways to Permanent Housing - Heading Home	45 Adults	$430,000	$430,000
	Pathways to Permanent Housing - Transition House	4 Families (20 Families over 5 years)	$142,500	$142,500
AGING IN PLACE	Service Coordination Program (Elder Services - CASCAP, Inc)	1,000 Elderly Adults (non-PACE)	$365,240	$416,925
	Program of All-inclusive Care for the Elderly (PACE)	70 Elderly Adults		
	Somerville-Cambridge Elder Services (SCES)	9 Elderly Adults		
	TOTAL (Households are counted more than once if participating in more than one program.)	655 Youth 4,920 Families[2] 1,079 Elderly[3] Adults	$1,283,061	$2,684,671

1. MTW Funds are inclusive of block grant commitments from previous years.
2. The Family count aggregates optimal annual capacity adults and MTW voucher households (approximately 3,900, inclusive of elderly heads of household and households living in buildings preserved through CHA's Expiring Use program).
3. The Elderly Adult count aggregates optimal annual capacity Elderly Adults.
4. Total Funds is inclusive of funding from outside sources and MTW Funds, but does not include CHA staff time or interest generated from FSS+/RTS accounts.

This page intentionally left blank.

CHA HOUSING AND DEMOGRAPHIC INFORMATION

CHA HARD UNITS AND VOUCHER INVENTORY AND HOUSEHOLDS[1]

	2016 BASELINE[1] HUD APPROVED 01 JUL 2017		CURRENT 01 JUL 2017		PLANNED[2] 31 DEC 2018
MTW HOUSING UNITS					
PUBLIC HOUSING UNITS	854		980		0
PUBLIC HOUSING HOUSEHOLDS		1,363		957	
RAD UNITS			1150		1,429
RAD HOUSEHOLDS				914	
FORMER PH UNITS (SECTION 18 DEMO)			297		998
FORMER PH HOUSEHOLDS (SECTION 18 DEMO)				164	
MTW VOUCHERS					
VOUCHER UNITS (PBV, TBV, ALL EXPIRING USE)	5,304 (RAD included)		4,177		4,498
VOUCHER HOUSEHOLDS		4,723		4,105	
TOTAL MTW UNITS AND VOUCHERS	**6,158**		**6,604**		**6,925**
TOTAL MTW HOUSEHOLDS		**6,086**		**6,140**	
NON MTW					
NON-MTW FEDERAL VOUCHERS (VASH, Shelter Plus, Mod Rehab, Mainstream, DHVP/ NED)			574		574
NON-MTW FEDERAL VOUCHER HOUSEHOLDS				512	
STATE ASSISTED UNITS (NEW CONSTRUCTION)			110		
STATE ASSISTED HOUSEHOLDS (NEW CONSTRUCTION)				107	
STATE AND LOCAL[3] VOUCHERS (MRVP, Mod Rehab State, DMH, AHVP)			174		174
STATE AND LOCAL[3] VOUCHER HOUSEHOLDS				143	
TOTAL NON MTW UNITS			**748**		**748**
TOTAL NON MTW HOUSEHOLDS				**762**	
TOTAL CHA UNITS AND VOUCHERS			**7,352**		**7,673**
TOTAL CHA HOUSEHOLDS				**6,902**	

1. This table does not include local non-traditional vouchers (sponsor-based vouchers), ports, relocation-issued vouchers. There were 20 relocation-specific vouchers leased up on July 1, 2017.
2. Planned Units and Vouchers are only included in this table because it is difficult to predict households that will be served.
3. We included the term local in this category because one voucher program is administered through the City of Cambridge.

CHA WAITLIST INFORMATION

In FY17 CHA instituted web-based waitlist platform so that CHA will only accept waitlist applications online, unless a reasonable accomodation request to apply using a paper application is submitted. On October 1, 2016 CHA re-opened its voucher waitlist and on July 5, 2017, CHA re-opened its elderly/disabled waitlist for public housing, RAD, and former public housing sites. With the voucher re-opening, site-based waitlists (SBWL) were established to enable applicants to select project-based voucher site(s) that meet(s) their needs and enable site-based owners to contact only those applicants that have expressed interest in their properties. With the elderly/disabled waitlist re-opening, CHA modified its policy so that applicants are no longer limited to selecting only 3 site lists and can apply to as many site lists as fit their needs. This applies to any unit in CHA housing, although the family waitlist remains closed as the RAD transition continues.

On May 24, 2017 CHA's Board of Commissioners approved modifications to the SRO waitlist policy so that applicants are centralized on one list rather than two lists and an applicant's preference does not advance his/her position on the waitlist. Rather, the applicant's waitlist position will be ordered according to the date timestamp of application submission. This policy applies only to the SRO waitlist.

We last reported our waitlist number in the FY16 Report based on the status of waitlist applications on March 31, 2016. At that time, there were a total of 17,781 applications across 8,426 distinct applicants. These numbers pre-date the waitlist re-openings that occurred in FY17. The number of distinct applicants increased by 66% or 5,566 new applicants and the total number of applications increased from 17,781 to 71,156 or 53,375 more applications. This may be attributed to the addition of site-based waitlists and expansion of the number of sites that applicants may apply to in CHA's public housing, RAD, and former public housing portfolio.

CHA WAITLIST NUMBERS
ON AUGUST 11, 2017

	DISTINCT APPLICANTS[1]	APPLICATIONS	AVERAGE APPLICATION(S) PER APPLICANT
CHA HOUSING	4,858	10,665	2
CHA VOUCHERS	8,932	59,121	7
SINGLE ROOM OCCUPANCY[2] (SRO)	1,370	1,370	1
	13,992	71,156	

1. An applicant may be eligible for multiple programs based on age and income and appy to more than one waitlist.
2. Recent MTW Annual Plans and Reports grouped Putnam Square Apts as a separate category or part of a general Other category due to CHA's organization and administration of wait lists. With the recent transition to an online waitlist application system, CHA further reorganized and updated its wait list administration. Moving forward, Putnam Square Apts is folded into the voucher waitlist.

YOUNG DISABLED[1] HOUSEHOLDS SERVED

The table below provides the count of young disabled households at each CHA elderly/disabled property and the proportion young disabled households served relative to (1) total living units in the building (occupied and vacant status) and (2) occupied units.

YOUNG DISABLED HOUSEHOLDS
ON AUGUST 14, 2017

	Total Units[2]	Units Occupied	Younger Disabled HH	Percent Young Disabled by Units	Percent Young Disabled by Occupancy
116 Norfolk Street[3]	37	32	7	18.9%	21.9%
Daniel F. Burns	197	197	30	15.2%	15.2%
Elderly Condos	5	5	0	0.0%	0.0%
Harry S. Truman Apartment	59	53	8	13.6%	15.1%
John F Kennedy	44	42	4	9.1%	9.5%
Linnaean Street	19	18	2	10.5%	11.1%
Lyndon B. Johnson Apts	176	168	21	11.9%	12.5%
Manning Apartments LLC	190	111	7	3.7%	6.3%
Millers River LLC	296	279	38	12.8%	13.6%
Putnam School	33	31	2	6.1%	6.5%
R.C. Weaver Apartments	20	17	2	10.0%	11.8%
Roosevelt Midrise	75	74	23	30.7%	31.1%
Russell Apartments	51	48	8	15.7%	16.7%
St. Paul Residence[3]	18	14	7	38.9%	50.0%
	1220	**1089**	**159**	**13.0%**	**14.6%**

1. CHA's Designated Housing Plan requirement is 13.5% per Massachusetts General Laws (Chapter 121B, Section 39).
2. Total Unit count for each development may not match unit counts under RAD or counts from previous years because this table counts units according to a unit's vacancy detail in Elite. Vacancy detail indicating :lease up, make-ready or occupied were counted. Units that may be offline, merged or have another description were not counted in Total Units.
3. St. Paul's Residence (18 out of its 20 units) and 116 Norfolk are single-room occupancy (SRO) units that use separate wait lists from the other sites. St. Paul's remaining two units are family units and therefore not counted in this table. Generally, SRO units house a different resident profile than those living in elderly/disabled buildings and therefore likely to result in a higher proportion of young disabled households.

HOUSEHOLD INCOME/UNIT SIZE/RACE/ETHNICITY/CAMBRIDGE RESIDENT STATUS

On July 1, 2017

	FORMER PUBLIC HOUSING (DISPO)	%[1]	RAD	%[1]	LIPH	%[1]	Vouchers	%[1]	Non-MTW	%[1]
INCOME[2]										
≤ 30 AMI	139	85%	595	65%	634	66%	2865	70%	649	85%
31 AMI - 50 AMI	20	12%	180	20%	183	19%	890	22%	82	11%
51 AMI - 60 AMI	4	2%	32	4%	51	5%	177	4%	17	2%
61 AMI - 80 AMI	0	0%	43	5%	50	5%	132	3%	7	1%
≥ 80 AMI	1	1%	64	7%	39	4%	41	1%	7	1%
UNIT SIZE										
0BR	117	71%	64	7%	179	19%	155	4%	193	25%
1BR	47	29%	349	38%	283	30%	1959	48%	466	61%
2BR	0	0%	248	27%	232	24%	1287	31%	68	9%
3BR	0	0%	207	23%	210	22%	587	14%	24	3%
4BR+	0	0%	46	5%	53	6%	117	3%	11	1%
RACE										
Native Hawaiian/ Other Pacific Islander	2	1%	6	1%	3	0%	3	0%	3	0%
Black/African American	48	29%	496	54%	489	51%	1700	41%	280	37%
White	106	65%	348	38%	413	43%	1884	46%	453	59%
Asian	7	4%	59	6%	47	5%	504	12%	20	3%
American Indian/ Alaska Native	1	1%	5	1%	5	1%	14	0%	5	1%
ETHNICITY										
Hispanic or Latino	19	12%	113	12%	108	11%	652	16%	76	10%
Not Hispanic or Latino	145	88%	801	88%	849	89%	3453	84%	686	90%
CAMBRIDGE STATUS										
Living In Cambridge	164	100%	914	100%	957	100%	2084	51%	476	63%
TOTAL HOUSEHOLDS[2]	**164**		**914**		**957**		**4105**		**762**	

1. Percentages have been rounded and may not total 100.
2. Area Median Income (AMI) as defined by HUD. (https://www.huduser.gov/portal/datasets/il.html)
3. CHA Household Total is 6,902. There may be slight discrepancies in household counts under race and ethnicity because a race or ethnicity may not be identified for a household.

CAPITAL IMPROVEMENTS
FIVE YEAR PLAN SUMMARY

SOURCES	2018	2019	2020	2021	2022	Beyond 2022	Total
Capital Fund Program	$1,900,000	$950,000	$950,000	$450,000	$-	$-	$4,250,000
State Modernization Program	$220,000	$50,000	$14,000	$14,000	$14,000	$14,000	$326,000
MTW Block Grant	$750,000	$750,000	$750,000	$750,000	$-	$-	$3,000,000
State or Local Subordinate Loans	$-	$2,110,019	$10,982,835	$11,965,787	$4,191,359		$29,250,000
LIHTC Equity	$24,684,000	$25,320,230	$51,253,228	$55,840,338	$34,906,447	$29,971,308	$221,975,551
Development Period Cash Flow	$1,000,000	$2,500,000	$2,500,000	$2,500,000	$1,500,000	$-	$10,000,000
Construction/ Permanent Loan	$16,799,250	$24,021,686	$72,773,261	$81,205,648	$53,062,826	$50,398,389	$298,261,060
CHA Program Loan	$6,055,125	$24,706,551	$2,500,000	$2,500,000	$2,500,000	$2,500,000	$40,761,676
Capitalized Reserves	$-	$-	$562,500				
Earned Development Fee	$3,876,000	$3,992,280	$4,151,971	$4,318,050	$3,558,073	$2,748,612	$22,644,986
Total Sources	**$55,284,375**	**$84,400,766**	**$146,437,795**	**$159,543,823**	**$99,732,706**	**$85,632,309**	**$630,469,273**

USES	2018	2019	2020	2021	2022	Beyond 2022	Total
Program Costs and Overhead	$3,715,000	$3,826,450	$3,941,244	$4,059,481	$3,345,012	$2,584,022	$21,471,208
Architectual and Engineering	$4,440,625	$6,385,497	$11,356,668	$11,530,891	$6,827,494	$5,096,200	$45,637,375
Fees and Costs	$5,328,750	$9,578,246	$17,035,002	$17,296,336	$10,241,241	$10,829,425	$70,309,000
Operating and Replacement Reserves	$6,275,000	$755,600	$538,200	$11,348,209	$11,044,020	$3,420,162	$33,381,191
Construction							
Newtowne Court	$2,250,000	$-	$-	$-	$-	$-	$2,250,000
Putnam Gardens	$3,650,000	$-	$-	$-	$-	$-	$3,650,000
Manning Apartments	$13,950,000	$-	$-	$-	$-	$-	$13,950,000
Jefferson Park	$2,550,000	$-	$-	$-	$-	$-	$2,550,000
Russell Apartments	$9,900,000	$3,300,000	$-	$-	$-	$-	$13,200,000
Ashton Place Heat Replacement	$250,000	$-	$-	$-	$-	$-	$250,000
Garfield Apartments	$600,000	$1,200,000	$-	$-	$-	$-	$1,800,000
St. Paul's Residence	$1,800,000	$2,700,000	$-	$-	$-	$-	$4,500,000
Millers River	$150,000	$27,076,923	$27,076,923	$27,076,923	$6,619,231	$-	$88,000,000
Burns Apartments	$150,000	$14,296,800	$14,296,800	$6,998,400	$-	$-	$35,742,000
689 Misc Improvements	$200,000	$40,000	$14,000	$14,000	$14,000	$14,000	$296,000
Misc. Site Improvements - Any Dev	$25,000	$25,000	$25,000	$25,000	$25,000	$25,000	$150,000
Misc. Exterior Improvements - Any Dev	$25,000	$25,000	$25,000	$25,000	$25,000	$25,000	$150,000
Misc. Interior Improvements - Any Dev	$25,000	$25,000	$25,000	$25,000	$25,000	$25,000	$150,000
Truman Apartments	$-	$2,581,250	$5,162,500	$2,581,250	$-	$-	$10,325,000
Jefferson Park Federal	$-	$225,000	$31,633,333	$31,633,333	$31,408,333	$-	$94,900,000
Weaver Apartments	$-	$4,050,000	$1,350,000	$-	$-	$-	$5,400,000
New Willow Street Apartments	$-	$6,750,000	$2,250,000	$-	$-	$-	$9,000,000
116 Norfolk Street	$-	$1,560,000	$6,240,000	$-	$-	$-	$7,800,000
Roosevelt Towers Mid-Rise	$-	$-	$19,818,750	$26,425,000	$6,606,250	$-	$52,850,000
Roosevelt Towers Low-Rise	$-	$-	$4,200,000	$8,400,000	$8,400,000	$4,200,000	$25,200,000
Scattered Site and Condos	$-	$-	$999,375	$3,997,500	$2,998,125	$-	$7,995,000
Woodrow Wilson Court Roof Replacement	$-	$-	$450,000.	$-	$-	$-	$450,000
Corcoran Park	$-	$-	$-	$8,107,500	$10,810,000	$13,512,500	$32,430,000
Linnaean Street	$-	$-	$-	$-	$1,344,000	$12,096,000	$13,440,000
River Howard Homes	$-	$-	$-	$-	$-	$26,880,000	$26,880,000
JFK Apartments	$-	$-	$-	$-	$-	$5,175,000	$5,175,000
Willow Street Homes	$-	$-	$-	$-	$-	$1,750,000	$1,750,000
Total Construction	**$35,525,000**	**$63,854,973**	**$113,566,681**	**$115,308,906**	**$68,274,939**	**$63,702,500**	**$460,233,000**
Total Uses	**$55,284,375**	**$84,400,766**	**$146,437,795**	**$159,543,823**	**$99,732,706**	**$85,632,309**	**$631,031,774**

VOLUNTARY COMPLIANCE AGREEMENT

CHA continues to work towards fulfilling its Voluntary Compliance Agreement with HUD's Office of Fair Housing and Equal Opportunity. Twenty-seven (27) wheelchair accessible units in its Public Housing portfolio were completed as of July 2017. The construction of ten (10) units underway is included.

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
2	2		12 / 2015	Units completed at Temple Place[1]
8		03/2018		Units in construction at Jefferson Park State
2		06/2018		Units in construction at Manning Apartments
5		TBD		Units planned for Millers River Apartments
42	**27**			**TOTAL**

1. Temple Place is new units to CHA's inventory. A total of 4 accessible units were created- 2 of the 4 count towards the 5% required of new construction. The additional two count towards the VCA.

This page intentionally left blank.

PUBLIC PROCESS SCHEDULE FOR FY18

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) and, whenever required, in the Legal Notices section of local newspapers.

ACTIVITY	OPPORTUNITIES FOR PUBLIC PARTICIPATION
FY18 ANNUAL PLAN	Public Meeting on August 30, 2017 at 6 pm (CHA Central Office). Public comment period commenced on August 18, 2017 at 12 pm. The Plan was was available for download and review on the CHA website. Hard copies were available for pick up at the CHA Central Office on August 21 starting at 12 pm. Public comment ended on Thursday, September 21th at 5 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.
CHA TENANT LEADERS MEETING(S)	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.
POLICY DOCUMENTS (ACOP AND ADMIN PLAN) CHECK IN	Meet with tenants, CEOC and legal services to discuss the Admin Plan (3 Parts) and ACOP if and when policy changes in the documents are being considered. May involve more than one meeting.
RESIDENT TRAINING	Ongoing. CHA will continue to provide training sessions (including but not limited to reasonable accommodation, the conference panel, and the grievance panel); provide training on the low-income housing tax credit (LIHTC) program; arrange orientation/training for tenant coordinators; and work with ACT and tenant councils to plan trainings and workshops on policies and topics that build resident capacity and leadership.
MTW PLAN AND REPORT MEETING ON METRICS	Two working sessions.

This page intentionally left blank.

AN OPEN INSTITUTION[1]

EXECUTIVE COMPENSATION

CHA has reported its top five salaries to HUD since the FY14 Annual Plan. As of this writing, the agency's top five earners are below. Salary caps on compensation are set by both HUD[2] and Massachusetts Department of Housing and Community Development (DHCD)[3].

FIVE HIGHEST SALARY EARNERS

Executive Director	$175,000	Deputy Executive Director	$148,000
General Counsel	$166,915	Chief Financial Officer	$147,805
Director of Planning + Development	$163,641		

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
Naomie Stephen	2016	City of Cambridge appointee	May 1, 2021
Anthony Pini	2010	City of Cambridge appointee/Labor representative	October 20, 2019
Victoria Bergland	2013	City of Cambridge appointee/CHA Resident	September 30, 2017[1]

1. At the time of this writing, the City Manager has recommended Ms. Bergland for an additional term. The recommendation is currently under review by the City's Housing Committee.

BOARD OF COMMISSIONERS DUTIES

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. Five members total.

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

1. CHA's FY14 Annual Plan includes a new section on governance and executive compensation, voluntarily created in light of the negative publicity around public housing authorities across the country. CHA is committed to providing the status of executive compensation and Board composition.
2. 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.
3. DHCD adopted a salary cap by notice, dated February 15, 2012.

This page intentionally left blank.

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 has converted to project-based subsidies under HUD's Rental Assistance Demonstration (RAD), with continued expectations of completing a full conversion within the next five years. CHA's waiting list for its hard units has been closed since January 1, 2015, however the Elderly/Disabled waiting list will re-open July 5, 2017.

CONTINUED RAD RELOCATION

RAD relocation efforts will continue in strength for FY18 and will rely on the use of vacant units portfolio-wide to house affected residents while renovations continue. This relocation process and recycling of vacant units in our housing stock has been successful in prior years.

With additional RAD projects scheduled for the fourth quarter (Q4) of 2017, we anticipate that relocation efforts will continue through 2018. CHA continues to utilize multiple approaches to provide the best housing solutions for residents and has a strong working relationship with residents requiring location. Many residents have been highly flexible and willing to live in units that may not be an exact trade from their permanent residence. The agency is committed to performing these tasks at the highest level and has a dedicated team of three (3) full-time employees for this process.

RESIDENT POLICIES AND PROCEDURES

As CHA public housing properties convert to Rental Assistance Demonstration (RAD), three different types of "rent" impact the final determination of the rent charged to the residents:

1. Existing CHA Ceiling Rent
2. Tax Credit Maximum Rent
3. Contract Rent

The intersection of these three types of "rent" created a large disparity between what residents pay from one development to another, and from one unit type to another within the same development. CHA developed a revised rent policy that found common ground between the rent types and results in the most equitable treatment of all residents possible given the statutory regulations of LIHTC and Section 8 rules.

As developments convert to Project Based Vouchers (PBVs), CHA will no longer use the current ceiling rent as the maximum rent charged for a unit. Instead, CHA sets the ceiling rent at either the Tax Credit Maximum Rent (minus the utility allowance) or $1 below the Contract Rent (which already subtracts the utility allowance), whichever is higher. CHA decided $1 below the Contract Rent to meet the Low Income Housing Tax Credit (LIHTC) program requirement that subsidy is paid on the unit in order to exceed the Tax Credit Maximum Rent for the unit. CHA will continue to utilize the rent simplification rent charts that public housing residents have grown accustomed to, but certain bands will be adjusted to reflect these new ceiling rents.

Residents that fall below the ceiling rent band will continue to pay according to the appropriate rent schedule for their building. Rent schedules generally set the Rent Charged amount to be 30% of the lower income on the band minus the utility allowance. Under this policy over 90% of residents will not experience a change in rent.

The breakdown of new ceiling rents under this option is as follows:

RAD Property	Rent Calculation
Washington Elms	Contract Rent - $1
Putnam Gardens	Contract Rent - $1
Newtowne Court	Contract Rent - $1
Lyndon B. Johnson Apartments	Tax Credit Maximum
John F. Kennedy Apartments	Tax Credit Maximum
Manning Apartments	Contract Rent - $1
Woodrow Wilson Court	Tax Credit Maximum
Lincoln Way	Tax Credit Maximum
Jackson Gardens	Tax Credit Maximum

Thus far 89 households have been impacted by this policy change. The table below shows breakdown of these households according to level of impact:

Rent Impact	Households	Rent Change
Rent increase	72	+$7 to +$624
Rent decreases or stays the same	17	$0 to -$71
Total	**89**	

Households that experienced an increase in rent charge under the new rent schedule would see the increase phased over a 3-year span beginning in calendar year 2017.

RESIDENT AMENITIES AND SUPPORT

In reviewing the daily operation of CHA properties, we recognized that there is a substantial gap in amenity offerings compared to market rate housing. Some services and amenities could truly assist residents in daily life, while some would encourage an overall better lifestyle. Research and discussions indicate that a fully equipped business center including a computer, printer and Internet access for resident use is highly recommended. Additionally, the installation of a fitness center at sites would offer the benefit of gym style exercise without the expense that many residents cannot bear. We hope to better the overall experience for new and incoming residents on a continuing basis at our properties. This is an expanding conversation that we anticipate will result in positive changes to the quality of life for our residents.

ELDERLY/DISABLED WAITLIST OPENING

On July 5, 2017, the Elderly/Disabled waiting list was reopened to the public. This list has been closed since January 1, 2015. As of August 9, 2017 there are 1,182 applicants on the waiting list, of which 451 (38%) have indicated preference status.

The waiting list opening differs from prior efforts in that we increased the number of staff at each wait list event, rotated involvement from various departments to expose staff to the application process, and provide better support during the application process so that information entered into our database was accurate and

electronically executed. Most importantly we wanted the process to be less stressful for applicants. Applicants also have the ability to join multiple lists, thereby increasing their housing choice.

SAFETY AND SECURITY

As our commitment to quality housing continues we recognize that we must be more creative in establishing a comfortable level of safety for our residents. Newly renovated sites have been equipped with security camera systems to cover more area on the property, coupled with a digital recording system that provides a quicker method to locate specific footage. Our property management teams continue to physically inspect entry doors and grounds to ensure there is no easy path of entrance for non-residents. CHA will continue monthly briefings and sharing information regarding Safety and Security in the developments between property managers at CHA and the Cambridge Police Department (CPD).

Furthermore, CHA will work closely with the Cambridge Fire Department (CFD) and conduct meetings at all the developments, especially the elderly buildings, regarding proper Fire and Evacuation Procedures. These meetings will explain in detail what actions a resident or visitor should take in the event of fire or smoke in an apartment or in the building.

In an effort to empower residents to feel safer and more confident, especially in controlling their perceptions and fear of crime within the developments, CHA will hold monthly meetings with CHA residents and the Cambridge Police Department (CPD). The goal of the meetings is to establish a strong bond, mutual trust, understanding and respect for each other. In 2017, CPD in cooperation with CHA went door-to-door at public housing sites to offer information, make introductions as well as bridge a gap between CPD and the public. The hope is to build further efforts like this into 2018.

Another goal is to create a strong tenant council in each CHA properties to facilitate improved communication between residents and management. In understanding each other's goals and objectives, we can directly improve safety and security across all CHA properties.

TENANT LIAISON AND TENANT COUNCILS

The Tenant Liaison continues to provide general supports in the development and maintenance of tenant councils. The Tenant Liaison supports tenant council officers both individually and in group settings, to build capacity and leadership development, conduct outreach and event organizing, bookkeeping and financial reporting of council funds, and other skills needed as identified by the officers. The Tenant Liaison will seek input from Operations Department senior staff and site managers on the needs of tenants and management alike to improve communication and increase tenant activities such as community events, information on CHA policies, information on independent living skills, and other topics of interests (e.g. tenant-tenant mediation, bullying, mental health awareness, managing crisis) as identified by each development. At the time of this writing, the Tenant Liaison is conducting a Resident Activity Interest Survey at Manning, Roosevelt Towers and Millers River. The Tenant Liaison will continue the survey at Jefferson Park, Corcoran Park, Putnam Gardens and Russell Apartments. Based on survey responses, the Tenant Liaison will work with property management staff to develop and implement those activities accordingly.

On an ongoing basis, the Tenant Liaison seeks to engage young adults/youths in community participation activities. The Tenant Liaison works with the Resident Services Department to support the Matched College Savings Program, coordinate financial education workshops for Work Force families, and expand efforts to use social media for outreaching and informing CHA families. The Tenant Liaison is also interested in exploring with Operations and Fiscal departments opportunities for residents to build credit through rent reporting and other financial capability efforts.

LEASED HOUSING/HOUSING CHOICE VOUCHER (HCV)

The Leased Housing Department manages all of CHA's Federal and State voucher programs including the Housing Choice Voucher Tenant-Based Voucher program (TBV), the Project Based Voucher program (PBV), the Single Room Occupancy program (SRO), the Veteran's Affairs Supportive Housing Program (VASH), Non-Elderly Disabled voucher programs (NED), and vouchers funded by the Commonwealth of Massachusetts Alternative Housing Voucher Program (AHVP), Massachusetts Rental Voucher Program (MRVP), and Department of Mental Health subsidies (DMH). Using its MTW flexibility, CHA also provides sponsor-based assistance to local agencies who provide shelter and supportive services to hard-to-house individuals. Through its Expiring Use Preservation Program, CHA administers Project-Based and Enhanced Vouchers to over 1,700 families ensuring long-term affordability in and outside of Cambridge. CHA has and continues to develop innovative programming to assist voucher holders to find and maintain affordable housing and achieve economic self-sufficiency. Recent projects and initiatives are outlined below.

SPONSOR BASED VOUCHER PROGRAM

In FY17 CHA added two new sponsor based programs. Following the success of its existing sponsor-based partnership at Roxbury Village CHA has expanded its partnership with the Home for Little Wanderers to a new site in Somerville. This new site will serve fifteen young adults who have aged out of the foster care system. Additionally, CHA has established a new partnership with Casa Myrna Vazquez, a local non-profit committed to ending domestic and dating violence. CHA has committed 8 sponsor based vouchers to be used at a confidential location in Boston. The sponsor-based voucher was essential to establishing this partnership as it preserves the confidentiality of the participants.

EXPIRING USE PRESERVATION INITIATIVE

CHA is committed to preserving affordable units both in and outside of Cambridge and continues to seek out partnerships with public, private, and non-profit partners to assist in this effort. To date CHA has preserved over 1,700 units since 2011. In late 2016 CHA received vouchers for the preservation of fifteen units at Landfall Apartments in East Boston. In FY17 CHA received 161 vouchers for the preservation of Quincy Tower, an elderly/disabled development in Boston's Chinatown neighborhood. One hundred fifty-eight (158) eligible households received enhanced vouchers and upon turnover CHA will project base these units in order to preserve long-term affordability of this valuable community resource. The first seventeen (17) units will have a preference for chronically homeless inidividuals, through a referral partnership with the City of Boston's Continuum of Care. In the coming year CHA anticipates being awarded 181 vouchers for the preservation of Concord Houses in Boston's South End neighborhood.

OPENING OF HOUSING CHOICE VOUCHER TENANT-BASED AND SITE-BASED WAITLISTS

On October 3, 2016 CHA opened its Housing Choice Voucher (HCV) waitlist. This was the first time the waitlist had been opened since it last closed in 2008 and the first time CHA utilized an online application. CHA used a lottery system for all applications received during the first month in order to assign applicants a position on the waitlist. Following the initial lottery period the waitlist has remained open; however, applications received after the initial lottery period are sorted by date and time. CHA received 7,898 during the first month after opening the waitlist, demonstrating the high demand for affordable housing in the community. Applicants have the option of applying to the tenant-based list in addition to a variety of site-based lists based on their individual needs or preferences.

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 FY18, P+D will be responsible for more than $248 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 Rental Assistance Demonstration (RAD) conversion process for the remainder of its properties (approved by HUD in December 2013 and July 2015).

The chart below details the conversion schedule under RAD or Section 18 Disposition to date or through the completion of FY18.

SCHEDULE OF RAD/SECTION 18 DISPOSITION SITES TO BE CONVERTED BY END OF FY18

	Property	Conversion Date	Units	Funded Rehab[1]	Comment
1	Putnam Gardens	01/01/2015	122	$24,313,326	Construction is anticipated to be completed in May 2018.
2	JFK Apartments	01/01/2015	44[2]	NA	Property did not require any rehab as it was comprehensively rehabbed in 2004.
3	LBJ Apartments	01/01/2015	177	NA	Property did not require any rehab as it was comprehensively rehabbed in 2013.
4	Lincoln Way	01/01/2015	53[3]	NA	Property did not require any rehab as it was newly constructed in 2013.
5	Jackson Gardens	01/01/2015	45	NA	Property did not require any rehab as it was comprehensively rehabbed in 2011.
6	Newtowne Court	04/01/2015	268	$47,540,939	Construction is anticipated to be completed in December 2017.
7	Washington Elms	04/01/2015	175	$27,794,377	Construction was completed in July 2017.
8	Woodrow Wilson Ct	04/01/2015	68	$2,566,099	Construction was completed in November 2016.
9	Manning Apartments	03/01/2016	198[4]	$63,030,956	Construction is anticipated to be completed in May 2018.
10	Millers River	06/01/2016	297	$75M estimated	Financial closing/construction are anticipated to occur in December 2018.
11	Russell Apartments	12/01/2017 (estimated)	51	$13M estimated	Financial closing/construction are anticipated to occur in November 2017.
12	Possibly 5 more sites				
	Total		**1498**	**$248,245,697**	**61.7% of CHA's federal public housing units have been converted.**

1 Rehab dollars as of July 2017.
2 Total units at JFK Apartments are 69 units; only 44 are RAD units, the balance are traditional Section 8 PBAs.
3 Total units at Lincoln Way are 70 units, only 53 are RAD units, the balance are traditional Section 8 PBAs.
4 As part of the rehab, 6 new units are being created and will be supported by traditional Section 8 PBAs resulting in 204 total units at Manning Apt.

During FY18, construction will be underway and/or initiated at four RAD/Section 18 converted developments. The conversion of the remainder of the portfolio will be completed in future years as CHA's access to private activity bond is approved by the Commonwealth of Massachusetts. See **Five Year Plan Summary** for details on capital funding and planned expenditures over the next five years.

RENTAL ASSISTANCE DEMONSTRATION/SECTION 18 DISPOSITION

As noted above, CHA will complete the conversion of 1,498 public housing units under RAD or Section 18 Disposition to project-based assistance by the close of FY18 and is working to move forward on the remaining 929 units. CHA's efforts to move forward have been made more difficult as it encountered much worse than anticipated existing conditions at the properties. This has meant much higher construction costs to restore units and meet the 20-year RAD viability standards. Construction costs in general in the Boston area have gone up double digits the past couple of years given the overall construction boom that is occurring. As a result of this new reality, CHA submitted disposition applications for five of its RAD Phase 2 projects, a total of 701 units, in hopes of receiving the more valuable replacement vouchers. These applications were submitted to HUD in December 2016. As of July 2017 we have been advised by HUD that they are under review. The five RAD Phase 2 projects with pending disposition applications are below.

RAD PHASE 2 PROPERTIES PENDING SECTION 18 DISPOSITION APPLICATIONS

	Property	Units	Type of Housing
1	Daniel F. Burns Apartments	198	Elderly/disabled housing
2	Jefferson Park	175	Family housing
3	Corcoran Park	153	Family housing
4	Roosevelt Towers	124	Family housing
5	Russell Apartments	51	Elderly/disabled housing
	Total	701	

In addition to increased construction costs, CHA is experiencing delays in accessing private activity bonds from the Commonwealth of Massachusetts. These bonds are key to CHA's ability to raise equity through the Low-Income Housing Tax Credit (LIHTC) program. Unfortunately, the Commonwealth has a high demand for private activity bonds, including a substantial number where affordable units are at risk of being lost absent the use of private activity bonds. Despite challenges and demands facing the Commonwealth and its allocation of private activity bonds, the Commonwealth has reiterated its commitment to work with CHA to allow its RAD/Section 18 disposition projects to proceed in a timely fashion beginning in earnest in 2018.

CHA's ability to put together a financing plan for its RAD Phase 2 sites is contingent upon resolution of the pending disposition applications with HUD. If some or all of the disposition applications are approved as expected, CHA should be in a better position to move forward with putting together a viable financing plan for the remainder of its public housing units.

Below is the schedule that CHA submitted to DHCD at its most recent May 2017 review meeting for projects requiring private activity bonds.

SCHEDULE OF CHA DEVELOPMENTS REQUIRING PRIVATE ACTIVITY BONDS

	Property	Units	Total Development Cost[1]	Estimated Tax Exempt Bond Amount	Requested Financial Closing Date
1	St. Paul's/Weaver	40	$15,000,000	$6,700,000	Summer 2018
2	Millers River Apts.	297	$188,829,885	$91,200,000	Fall 2018
3	Burns Apartments	198	$82,170,000	$43,550,100	Fall 2018

SCHEDULE OF CHA DEVELOPMENTS REQUIRING PRIVATE ACTIVITY BONDS

4	Jefferson Park	175	$149,222,900	$43,592,500	Early 2019
5	Roosevelt Towers	199	$72,898,750	$71,800,000	Early 2019
6	Corcoran Park	153	$73,440,000	$36,000,000	Early 2021
	Total	**1062**	**$591,561,535**	**$292,842,600**	

1 Includes acquisition costs since the 4% LIHTC are a combination of acquisition and rehabilitation.

In addition to projects requiring private activity bonds, CHA anticipates proceeding with the remaining RAD Phase 2 projects that do not need private activity bonds on the schedule below.

SCHEDULE OF RAD PHASE 2 PROJECTS (NO PRIVATE ACTIVITY BONDS NEEDED)

	Property	Units	Projected RAD Closing Date
1	River Howard	32	Early 2018
2	Willow Street Homes	14	Early 2018
3	UDIC Properties	26	Early 2018
4	Small Family	16	Early 2018
5	Scattered Condos	17	Early 2018
6	Cambridgeport Commons	10	Early 2018
7	Garfield Street	8	Summer 2018
8	Linnaean Street	20	TBD
9	116 Norfolk Street	37	TBD
10	Truman Apartments	59	TBD
	Total	**239**	

Recently CHA established the Cambridge Housing Affordable Lending LLC (Lending LLC) to expand its business services to provide financing to affordable housing preservation and development activities. CHA envisions Lending LLC to provide advantageous financing to benefit some or all of its RAD Phase 2 deals, or to be used in a way that would result in more cost-effective financing, such as lowering construction financing using funds as cash collateralization or support the issuance of tax-exempt bond proceeds for lower cost financing.

DISPOSITION - MILLERS RIVER APTS - 297 UNITS

Millers River Apartments was approved for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) and has capital needs totaling $90 million. An interim disposition occurred on June 1, 2016 with the projected final transfer to the LIHTC equity investor scheduled to occur in Fall 2018. The interim period was designed to allow CHA to secure tax credit equity (4%) and both short-term and long-term private debt. CHA is working with the Commonwealth of Massachusetts to establish a schedule for receiving private activity bonds to allow the project to proceed to construction.

HILAPP - JEFFERSON PARK STATE - 104 UNITS

The redevelopment of Jefferson Park State is under construction and will be completed November 2017. It has been under construction since December 2015. Funding for the project includes 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 approved by HUD in November 2015 and included as an Amendment to 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 income eligible residents will have the opportunity to return after construction is completed. Construction is anticipated to be completed by November 30, 2017. The project will be in its close-out phase in FY18.

MARK-UP TO MARKET – ROOSEVELT TOWERS MID-RISE/PUTNAM SCHOOL - 110 UNITS

CHA's two remaining State public housing developments, Roosevelt Towers and Putnam School, are supported through the Section 8 Substantial Rehabilitation or New Construction programs. CHA is exploring the possibility of exiting the State public housing program through HUD's Mark-Up-to-Market Program and as part of CHA's Section 8 contract renewal for 20 years. This program allows Owners to obtain an increase up to comparable market-rate rent levels for all units covered under a project-based Section 8 contract. CHA would use the higher rent levels as part of the redevelopment and rehabilitation of these two sites.

WORK IN SUPPORT OF PUBLIC HOUSING PRESERVATION

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 FY18.

CHA's commitment as stated in Amendment 1 of CHA's FY17 MTW Annual Plan is reiterated here:

> The CHA commits that the rights and protections currently applicable to CHA's federal public housing applicants and tenants shall continue to apply after the disposition from public housing to project-based vouchers, regardless of the ownership entity (except where low income housing tax credit program requires a modification). These rights include but are not limited to the use of the CHA's public housing lease (and relevant addenda), grievance procedures, pet policies, resident organization recognition and funding, rent calculations, transfers, relocation, and the public housing provisions of the Admissions and Continued Occupancy Policy as reflected in the Administration Plan. In addition, the CHA commits to having the board of directors of the new ownership entities operate similar to the CHA's Board of Commissioners (vis-a-vis tenants and the public) which includes but is not limited to making available board meeting agendas in advance, holding open board meetings, making available minutes of the Board meetings, and having the governing board consist of the CHA's Board of Commissioners plus the CHA Executive Director. The CHA agrees that 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 24 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. The CHA shall memorialize the aforementioned commitments in publicly recorded affordability

restrictions or regulatory, use or other similar agreements and shall make draft copies of such documents available to ACT, CASLS, and other interested persons for comment prior to being finalized.

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 regardless of income, immigration, and student status.

Temporary relocation is currently underway at Manning Apartments, Newtowne Court and Putnam Gardens, and is anticipated to start at Russell Apartments later in 2017. If the Commonwealth approves private activity bonds for Millers River, relocation of its residents will start in mid-2018. Residents will be returning to Manning, Newtowne Court and Putnam Gardens in FY18 as construction at each property is completed.

NEW DEVELOPMENT OPPORTUNITIES

As part of its ongoing public housing preservation efforts, CHA has explored the possibility of adding new units to its existing properties or possibly change the occupancy status. CHA has identified twelve locations in Cambridge where the potential for new units exists. The table below details the low and high range of potential units by neighborhood.

COUNT OF POTENTIAL NEW LOW-INCOME UNITS IN CAMBRIDGE BY NEIGHBORHOOD

	Neighborhood	Low	High
1	East Cambridge	50	100
2	Area 2/MIT	0	0
3	Wellington-Harrington	49	98
4	The Port	12	24
5	Cambridgeport	8	16
6	Mid-Cambridge	0	0
7	Riverside	28	36
8	Agassiz	0	0
9	Neighborhood 9	15	20
10	West Cambridge	0	0
11	North Cambridge	35	75
12	Cambridge Highlands	0	0
13	Strawberry Hill	12	75
	Total	**209**	**444**

CHA will work closely with resident groups and the City of Cambridge to further assist these opportunities.

RESIDENT SERVICES

HUMAN CAPITAL CAMPAIGN

Throughout FY18 CHA will conduct an extensive human capital campaign titled "Brighter Futures – People, Places, Potential" to support the agency's unique set of social service programs and diverse partnerships with city agencies and nonprofits. The campaign is a dual-track investment in CHA properties and families, rebuilding every home in its inventory (through RAD, HILAPP, Section 18 and Mark-Up to Market) while also offering innovative educational programs that assist residents in reaching their personal, educational, and economic potential.

CHA's long history of fielding educational services – both directly and through interagency collaboration – has helped under-resourced families break the cycle of intergenerational poverty. For over 30 years, The Work Force has fostered personal and professional growth among its youth and families.

As an initial step in the campaign, CHA will seek funding from foundations, including the Bank of America Charitable, Balfour, and Cummings foundations. Foundation funding, if awarded, will be used in FY18 to leverage potential funding from other foundations and private donors. These dollars will also provide operational support for (1) the *Work Force Youth Program*, a comprehensive five-year, educational enrichment, college prep, and work-readiness program for over 200 teens, ages 13 to 18, that CHA operates in-house and (2) *This Way Ahead*, a rigorous job training and retail internship program for upwards of 100 young adults between the ages of 16 and 24 that CHA runs in partnership with Gap, Inc.

SKILLWORKS INITIATIVE

In FY16 CHA was awarded a two-year renewable grant from the regional SkillWorks Funding Group, managed by the Boston Foundation. The grant supports two new positions: (1) the Work Force Alumni Coach, who assists program staff in preparing seniors and their families for college and provides coaching to Work Force alumni for two years after graduation and (2) a Bunker Hill Community College Transition Coach, who supports each annual cohort of Cambridge Rindge and Latin High School graduates that enroll in community college and complete their first year of studies.

Both positions work to (1) increase the number of low-income students that complete post-secondary degrees within six years of high school graduation and (2) provide employment assistance support and career-readiness training to maximize students' potential to secure the broad-based credentials necessary for sustained economic mobility. Slightly over 50% of Work Force graduates secure post-secondary degrees within five years of matriculating. Our hope is to raise that attainment rate to 65% or higher over the next several years.

In FY18 CHA will seek an additional two years of renewable support from the SkillWorks Funding Group. In addition, CHA's SkillWorks project, the "Post-Secondary Success Initiative," will become fully operational with coaching support offered to roughly 160 students at three levels. The first two program graduate cohorts (2016 and 2017 Work Force graduates) will be receiving case management services along with the 2018 Work Force seniors, who will be going through the college selection, application, and financial aid process in the late spring 2018.

COLLEGE MATCHED SAVINGS PROGRAM

In FY16 CHA successfully completed a Work Force College Matched Savings pilot and secured funding for an additional three years from the Herb and Maxine Jacobs Foundation. The program is embedded in the Work Force and seeks to habituate strong saving habits in students as well as position them with money to defray first-year college costs.

In the first two years of the Work Force's five-year program, students and their families receive a series of specialized financial education workshops that cover core training areas, such as debt reduction, credit building,

and budgeting principles. Then, each student establishes a Cambridge Savings Bank deposit-only account that is managed by Midas Collaborative. The accounts are opened for every student at the start of their sophomore year. Over the next three years, students save through their program employment, summer job experiences, and a creative menu of monetized incentives geared to improve academic performance. Student savings up to $1500 are matched dollar for dollar as students graduate and prepare to matriculate into post-secondary education.

Each year, roughly 135 students maintain accounts with the program. Class of 2016, the first cohort to graduate with Matched Savings accounts, saved close to $35,000 over three years. Average savings was $1100 per student and meant that students on average started their first year of post-secondary with $2,200 to alleviate school-related costs. Class of 2017 exceeded these savings by nearly $100 per student.

A primary goal in FY18 will be to leverage additional funding to expand the savings ceiling and to increase the match rate. While upwards of $3000 in matched savings would help our students manage diverse education-related expenses, $3000 is negligible compared to the rapidly accelerating cost of a post-secondary education. Students have a two-year grace period upon matriculation to use their matched funds.

In addition, CHA will continue to build viable intergenerational links between the College Matched Savings Program and our FSS+/Rent-to-Save program, delivered in partnership with Compass Working Capital. Recent studies have demonstrated the effectiveness of intergenerational service delivery models in driving positive, long-term social service outcomes, particularly in health and education. In FY18 we will explore methods to incentivize more Work Force families to participate in FSS+/Rent-to-Save and other asset-building programs, in hopes of creating an enhanced culture of financial self-sufficiency.

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 above highlighted departments, the Central Office houses the executive office, legal, human resources, the Policy and Technology Lab East (PT LAB), safety and security, energy, the tenant liaison, fiscal, and IT.

BUSINESS SYSTEMS

CHA's IT Department continues to support the Authority in making timely and effective reports and data available to support management goals. In FY18 the IT department will work to change the Authority's cloud-based email and file storage platforms with a focus on cost reduction, ease-of-use, efficient information sharing with the external partners and improved electronic data security. The IT department will move toward adoption of NIST standards for IT governance and cybersecurity.

HUMAN RESOURCES

In FY17 CHA welcomed a new Director of Operations and a new Director of Leased Housing. All managers will undergo a management training class to address performance management, difficult employees, and encourage increased productivity from employees. Given the current uncertainty around funding, we do not anticipate the addition of new positions in FY18.

POLICY AND TECHNOLOGY LAB EAST (PT LAB)

RENT-TO-SAVE

Rent-to-Save (RTS) was designed as a three-year asset-building pilot that adopts the Financial Stability and Savings Plus (FSS+) financial coaching and savings model, but also infuses an automatic savings formula that allows participants to save a portion of their rent charged. The program was launched on March 1, 2016 at

Jefferson Park and Corcoran Park. More information about the program may be found in CHA's FY16 Annual Report. In FY18, RTS will be in its second year of the three-year pilot. This pilot was conceived in collaboration with Compass Working Capital, also our FSS+ partner. Real savings for participants hinge on a change in their rent determination as a result of a recertification. It is possible that RTS will be extended to allow another cycle of recertifications and increased savings. In its iteration, most participants will experience one recertification as a result of biennial recertifications and an adjusted recertification schedule to facilitate the RAD transition and associated tax credit requirements.

CREATING MOVES TO OPPORTUNITY

PT Lab will continue its participation in the Creating Moves to Opportunity (CMTO) working group. CMTO grew out of a 2015 conference that CHA jointly hosted with the Harvard Lab for Economic Applications and Policy (LEAP) and J-PAL North America, drawing from the research 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*. At the time of this writing, the group meets on a quarterly basis (via phone conference). CHA remains interested in the research of the team as they examine big data to identify common indicators of opportunity neighborhoods.

PT LAB FELLOWSHIPS

PT Lab plans to host up to two (2) summer fellowships and up to two (2) work-study students during the school year to research policy considerations or program design at CHA. In Spring 2017, CHA had a work-study student work on CHA's sponsor-based voucher program. In Summer 2017, there have been two PT Lab fellowships. All three students were MIT graduate students from the Department of Urban Studies and Planning (DUSP).

One summer fellowship involved one-on-one interviews with a CHA residents to find out if residents are interested in homeownership and identify policy and financial considerations that could support that next step, for those interested. The interviews were qualitative and will be helpful in informing future policies. The other fellowship involved a survey to CHA voucher holders living outside of Cambridge. The purpose of the survey is to identify factors that led these voucher holders to homes outside of Cambridge. Was it a choice? If they have an opportunity to move to Cambridge, would they be interested? At the time of this writing, the fellowship is still active and responses have not yet been aggregated or analyzed. The Lab hopes to continue similar fellowships and work-study opportunities in FY18.

RESIDENT SURVEY

In FY17 PT Lab re-initiated a Resident Satisfaction Survey that was made available to all residents living in CHA housing (public housing, RAD, and affiliates, and former public housing - Millers River). The last Resident Satisfaction Survey occurred in April 2013. At the time of this writing, we are in the process of analyzing the results of the survey. We would like to continue to administer resident surveys in FY18. It is possible that the next survey will be administered to voucher holders only.

POLICY CONSIDERATIONS

AFFIRMATIVELY FURTHERING FAIR HOUSING

In FY18 CHA will begin creating its 2020-2025 Plan to Affirmatively Further Fair Housing (AFFH). Pursuant to its authority under the Fair Housing Act, HUD has directed program participants to undertake an assessment of barriers to fair housing under the new Affirmatively Furthering Fair Housing (AFFH) rule, and to create a plan to address those barriers using the new Assessment of Fair Housing (AFH) tool. The AFFH rule requires that CHA engage in the following process.

- Summarizing fair housing issues
- Conducting an analysis of data provided by HUD
- Identifying patterns of integration and segregation
- Spotting Racially and Ethnically Concentrated Areas of Poverty
- Uncovering disparities in access to opportunity (such as high-performing schools, transportation, and jobs)
- Ascertaining disparities in the proportion of members of a protected class experiencing a category of housing need compared to the proportion of members of any other relevant group
- Identifying Contributing Factors, factors that create, contribute to, perpetuate, or increase the severity of one or more fair housing issues.

CHA intends to collaborate with the City of Cambridge, as we recognize that fair housing issues cross multiple sectors including housing, education, transportation, and commercial and economic development. The AFFH Rule stresses local government/housing authority collaboration and community participation as important parts of the development of the AFH and subsequent planning. In FY18 we plan to roll out a series of community education and input session, as well as conduct individual meetings with community stakeholders such as: the Alliance for Cambridge Tenants (ACT), Cambridge Economic Opportunity Committee, Inc. (CEOC), Cambridge & Somerville Legal Services (CASLS), Elder Service Plan, Cambridge Health Alliance, Cambridge Human Rights Commission, Cambridge Commission for Persons with Disabilities, and Transition House.

LIMITED ENGLISH PROFICIENCY (LEP) POLICY AND LANGUAGE ASSISTANCE PLAN

CHA continues to work towards meeting the goals of the Language Assistance Plan adopted by the Board of Commissioners on February 27, 2008:

1. To ensure meaningful access to CHA's public housing and Housing Choice Voucher programs by all eligible individuals regardless of primary language spoken;
2. To ensure that all LEP individuals are made aware that CHA will provide free oral interpretation services to facilitate their contacts with and participation in CHA programs;
3. To provide written translations of vital documents to LEP individuals in accordance with HUD's "safe harbor" guidelines;
4. To ensure that CHA staff are aware of available language assistance services and how these services need to be used when serving LEP individuals; and
5. To provide for periodic review and updating of language assistance plans and services in accordance with community needs.

A review of data provided by the Department of Housing and Urban Development via the Affirmatively Furthering Fair Housing Data Tool, as well as data garnered from the City of Cambridge revealed that the primary languages in households with incomes less than $40,000 in Cambridge are as follows.

1. Spanish (10.4%)
2. French or Haitian Creole (6.5%)
3. Amharic (3.5%)

CHA will ensure that the following "vital documents" in accordance with HUD's safe harbor guidelines are translated into the three languages:

LIMITED ENGLISH PROFICIENCY POLICY - VITAL DOCUMENTS

1	Language Identification Form	8	Grievance and Conference Hearing Notices and Procedures
2	Initial and Final Application(s) for housing	9	Recertification Related Forms and Notices
3	Appointment Notices	10	Inspection Notices and Results
4	Consent Forms	11	Rent Simplification Notices and Schedules
5	Lease including lease addenda	12	Rent Change Notices
6	Lease Compliance notices including notices to quit	13	Transfer Policies and Procedures
7	Termination notices	14	Section 8 Family Obligations

While the data provided by HUD and the City of Cambridge were very useful in determining primary languages used in the City of Cambridge, in FY18, CHA will work to collect primary language data specific to CHA residents and voucher holders. To that end, CHA intends to modify the recertification process, making the identification of a primary language a mandatory field required to complete a recertification. In doing so, CHA will collect LEP data that better reflects the clients we serve.

NATIONAL POLICY DIRECTION

In FY17 HUD published an Operations Notice for comment, which if adopted as written, would effectuate major changes to the Moving to Work program. While the changes would not immediately affect CHA during the term of its current MTW Agreement (extended to 2028), we will follow the progress of this implementation, as it will likely impact the terms of CHA's future participation in the program in ways that would be unduly restrictive and contrary to CHA's MTW flexibility. CHA remains concerned about the actions HUD might take on the Substantially the Same (StS) formula that could have an immediate impact on CHA's MTW flexibility. StS negotiations and commentary have been ongoing for several years now, but remain troublesome and unresolved.

CHA has worked with its Congressional delegation to focus on pending legislation that would strengthen and expand the availability of Low Income Housing Tax Credits. Recently Massachusetts has reached it cap on allocation of private activity bonds, and therefore, has limited access to 4% tax credits. This is a major challenge to pursuing and completing CHA's portfolio conversion from public housing to a voucher program through RAD and Section 18 Disposition.

IMMIGRATION

With the Executive Order regarding Sanctuary Cities, and several draft Executive Orders related to provision of subsidies to immigrants, together with the Executive Order on travel bans, CHA has become involved in a number of initiatives designed to support our residents and to educate our staff on the impact of these policies. CHA will continue to work with CLPHA and other MTW and non-MTW agencies on developing materials, doing legal research, and collaborating on developing best practices to respond to this evolving area of concern. CHA is also participating in the City of Cambridge's Sanctuary City working group convened by the Mayor.

CITY POLICIES

CHA was able to sponsor Home Rule legislation in conjunction with the City of Cambridge that has allowed continuation of its exemption from property taxes after RAD and Section 8 conversions. The Rule has provided great financial assistance to CHA's ability to complete RAD Phase 1 conversions, and proceed with Phase 2 and Section 18 Dispositions. CHA intends to likewise seek Home Rule relief from burdensome state procurement requirements that impose a 20% or more cost premium on construction, a major problem in meeting the financial requirements of our construction budgets.

SECTION 3 PLAN

CHA's Section 3 Plan was last revised in 2013. Should changes occur to the Plan, CHA is committed to holding a 30-day comment period and working session with stakeholders as described in the Public Process Schedule for FY18. The Section 3 Plan is available for review on the CHA website.

This page intentionally left blank.

THE BUDGET

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 80% 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 FY14, CHA was approved by HUD to proceed with the conversion of its federal public housing portfolio under HUD's Rental Assistance Demonstration Project (RAD). Currently CHA has converted 1,150 units of public housing to project-based assistance. In FY18 CHA will continue to convert 980 public housing units under RAD or an alternative mixed finance project.

	Federal Public Housing	MTW Housing ChoiceVouchers	Preservation Programs	RAD Phase 1 & Millers River	Capital Fund	Total MTW Funds
Sources						
Operating Receipts	$5,053,592					$5,053,592
Administrative Fees		$5,357,581	$480,953	$1,677,284		$7,515,818
Subsidy Earned	$5,294,400	$60,409,715	$9,999,559	$14,417,378	$1,758,005	$91,879,057
MTW Layer Transfers for HAP Payments		($1,534,818)		$1,534,818		
Total Sources	**$10,347,992**	**$64,232,478**	**$10,480,512**	**$17,629,480**	**$1,758,005**	**$104,448,467**
Uses						
Administrative Salaries and Benefits	$1,034,248	$1,486,218	$177,961		$175,801	$2,874,228
Maintenance Labor and Benefits	$1,741,830					$1,741,830
Tenant Services	$236,615	$270,000				$506,615
Materials & Supplies, Contract Costs	$2,397,733					$2,397,733
General Expenses	$2,201,055	$2,328,044	$206,484			$4,735,583
Housing Assistance Payments		$57,682,692	$9,999,559	$15,259,950		$82,942,201
Utilities	$2,190,126					$2,190,126
Capital Improvement					$1,582,205	$1,582,205
Total Uses	**$9,801,607**	**$61,766,954**	**$10,384,004**	**$15,259,950**	**$1,758,005**	**$98,970,520**
CASH BEFORE OPERATING TRANSFERS	**$546,385**	**$2,465,524**	**$96,508**	**$2,369,530**	**$0**	**$5,477,947**
Operating Transfers to Block Grant		($1,950,000)				($1,950,000)
Transfers for RAD Phase II and Millers River Escrow				($2,369,530)		($2,369,530)
CASH AFTER OPERATING TRANSFERS	**$546,385**	**$515,524**	**$96,508**	**$0**	**$0**	**$1,158,417**

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, and NED (Non-Elderly and Disabled)/VASH (Veterans Assisted Supportive Housing).

	NED/VASH	Mainstream	Mod Rehab and Shelter Care	Total Other Federal Funds Budget
SOURCES				
HUD Subsidy Income	$2,600,079	$2,185,572	$1,150,581	$5,936,232
Administrative Fee Income	$228,326	$198,984	$111,400	$538,710
Block Grant Transfers			$8,000	$8,000
Total Sources	**$2,828,405**	**$2,384,556**	**$1,269,981**	**$6,482,942**
USES				
Administrative	$224,831	$176,339	$118,147	$519,317
Housing Assistance Payments	$2,600,079	$2,185,572	$1,150,581	$5,936,232
Total Expenses	**$2,824,910**	**$2,361,911**	**$1,268,728**	**$6,455,549**
NET SURPLUS (DEFICIT)	**$3,495**	**$22,645**	**$1,253**	**$27,393**

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.

ESTIMATED BEGINNING CASH-1/1/2018	**$14,526,000**
Sources of Cash	
Leased housing anciallary fee income	$12,500
RAD I Admin Fee income	$1,257,318
Development Fee income	$3,198,104
Total Sources	**$4,467,922**
Total Cash	**$18,993,922**
Uses of Cash	
Admininistrative Salaries	$60,495
Administrative Costs and Overhead	$53,250
Development Fees transfers to Block Grant	$3,198,104
CHA Program Loans to LLCs	$6,055,125
Total Uses	**$9,366,974**
ESTIMATED CASH- 12/31/2018	**$9,626,948**

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
SOURCES			
Operating Receipts		$698,849	$698,849
Operating Subsidy	$1,191,552	$884,019	$2,075,571
Total Sources	**$1,191,552**	**$1,582,868**	**$2,774,420**
USES			
Administrative	$137,544	$186,068	$323,612
Tenant Services		$94,948	$94,948
Maintenance Labor		$228,169	$228,169
Materials/Supplies, Contract Costs		$370,211	$370,211
General Expenses		$476,810	$476,810
Housing Assistance Payments	$1,120,032		$1,120,032
Utilities		$252,289	$252,289
Total Expenses	**$1,257,576**	**$1,608,495**	**$2,866,071**
Surplus (Deficit) before MTW transfers	**$(66,024)**	**$(25,627)**	**$(91,651)**
MTW Block Grant transfers	$67,000		$67,000
Net Surplus (Deficit)	**$976**	**$(25,627)**	**$(24,651)**

CENTRAL OFFICE COST CENTER (COCC)

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

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.

SOURCES	
Total Management Fees	$4,551,194
Fee-for-Service fees	$1,425,207
Total Sources	**$5,976,401**
USES	
Administrative Salaries	$2,452,288
Central Maintenance	$1,728,919
Benefits	$1,013,531
Administrative Contracts	$241,199
Office Rent	$235,006
Other Admin. OH	$498,573
Total Expenses	**$6,169,516**
NET SURPLUS (DEFICIT)	**$(193,115)**

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 FY18.

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

ESTIMATED BEGINNING CASH-1/1/2018	**$750,000**
Sources of Cash	
MTW Transfer	$1,950,000
Development Fees transfers from non-federal funds	$3,198,104
Total Cash	**$5,898,104**
Uses of Cash	
Operating Transfers	
Transfers to MRVP / State Housing	$75,000
P & D Admin Support & working capital	$3,198,104
P& D Mixed Finance working capital	$450,000
Tranfers to Capital Plan	$1,700,000
PT Lab and MTW initiatives	$420,311
Total Uses	**$5,843,415**
Net Cash - 12/31/2018	**$54,689**

ECONOMIC MOBILITY PROGRAMS FACT SHEETS

FINANCIAL STABILITY + SAVINGS PLUS (FSS+)

PATHWAYS TO PERMANENT HOUSING - HEADING HOME

PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

WORK FORCE COLLEGE SAVINGS PROGRAM

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: MTW voucher holders. Must be Head of Household.

PROGRAM CAPACITY: Available to all CHA MTW voucher holders.

PARTNERS: Compass Working Capital (CWC)

MTW INVESTMENT: $160,000 per year.

FOR MORE INFORMATION

Ann Lentell, Director of Programs
Compass Working Capital
617.790.0810
alentell@compassworkingcapital.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 but no more than 45 vouchers.

FOR MORE INFORMATION

Heading Home, Inc.
617.864.8140

PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

PROGRAM DESCRIPTION

This program provides CHA housing to Transition House clients fleeing domestic violence and working to get back on their feet. After the individual has been selected by Transition House and determined to be eligible for CHA housing, the family moves into a CHA housing unit that is leased to Transition House. Housing could be in a unit owned and/or managed by CHA or a voucher. 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 standing, the participant becomes a CHA household and is expected to assume the responsibilities and maintain tenancy in accordance with CHA policies.

This program includes a Community Support Partnership (CSP) team that includes 4 full-time staff (Director, Community Liaison, Community Advocate, and Child and Family Liaison). This team offers technical support and training on domestic violence to CHA staff, residents and community partners.

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: Funding to support the Community Support Partnership team.

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.

PROGRAM CAPACITY: Up to 4 families per year.

PARTNERS: Transition House, Massachusetts Office of Victim Assistance (MOVA), the City of Cambridge, and Tufts Health Plan Foundation

MTW INVESTMENT: $142,500 and up to 4 CHA housing units and/or vouchers per year.

FOR MORE INFORMATION

Community Advocate
Transition House
857.777.6724
cambridgeadvocate11@gmail.com

WORK FORCE COLLEGE SAVINGS PROGRAM

PROGRAM DESCRIPTION

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

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

A one-to-one match of up to $1,500 in savings upon participant's graduation and successful completion of the program, giving participants up to $3,000 on education-related expenses.

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
617.520.6246
kmaali@cambridge-housing.org

This page intentionally left blank.

EARLY CHILDHOOD AND YOUTH PROGRAMS FACT SHEETS

BABY UNIVERSITY AND ALUMNI ASSOCIATION

BIG BROTHER BIG SISTER

DREAM MENTORING

HEAD START

PATHWAYS TO FAMILY SUCCESS

THE POSSIBLE PROJECT

THIS WAY AHEAD/GAP Inc

TUTORING PLUS, Inc

WINDSOR STREET PRESCHOOL

WORK FORCE YOUTH PROGRAM

YOUTHBUILD (JUST-A-START)

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: 15 mentoring matches.

PARTNERS: DREAM, Inc., Harvard University

FOR MORE INFORMATION

Jessica Souke, Regional Director
DREAM, Inc.
41 Dearborn Street
Roxbury, MA 02119
617.699.8408

HEAD START

PROGRAM DESCRIPTION

Head Start is a free pre-school program located at Jefferson Park (280 Rindge Ave) that supports early learning and development for children ages 3 to 5. Head Start is a national program launched in 1965 to provide comprehensive health, nutrition, and education services to children in low-income households. The program focuses on five domains of school readiness:

1. Language and Early Literacy
2. Mathematics and Scientific Reasoning
3. Approaches to Learning
4. Physical Development
5. Social and Emotional Development

PROGRAM GOAL: To support learning, development and school readiness of young children for income-eligible families, with priority for children in foster care, children with disabilities and/or homeless.

PROGRAM STRUCTURE: Full-day and part-day option.

WHO IS ELIGIBLE: Income eligible households with children between 3 years to 5 years old (household income below 130% of poverty guildline).

APPLICATION TIMELINE: Contact program directly.

PROGRAM CAPACITY: 34 - 40 children (2 classrooms, 17-20 students each depending on age of children)

PARTNERS: Community Action Agency of Somerville (CAAS)

FOR MORE INFORMATION

Donna Cabral
Community Action Agency of Somerville (CAAS)
617.623.7370
info@caasomerville.org

WEBSITE: http://www.caasomerville.org/head-start/

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. Particular emphasis on helping families navigate the Cambridge Public School system.

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: 15 families.

PARTNERS: Cambridge Public Health Department

FOR MORE INFORMATION

Beth McGinn, Program Coordinator
Cambridge Public Health Department
617.665.3827
emcginn@challiance.org

THE POSSIBLE PROJECT

PROGRAM DESCRIPTION

The Possible Project is an afterschool program that uses entrepreneurship as a framework to close the skills and opportunities gap facing teens from low-income families. The program guides students through a dynamic curriculum that includes hands-on work experience and individualized career planning to develop the personal qualities hat lead to future professional success.

PROGRAM GOAL: Works with teens to develop business ideas, mobilize a plan, and put the plan into action. Introduces students to cutting-edge business technologies and post-secondary success.

PROGRAM STRUCTURE: A three-year, year-round afterschool program that starts in 10th grade. Students move through six progressive levels, gaining critical personal and professional competencies at each phase.

WHO IS ELIGIBLE: 10th grade students at Cambridge Rindge and Latin High School and local charter schools.

APPLICATION TIMELINE: Contact program for details.

PROGRAM CAPACITY: 60 students in Cambridge. The program also operates a site in Dudley Square, Boston.

PARTNERS: Multiple partners.

FOR MORE INFORMATION

The Possible Project
17 Sellers St
Cambridge, MA 02139
617.492.9200

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 by CHA's TWA Program Coordinators.

2. Competitive 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 in part by the Gap Foundation and the Herb and Maxine Jacobs Foundation.

FOR MORE INFORMATION

Janelle Carson, TWA Program Coordinator
Cambridge Housing Authority
617.499.7125
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

WINDSOR PRESCHOOL

PROGRAM DESCRIPTION

Windsor Preschool is part of the City of Cambridge Preschool program and located in a CHA building at 119 Windsor Street. The program emphasizes learning through play and all classrooms are equipped with activity areas to promote developmentally appropriate activities that build social-emotional and school-readiness skills. The program is licensed by the Department of Early Care and Education and accredited by National Association for the Education of Young Children (NAEYC).

PROGRAM GOAL: To advance early learning through developmentally appropriate play and foster positive child-parent-teacher relationships that support children's healthy growth and development.

PROGRAM STRUCTURE: Full-day (10 hours per day) year-long care. Reduced schedule on snow days. Two (2) classrooms with 17 children in each class. Six (6) full-time teachers; 1 full-time Reacher/Director; 1 full-time Teacher Coordinator.

WHO IS ELIGIBLE: Children between 2.9 years to 5 years old.

APPLICATION TIMELINE: Contact program directly.

PROGRAM CAPACITY: 34 children (2 classrooms with 17 children in each); 17 out of 34 are dedicated for eligible CHA children.

PARTNERS: City of Cambridge Department of Human Service Programs

FOR MORE INFORMATION

Chandra Green, Enrollment Coordinator
City of Cambridge,
Department of Human Service Programs
617.349.6254
cgreen@cambridgema.gov

WEBSITE: https://www.cambridgema.gov/DHSP/programsforkidsandyouth/Preschool/windsorpreschool

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 8th 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, 8th through 12th grades, at each site).

MTW INVESTMENT: Approximately $178,000.

PARTNERS: Cambridge Public Schools (CPS), Tutoring Plus and Boston College PULSE Program, City of Cambridge Department of Human Service Programs.

FOR MORE INFORMATION

Carmen Blyden, Program Director
Cambridge Housing Authority
617.520.6350
cblyden@cambridge-housing.org

YOUTHBUILD (JUST-A-START)

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 students annually; 3-5 slots available for CHA teens and young adults.

PARTNERS: Multiple partners

FOR MORE INFORMATION

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

ADULT PROGRAMS
FACT SHEETS

BIOMEDICAL CAREERS PROGRAM (JUST-A-START)

BRIDGE-TO-COLLEGE PROGRAM

CAMBRIDGE EMPLOYMENT PROGRAM

GATEWAYS LEARNING PROGRAM

BIOMEDICAL CAREERS PROGRAM (JUST-A-START)

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; 3-5 slots for CHA residents.

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

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 two 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 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: Five (5) 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

Allyson Allen, CEO Director
Office of Workforce Development
Department of Human Services
617.349.6200
aallen@cambridgema.gov

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

This page intentionally left blank.

ELDER PROGRAMS
FACT SHEETS

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

SERVICE COORDINATION PROGRAM (ELDER SERVICES)

SOMERVILLE-CAMBRIDGE ELDER SERVICES (SCES)

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

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

Dean Petruzzi, Director of Operation
Cambridge Housing Authority
617.520.6234
dpetruzzi@cambridge-housing.org

SOMERVILLE-CAMBRIDGE ELDER SERVICES (SCES)

PROGRAM DESCRIPTION

CHA maintains a three year agreement with Somerville-Cambridge Elder Services (SCES) from September 1, 2016 through August 31, 2019 that enables SCES to provide care for elderly clients living in nine (9) congregate units on the fourth floor at Putnam School Apartments. This program may be extended beyond the agreement period.

Residents of this program are selected by SCES and must meet Section 8 guidelines and subject to final approval by CHA under CHA's Project-Based Voucher program. SCES provides a range of services including but not limited to Information and Care Consultation, Wellness, Nutrition, Volunteer programs, In-Home, Mental Health, and Protective Services (resulting from abuse, financial exploitation, neglect, or self-neglect). In addition, SCES will make concerted outreach efforts to engage CHA residents in both public housing/RAD and voucher holders to provide their services as part of this program.

One of the units is intended to serve as a "swing-bed unit", a form of temporary housing Residents of this unit must be eligibile for Section 8 and would stay in the unit between 2 weeks to 3 months.

PROGRAM GOAL: Provide care for elderly residents at Putnam School Apartments (9 congregate units) and provide SCES elderly services to eligible CHA households and voucher holders.

PROGRAM SITE(S): Putnam School Apartments (86 Otis Street, Cambridge)

WHO IS ELIGIBLE: Participants living in the congregate units at Putnam School are screened by SCES and must meet CHA's Project-Based Voucher requirements. Interested individuals should contact SCES for program requirements. Any CHA elderly resident or voucher holder is eligible for SCES services and should contact SCES directly for more information.

PROGRAM CAPACITY: 9 participants

PARTNER: Somerville-Cambridge Elder Services (SCES)

FOR MORE INFORMATION

Dean Petruzzi, Director of Operation
Cambridge Housing Authority
617.520.6234
dpetruzzi@cambridge-housing.org

TCHA

CHA

CAMBRIDGE HOUSING AUTHORITY
MOVING TO WORK

ANNUAL PLAN 2018
January 1, 2018 - December 31, 2018

HUD REQUIREMENTS

HUD APPROVED: JANUARY 16, 2018

TABLE OF CONTENTS

HUD REQUIREMENTS

CHAPTER ONE	INTRODUCTION	B5
CHAPTER TWO	GENERAL HOUSING AUTHORITY OPERATING INFORMATION	B7
	HOUSING STOCK INFO	B7
	LEASING INFO	B10
	WAITLIST INFO	B10
CHAPTER THREE	PROPOSED MTW ACTIVITIES	B13
CHAPTER FOUR	APPROVED MTW ACTIVITIES	B15
	IMPLEMENTED ACTIVITIES	B18
	PREVIOUSLY APPROVED AND TO BE IMPLEMENTED IN FY18	B44
	NOT YET IMPLEMENTED ACTIVITIES	B44
	ACTIVITIES ON HOLD	B46
	ACTIVITIES CLOSED OUT	B47
CHAPTER FIVE	SOURCES AND USES OF FUNDS	B51
CHAPTER SIX	ADMINISTRATIVE	B55
	CERTIFICATION OF COMPLIANCE	B57
	CERTIFICATION BY STATE/LOCAL OFFICIAL	B59
	ANNUAL PLAN PUBLIC REVIEW	B60
	PLANNED OR ONGOING EVALUATIONS	B61
	ANNUAL STATEMENT (HUD 50075.1)	B62
APPENDICES	LOCAL ASSET MANAGEMENT PLAN (LAMP)	B65
	PUBLIC COMMENTS	B69
	ATTACHMENT A - HCV BIENNIAL RECERTIFICATION IMPACT ANALYSIS	B89
	ATTACHMENT B - CHA AFFILIATES	B93
	ATTACHMENT R - RENTAL ASSISTANCE DEMONSTRATION (RAD)	B103

FREQUENTLY USED ACRONYMS

ACT	Alliance of Cambridge Tenants
DHCD	Department of Housing and Community Development (Commonwealth of Massachusetts)
DISPO	Demolition and Disposition of public housing under Section 18 of the Housing Act of 1937
EOP	End of Participation (in receiving subsidized housing from CHA)
EOS	End of Subsidy
ESCO	Energy Service Company
ESOL	English for Speakers of Other Languages
FMR	Fair Market Rent
FSS+	Financial Stability and Savings Plus
HAP	Housing Assistance Payment
HCV	Housing Choice Voucher
HILAPP	High Leverage Asset Preservation Program (Commonwealth of Massachusetts)
HUD	US Dept of Housing and Urban Development
LEP	Limited English Proficiency
LIHTC	Low Income Housing Tax Credit
MTW	Moving to Work
PBV	Project Based Voucher
RAD	Rental Assistance Demonstration program
RIS	Reduction in Subsidy
RTS	Rent-to-Save
TBV	Tenant Based Voucher
TPP	The Possible Project
VASH	Veterans Affairs Supportive Housing

INTRODUCTION

OVERVIEW OF MTW GOALS AND OBJECTIVES

SELF-SUFFICIENCY

SHORT-TERM AND LONG-TERM

Financial Stability + Savings Plus (FSS+) Program and Rent-to-Save: The two programs will continue in FY18.

HOUSING CHOICE

SHORT-TERM AND LONG-TERM

Preservation of Expiring Use Units

This activity remains a priority. In FY18 CHA anticipates that properties converting under the Expiring Use Preservation Program may consist of 100% Enhanced Vouchers at the time of conversion. Regardless of the ratio of Enhanced Vouchers and Project-Based Vouchers, CHA will continue to Project-Base vouchers when a family with an Enhanced Voucher moves out of the unit. CHA will enter into HAP contracts for Expiring Use properties which will include the number of back-up vouchers slated for conversion from Enhanced to Project-Based Vouchers in order to preserve as many units as possible with long-term affordable Project-Based assistance. Households that elect CHA's project-based program will be subject to all applicable MTW policies, unless otherwise stated in the individual preservation agreement.

Preservation and Expansion of Affordable Hard Units in Cambridge

- RAD Phase II: Financial structuring of improvements, needs assessments, and procurement for services anticipated in the fiscal year and beyond.
- Section 18 Demolition: Millers River Apartments, estimated rehabilitation costs of $75 million and Russell Apartments, rehabilitation costs of $13 million.

COST EFFECTIVENESS

SHORT-TERM AND LONG-TERM

CHA will implement an approved MTW activity that is in "Not Yet Implemented" status. Specifically, CHA will align rent simplification in the Housing Choice Voucher program more closely to the Public Housing/RAD Rent Simplification Program through Implementing Recertifications Every Two Years for Households/HCV (HC.2008.08). For more details please see Approved and to be Implemented in FY18 category under Approved MTW Activities section.

This page intentionally left blank.

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 0	1	2	3	4	5	6+	Total Units	Population Type *	# of UFAS Units 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
MA003000307/MA003307 Various Sites	**577**	**Section 18 Disposition**
Leonard J. Russell Apts	51	
Corcoran Park	153	
Daniel F. Burns	198	
Jefferson Park Federal	175	
MA003000342/MA003342 Roosevelt Towers Low-Rise	**124**	
MA003000307/MA003307 Various Sites	**71**	**RAD conversion**
175 Richdale #1	1	
Weaver Apartments	20	
Garfield Street	8	
Columbus Street	3	
13 Seavgrave #1	1	
121 Jackson Street	10	
21 Valentine Street	6	
Whittemore Ave	2	
Linnaean Street	20	

MA003000303/MA003303 Putnam Gardens	**208**	**RAD conversion**
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 Hancock 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	
Total Number of Units to be Removed	**980**	**Exact timing is subject to funding approval and/or HUD approval.**

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
Elm Street	**1**	One project-based unit in an new family building owned by Just-A-Start.
St. Patrick's Place	**2**	Two new project-based units in a family building owned by Just-A-Start. Site was destroyed in a fire in December 2016.
Auburn Court	**9**	Nine project-based units in a newly constructed family building located in Cambridge and owned by HRI, Inc.
Otis Street	**3**	Three additional project-based units in an existing project based building owned by Just-A-Start as part of a consolidation. Site is a family building with existing project-based units located in Cambridge.
Churchill Court	**1**	One additional project-based unit in an existing project-based building owned by Just-A-Start as part of a consolidation. Site is a family building with existing project-based units located in Cambridge.

Anticipated Total New Vouchers to be Project-Based**	**16**	Anticipated Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year***	**2,335**

Anticipated Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year	**2,335**

*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 778 project-based vouchers currently leased + 1541 expiring use vouchers currently leased + 16 anticipated new PBVs.

Other Changes to the Housing Stock Anticipated During the Fiscal Year

Vacant units will continue to be held off line for relocation of residents in building requiring substantial construction. In addition, some newly renovated and completed RAD Phase 1 sites will be fully occupied.

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

Construction		
Manning Revitalization (RAD)	$63,030,956	$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.
Putnam Gardens Revitalization (RAD)	$24,313,426	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.
Millers River (Section 18 Disposition)	$75,000,000	A pre-cast concrete building with improvement similar in scope to Manning Apartments.
Russell Apartments (Section 18 Disposition)	$13,000,000	A brick buiding with improvements similar in scope to Putnam Gardens.
Total	**$175,344,382**	

B. MTW Plan: Leasing Information

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

MTW Households to be Served Through:	Planned Number of Households to be Served*	Planned Number of Unit Months Occupied/ Leased***
Federal MTW Public Housing Units to be Leased[CHA Note 1]	490	5,880
Federal MTW Voucher (HCV) Units to be Utilized[CHA Note 2]	5,644	67,728
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Property-Based Assistance Programs **	0	0
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Tenant-Based Assistance Programs ** [CHA Note 3]	150	1,800
Total Households Projected to be Served	6,284	75,408

* 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 50% of the 980 units slated to be removed in FY18 pending HUD approval and financing. Conversions from public housing to RAD or Section 18 Disposition will occur during the year leaving some households being served during the year. Therefore, we made an assumption of 50% unit months occupied.

CHA Note 2: The voucher count includes 4,104 vouchers leased + 914 RAD units leased + 164 Section 18 Disposition (Millers River) leased + 50% of the 980 public housing units to be removed through RAD and Section 18 Disposition pending HUD approval and financing.

CHA Note 3: The voucher count includes 8 HHs under MTW Activity HC.2001.01- Use MTW Resources to Augment State MRVP Leasing Program, 122 hard-to-house vouchers under HC.2008.03 Sponsor-based Voucher program and 20 vouchers under 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	Description of Anticipated Leasing Issues and Possible Solutions
PUBLIC HOUSING	Vacant units will continue to be held to accommodate relocation of residents during RAD conversion and Section 18 Disposition.

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 HOUSING (MTW AND NON-MTW) on 08/11/2017	site-based	4,102	closed	no
ELDERLY/DISABLED HOUSING (MTW AND NON-MTW) on 08/11/2017	site-based	757	open	**n/a**
HCV PROGRAM (MTW AND NON-MTW VOUCHERS THAT ARE NOT SROs) on 08/11/2017	community-wide and site based	8,932	open	n/a
HCV PROGRAM SRO ONLY (MTW AND NON-MTW VOUCHERS) on 08/11/2017	community-wide	1,370	open	n/a

* 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.

ELDERLY/DISABLED HOUSING includes Federal MTW Public Housing units, RAD, former public housing and Non-MTW New Construction buildiings). Open to all eligible elderly and younger disabled applicants.

HCV PROGRAM includes Federal MTW HCV, Federal non-MTW HCV and non-Federal vouchers. Open to all eligible (e.g. elderly-aged, family, younger disabled, single) applicants.

HCV PROGRAM SRO-ONLY includes Federal MTW Public Housing units, Federal MTW HCV, Federal non-MTW HCV and non-Federal vouchers. Open to all eligible applicants seeking an SRO unit.

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.

All waitlist application are accepted online only through a web-based application portal unless a reasonable accomodation request for a paper-based submission is made. This new platform was instituted in October 2016 when CHA re-opened its HCV waitlist. In addition, owner-managed site-based waitlists (SBWL) were established so that applicants have more choice in selecting specific buildings with project-based units. The site-based lists are organized according the owner of the building. An owner may own several project-based buildings.

In May 2017, CHA modified its SRO waitlist policy so that waitlist preferences do not apply to the SRO waitlist and what was 2 SRO waitlists has been consolidated into one centralized SRO waitlist. The waitlist was open throughout the process.

In July 2017, CHA re-opened its elderly/disabled housing waitlist and modified policy so that applicants are no longer limited to selecting 3 elderly/disabled sites-based lists and may select as many lists as meets their needs.

This page intentionally left blank.

PROPOSED MOVING TO WORK ACTIVITIES

No MTW activities are being proposed for this Plan.

This page intentionally left blank.

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.

Housing Choice (HC)

CHA focuses on three general areas in advancing Housing Choice.

Transitional Housing and Supportive Housing: The 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. Transitional units to families in shelters.
2. Support services to participating families, delivered by non-profit partners.
3. 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. CHA has been allocating project-based vouchers to hard units across Cambridge through HUD's Rental Demonstraton Program (RAD) and in the private market. Where possible, CHA invests in new development to expand the choice of affordable units across Cambridge. Furthermore, CHA is actively pursuing opportunities to preserve expiring use developments. The following three components summarize our goals for preserving 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 outside 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 choice to voucher holders. In addition, 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 through 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. 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 CHA expects to accomplish/ attain during the fiscal year. It is the projected outcome of the MTW activity and may be modified each year according to 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 (3 Parts) 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

APPROVED AND TO BE IMPLEMENTED IN FY18

HC.2008.08 Implement Recertifications Every Two Years for Households in Project-Based Units/HCV

NOT YET IMPLEMENTED

SS.2014.02 Transition to Market Rent/Public Housing
HC.2008.04 Align Income Deductions with Federal Public Housing Rent Simplification Deductions/HCV
HC.2008.06 Change Income Calculation to Allow Use of Prior Year Income/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 and individualized financial coaching for voucher participants. Participants work towards short- and long- term financial goals and track, prioritize, and budget in order to achieve lower-to-zero debt, higher credit scores, and increased savings. The coaches work with 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 save a portion of their rent increase in their 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.

RENT-TO-SAVE (RTS)

On March 1, 2016 CHA launched its 3-year Rent-to-Save (RTS) pilot at Corcoran Park and Jefferson Park. The pilot includes two components:

1. A Rent-to-Save (RTS) account is created for each head of household during the pilot period. One percent (1%) of tenant rent charged automatically accrues in the account each month. In instances where a change in income results in an increase in rent charged, fifty (50) percent of the difference is also put into the account.
2. Compass financial coaching in keeping with the above described HCV FSS+ model and its five core components.

Jefferson Park households receive both components and are required to receive a minimum level of financial coaching in order to access their RTS account balance at the end of the pilot. Corcoran Park households receive only RTS accounts and are required to complete a survey and maintain good standing in order to access their RTS account balance at the end of the pilot. Additional program requirements may apply. Information about the RTS pilot will be available on the CHA website by the end of August 2017.

ACTIVITY STATUS
Both FSS+ and RTS pilot are fully underway. FY18 will mark Year 2 of RTS.

ANTICIPATED CHANGES

None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

Benchmark values have been adjusted based on information provided by Compass on June 9, 2017 and the most recent Annual Report submitted to HUD at the time of this writing (FY16 Report). For each metric, two sets of measurements will be reported; one set will align with FSS+ and one set will align with RTS. This is an important distinction, primarily because RTS is a short term pilot that serves a specific site-based population and could affect HCV FSS+ outcomes during the three-year pilot. RTS measurements are an aggregate of the two pilot sites (Jefferson Park and Corcoran Park). Measurements for each site are also included to see if they differ at Jefferson Park versus Corcoran Park.

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

SS1: Increase in Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Average earned income of households affected by this policy in dollars (increase).	**Average earned income of the first 80 program participants:** $24,534 **Average earned income of RTS participants**: $20,124 JP Total: $18,676 CP: $21,924 Average earned income of RTS participants that have earned income: $32,320 JP Total: $32,489 CP: $32,343	**Average Earned Income for all FSS+ participants**: $37,198 **Average Earned Income for FSS+ participants that will have been in the program for at least one year and experience an increase in earnings**: $37,198 **Average Earned Income for all RTS participants**: $23,261 JP Enrolled in coaching: $27,183 JP Total: $22,014 CP: $24,714 Average earned income of RTS participants that have earned income: $35,392 JP Enrolled in coaching: $42,134 JP Total: $36,535 CP: $37,259
SS #2: Increase in Household Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Average amount of savings/escrow of households affected by this policy in dollars (increase).	$0	**FSS+ participants that will have been in the program for at least one year and established an account** $2,600 **Total RTS participants:** $888 JP Enrolled in coaching: $2,045 JP Total: $1,185 CP: $760

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

SS #5: Households Assisted by Services that Increase Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving services aimed to increase self sufficiency (increase).	0	FSS+ participants: 182 Total RTS participants: 319 JP Enrolled in coaching: 45 JP Total: 166 CP: 149
SS #6: Reducing Per Unit Subsidy Costs for Participating Households		
Unit of Measurement	**Baseline**	**Benchmark**
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 **Avg subsidy at RTS launch based on ceiling rent:** $641 JP Total: $651 CP: $630	FSS+ Participants that will have been in the program for at least one year: 147 **Avg HAP of FSS+ participants that have been in the program for at least one year:** $988 **Avg subsidy of RTS participants based on ceiling rent:** $592 JP Enrolled in coaching: $550 JP Total: $588 CP: $599
SS #7: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
PHA rental revenue in dollars (increase).	**Based on participant months in the program during the FY:** $41,583 Monthly rent charged for RTS participants at program launch: $163,608 JP Total: $67,351 CP: $78,400	Expected monthly TTP aggregated for FSS+ participants that have been in the program for at least one year: $120,000 Expected monthly rent charged for RTS participants: $180,653 JP Enrolled in coaching: $20,686 JP Total: $83,608 CP: $83,357
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self sufficiency (increase).	0	Number of FSS+ participants expected to **experience end in subsidy**: 15 Number of RTS participants expected to **experience end in subsidy**: 0

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

CHA: Increase in Credit Score		
Unit of Measurement	**Baseline**	**Benchmark**
Percent who increase credit score for participants who have been in the program for one year.	0	FSS+ Participants: 60 Total RTS Participants: 60 JP Enrolled in coaching: 60 JP Total: 60 CP: 60
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	FSS+ Participants: 40 Total RTS Participants: 40 JP Enrolled in coaching: 40 JP Total: 40 CP: 40
CHA: Decrease or Maintain Zero Collection Debt		
Unit of Measurement	**Baseline**	**Benchmark**
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 **RTS Participants: 0**	**Percent of FSS+ participants in the program for at least an entire year and had a decrease or zero collection debt:** 70 **Percent of RTS+ participants in the program for at least an entire year and had a decrease or zero collection debt:** 70 JP Enrolled in coaching: 70 JP Total: 70 CP: 70
CHA: Increase in Household Income (Median)		
Unit of Measurement	**Baseline**	**Benchmark**
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.	**FSS+ Participants:** $20,800 **RTS Participants**: $14,321 JP Total: $10,400 CP: $18,033 Median earned income of RTS participants that have earned income: $27,081 JP Total: $25,849 CP: $27,939	All FSS+ participants: $36,278 **FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings:** $36,278 **RTS Participants:** $16,419 JP Enrolled in coaching: $13,666 JP Total: $13,520 CP: $18,471 Median earned income of RTS participants that have earned income: $29,952 JP Enrolled in coaching: $37,147 JP Total: $28,235 CP: $31,500
Percent who increase annual earned income for participants who have been in the program for at least one year.	0	**FSS+ Participants:** 59% **RTS Participants:** 35% Count of RTS Participant: 111 out 319 (1 participant moved out of their building and still in RTS). JP Enrolled in coaching and experienced an increase: 13 JP Total that experienced an increase: 39 CP that experienced an increase: 38

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

CHA: Households Transitioned to Self-Sufficiency (RIS)		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self-sufficiency (increase) Reduction in Subsidy (RIS)	0	**FSS+ Participants that have been in the program for at least one year and experienced a reduction in subsidy**: 45 RTS Participants that experienced a reduction in subsidy: 101 JP Enrolled in coaching: 13 JP Total: 53 CP: 44

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

DESCRIPTION

CHA converts Enhanced Vouchers to Project-Based Vouchers for affordable properties (owned by private or nonprofit entities) undergoing maturing mortgages, mortgage prepayment, or attached with project-based assistance (PBA) contracts set to expire. This activity ensures affordability of hard units in Cambridge and across the state of MA for at least an additional fifteen years. Many of these expiring use units were made affordable through HUD subsidies with limited terms of between 5 and 30 years. Upon expiration of the subsidies, property owners may charge market rate rents for the same units. HUD provides Enhanced Vouchers (EV) to eligible residents who are unable to pay the market-rate rent. If the resident moves to a different property the enhanced voucher converts to a regular tenant-based voucher and the resident's former unit becomes unsubsidized and available at market-rate. This MTW activity converts Enhanced Vouchers to Project-Based Vouchers so that residents can continue to live in their unit and, at the same time, affordability is preserved and attached to the unit rather than the resident. In some instances a minimum number of tenants must elect to convert their enhanced voucher to a project-based voucher in order for the project to successfully close. In January 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	FY TOTAL
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	

PROJECT	CITY	HOUSING TYPE	UNITS ON LINE	FISCAL YEAR	UNITS PRESERVED	FY TOTAL
Cleaves Court	Boston	Family	May 2015	FY16	36	742
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	Nov 2015		250	
Landfall Apartments	East Boston	Elderly/Disabled	Nov 2016	YTD FY17	15	176
Quincy Tower	Boston	Elderly/Disabled	Apr 2017		161	
Concord Houses	Boston	Family	TBD	TBD	181	TBD
TOTAL COMPLETED					**1,842**	

ACTIVITY STATUS

Since implementation of this activity, 1,842 units have been preserved. CHA has been in contact with Concord Houses and anticipates that this project will be preserved by FY18 close. Additional opportunities may arise but it is difficult to predict. According to CEDAC's Expiring Use Inventory (December 2016), there are at least 19 buildings that will expire in the City of Boston alone. This does not include buildings in the greater Boston area. Fourteen (14) buildings in the City of Boston are slated to expire in 2019 .

ANTICIPATED CHANGES

In FY18 CHA anticipates that properties converting under the Expiring Use Preservation Program may consist of 100% Enhanced Vouchers at the time of conversion. Regardless of the ratio of Enhanced Vouchers and Project-Based Vouchers, CHA will continue to Project-Base vouchers when a family with an Enhanced Voucher moves out of the unit. CHA will enter into HAP contracts for Expiring Use properties which will include the number of back-up vouchers slated for conversion from Enhanced to Project-Based Vouchers in order to preserve as many units as possible with long-term affordable Project-Based assistance. Households that elect CHA's project-based program will be subject to all applicable MTW policies, unless otherwise stated in the individual preservation agreement.

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

Benchmarks and outcome numbers include units in aggregate.

HC.2011.02 EXPIRING USE PRESERVATION PROGRAM

HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Total Units: 2,023 Units already preserved: 1,842 **Units Anticipated:** 181

HC.2008.03, HC.2008.03A, HC.2008.03B - 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 a CHA unit.

HARD TO HOUSE PROGRAMS (HC.2008.03): CHA partners with local service providers that work directly with the hard-to-house population including individuals with psychiatric, developmental and behavioral disabilities. Participants of this program receive housing assistance from CHA and intensive support services/case management the local service provider/CHA partner. It is important to note that service providers may serve more than one household/individual per voucher during the fiscal year. The following table reflects CHA's sponsor-based partnerships.

	SERVICE PROVIDER	START	TARGET POPULATION	SBV
1	CASCAP, Inc.	2009	Housing stabilization for CASCAP tenants at risk of homelessness due to mental health, substance abuse or seeking vocational goals.	2
2	Heading Home, Inc.	2009	homeless families/individuals	30
3	YWCA	2009	Participants of YWCA Dept of Mental Health (DMH) housing program, may include services from Vinfen.	15
4	Just A Start Corp.	2009	YouthBuild participants requiring emergency or transitional housing	1
5	North Charles, Inc[1]	2008	Men in substance abuse recovery, housed in YMCA Central House; 5 SBVs committed.	0
6	Transition House	2009	victims of domestic violence	11
7	Specialized Housing, Inc.	2009	adults with developmental disabilities	1
8	Vinfen	2009	adults with psychiatric disabilities served through Cambridge Supported Housing Program.	1
9	Aids Action	2009[2]	Individuals with AIDS/HIV; one (1) SBV committed.	0
10	The Home for Little Wanderers	2013	individuals in child welfare system; aging out of foster care system; Roxbury Village (8) and Temple Street (15)	23
11	Youth on Fire (Y2Y)	2016	homeless/street involved youth, ages 14-24	22
12	Somerville Homeless Coalition	2016	homeless families/individuals	2
13	YWCA - Bigelow Shelter	2016	homeless families/individuals	6
14	Casa Myrna Vazquez	2017	survivors of the sex trade	8
			TOTAL	**122**

1. The partnership agreement was not renewed in 2017.
2. This partnership was discontinued when Fenway Health acquired the organization and did not renew the agreement due to liability concerns. The start year is estimated to be when CHA implemented this activity.

IMPLEMENTATION YEAR

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

ACTIVITY STATUS

In 2017, CHA committed an additional 15 vouchers for Home for Little Wanderers to support the organization's Temple Street site in Somerville, bringing total voucher commitment to 23. In addition, CHA established a new partnership with Casa Myrna Vazquez. Eight (8) new sponsor-based vouchers will be used to house survivors of the sex trade in a confidential congregate site in Boston. Information about the work of Casa Myrna Vazquez may be found at www.evacenter.org.

In 2017 the partner agreement with North Charles, Inc was not renewed because of challenges in how the partner was administering the program. At the time of this writing, CHA agreed to provide voucher support to 3 individuals in the program until the end of November 2017 so that there is sufficient time for the individuals to secure other housing.

ANTICIPATED CHANGES

None.

PATHWAYS TO PERMANENT HOUSING – TRANSITION HOUSE (HC.2008.03A): This initiative started out as a three- year pilot that includes the provision of hard units in CHA housing and services for Transition House families that have shown they are ready to move into permanent housing. CHA makes two units of housing available to Transition House, who in turn assumes all tenant responsibilities for those two units. Transition House 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 Transition House client for at least 90 days. During the year, the families are expected to occupy the units in accordance with CHA's occupancy policies. 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 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 for a three-year period. At the end of the three years, 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. .

IMPLEMENTATION YEAR

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

ACTIVITY STATUS

In 2017, CHA renewed and expanded its support for this activity. CHA now provides up to 4 units that may be a combination of hard units or vouchers a year for Transition House clients. In addition, Transition House leveraged CHA's 3-year pilot investment of a dedicated Community Liaison to secure additional funding from Massachusetts Office of Victim Assistance (MOVA), the City of Cambridge, and Tufts Health Plan Foundation. The role of the community liaison has been expanded to a Community Support Partnership (CSP) team that includes 4 full-time staff (Director, Community Liaison, Community Advocate, and Child and Family Liaison). This team offers technical support and training on domestic violence to CHA staff, residents and community partners. The expanded partnership has been renamed Cambridge Community Support Partnership and was only made possible by building upon and leveraging. Whereas CHA originally supported 100% of the cost of a full-time liaison, CHA now supports

34% of the cost of the CSP team. The remaining 66% of the cost is funded by the 3 above-described organizations and agencies.

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" 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 an escrow account for participants after the sponsor-based period so that they can build assets through an incentivized savings Plus One Payout program. This program operates independent of CHA. 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

At the time of this writing, there are nineteen (19) vouchers issued for this activity.

ANTICIPATED CHANGES

None.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.2

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

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

HC #5: Increase in Resident Mobility		
Unit of Measurement	**Baseline**	**Benchmark**
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: 126 Transition House households: 4 Heading Home households: 19 **Total Households**: 149

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

HC #7: Households Assisted by Services that Increase Housing Choice		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving services aimed to increase housing choice (increase).	0 households	Hard to House households: 126 Transition House households: 4 Heading Home households: 19 **Total Households**: 149
SS #5: Households Assisted by Services that Increase Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving services aimed to increase self sufficiency (increase).	0 households	Hard to House households: 126 Transition House households: 4 Heading Home households: 19 **Total Households**: 149
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self sufficiency (increase).	0	0
CE #4: Increase in Resources Leveraged		
Unit of Measurement	**Baseline**	**Benchmark**
Amount of funds leveraged in dollars (increase).	0	$2.9 million
CHA HC: Number of Households Served Per Voucher		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households served per voucher. (Hard to House Program only)	1 household	1.7 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.

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

CHANGES TO BENCHMARKS, BASELINE, METRICS
None

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

HC #4: Displacement Prevention		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	10	8 Households
CE #4: Increase in Resources Leveraged		
Unit of Measurement	**Baseline**	**Benchmark**
Amount of funds leveraged in dollars (increase)	0	Amount of MTW funds spent: $50,896 **MRVP subsidy amount:** $38,461

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, 398 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
Anticipated units in FY include St Paul's/Weaver (40), Manning Apartments (198), Millers River (297), Daniel F. Burns (198), Russell Apts (51), River Howard Homes (32), Willow Street Homes (14), UDIC Properties (26), Small Family units (16), Scattered Condos (17), Cambridgeport Commons (10), and Garfield Street (8).

ANTICIPATED CHANGES
Development closing on two of the sites (St. Paul's Weaver and Daniel F. Burns) are contingent upon issuance of private activity bonds from the Commonwealth of MA and their applications for demolition/disposition are pending HUD approval. These two factors affect the outcome numbers for this activity.

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

In the past, we see units completed as units on-line. This metric has been adjusted to use development closing as the measure for completed. Closings are easier to track and reflect when project-based subsidies are in place.

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

HC #1: Additional Units of Housing Made Available		
Unit of Measurement	**Baseline**	**Benchmark**
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: 1,595 Anticipated in FY: 907 **Total units closed: 2,502**

HC.2008.02 - CREATE MTW TRANSFER CATEGORY IN ADMIN PLAN (3 PARTS) AND ACOP (PUBLIC HOUSING)

DESCRIPTION/UPDATE

This activity increases housing options for households in crisis. CHA allows voucher holders to transfer between CHA housing units and Housing Choice Voucher programs and vice-versa on a case-by-case basis. In late FY13, CHA clarified that inter-program transfers related to reasonable accommodation requests will not be considered MTW transfers because they are permitted regardless of MTW authority. 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
2016	0	0
2015	0	0
2014	1	3
2013*	3	6
2012*	2	8

*Includes reasonable accommodation transfers

ACTIVITY STATUS

With the conversion to RAD, where applicable, this activity will be adjusted to align with RAD units. Program transfers resulting from RAD relocation are permitted independent of this activity and therefore not counted.

ANTICIPATED CHANGES

None.

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

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

HC #5: Increase in Resident Mobility		
Unit of Measurement	**Baseline**	**Benchmark**
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[1]

- 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)
- Rent Simplification Program[2] (CE.2006.01)

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

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. Most landlords are receiving the maximum amount permissible under CHA's payment standard. Furthermore, 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 FY14 CHA modified its Rent Reasonableness policy to better reflect market conditions and streamline the process for determining reasonable rent. 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 in 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.

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.

ACTIVITY STATUS

Current payment standards were last updated on October 1, 2016.

ANTICIPATED CHANGES

None.

1. 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 it Administrative Plan to implement changes in the Housing Choice Voucher program as a result of the MTW program.

2 CHA's Rent Simplication Program (CE.2006.01) applies to both the HCV program and Public Housing/RAD/Demolition Disposition programs. Program components differ slightly. Therefore the activity listed twice in this section, one for the HCV program (Admin Plan, Part I) and one for CHA's hard units (ACOP, Admin Plan Part II and III).

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

HC #4: Displacement Prevention		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	0	**Anticipated households that will lease units in Cambridge at over 120% FMR at initial move-in:** 30

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. CHA originally envisioned this activity to support the Public Housing Preservation Fund (HC.2010.01 - closed out in FY14) and involve project-basing 250 to 375 vouchers to support CHA's at-risk public housing stock. The following are discrete flexibilities utilized under this activity.

Sections of 24 CFR 983 Waived Through MTW Authority

24 CFR	Citation	Description
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

Program revisions which took effect in FY14:

- 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.

ACTIVITY STATUS

CHA established owner-managed, site-based waiting lists (SBWL) for its project-based developments. Details are included in Chapter 16 of the Administrative Plan Part 1 and in Chapter 4 of the ACOP and Admin Parts 2 and 3.

Sixteen (16) new project based units with nonprofit developers. Includes 4 units under a Just-A-Start (Otis Street and Churchill Court) consolidaton, 9 more units at Auburn Court, 1 new unit at Elm Street and 2 units at St. Patrick's Place (a site destroyed by a fire in December 2016). Additional units with nonprofit developers may occur, but it is difficult to estimate at the time of this writing.

ANTICIPATED CHANGES

None.

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

CHA metric may be expanded to look at PBVs in the HCV program (not including RAD and former public housing units) as well as CHA hard units that have been project-based through RAD/DemoDispo/HILAPP.

HC.2001.02 IMPLEMENT LOCAL PROJECT-BASED ASSISTANCE LEASING PROGRAM

HC #1: Additional Units of Housing Made Available		
Unit of Measurement	**Baseline**	**Benchmark**
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	Units to be project-based Expanding Supply of Hard Units: 907 Units to be project-based Expiring Use: 181 Units to be project-based through private nonprofit developers: 16 **Anticipated new units:** 1,104
HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Units to be project-based Expanding Supply of Hard Units: 907 Units to be project-based Expiring Use: 181 Units to be project-based through private nonprofit developers: 16 **Anticipated new units:** 1,104
CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers		
Unit of Measurement	**Baseline**	**Benchmark**
PBVs as percent of total MTW vouchers	26%	60%

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

DESCRIPTION

This program allow new voucher holders to pay over 40% of their income towards rent at initial lease up. This exceeds the first-year lease-up threshold set by HUD and expands housing choices so that voucher holders may locate units that fit their individual needs, provided that they demonstrate the ability to commit a higher income contribution toward rent.

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

Outcome numbers have varied year to year because $0 income and minimum rent households may be counted under this activity. Going forward, we will exclude $0 income and minimum rent households as it does not accurately reflect the intent of this activity.

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

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

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, thereby 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.

The following changes took effect in FY14 under the Administrative Plan Part 1 (Chapter 11)

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.

ACTIVITY STATUS

In FY16, there were 38 instances in which a damage/vacancy payment was made to a landlord. Payments totaled $40,401.

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, Attachement C.D.1.d

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

HC.2000.02 IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	38 units

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

DESCRIPTION

CHA has implemented a series of initiatives in the HCV program 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 program components:

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 only once by non-elderly, non-disabled households between annual recertifications. There is no limit on interim recertifications for elderly or disabled households. In FY14, CHA instituted a $60 fee if a voucher holder misses his/her reexamination appointment and does not notify CHA forty-eight (48) hours advance notice to reschedule. CHA waives the fee if the circumstances were unforeseeable. This initiative encourages accountability and timely completion of the recertification process.

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). Exception rents for disabled households are evaluated on a case-by-case basis. Zero income households have a minimum rent of $0 for the first three (3) months and may 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 for a utility reimbursement.

Definition of Annual Income:

1. Asset Income Calculation: 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. Assets under $50,000 do not factor into tenant payments.

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 member is 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 in the past twelve (12) month period and did not move.

Mixed Family Rent: Mixed households 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: Eligibility policies were implemented to ensure families that own real property and/or who have significant assets do not qualify for admission or continued occupancy with CHA. Housing resources are provided to those who do not have alternative housing options and do not have significant assets. Elderly and disabled households are exempt from this policy.

Households who meet the following criteria are not 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. For decreases in household composition, the authorized unit size will change at the first (1st) regular recertification after the decrease in household size. This policy facilitates timely subsidy

increases when household size increases.

Households that have obtained written owner approval to add a household member may request that CHA authorize addition of the household member and re-determine the subsidy size based on the occupancy guidelines. 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 household 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 household 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 activitiy, CHA is commited to tracking aggregate earned income of households in the HCV program in the Annual Report.

ACTIVITY STATUS

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

ANTICIPATED CHANGES

Upon implementation of HC.2008.08 described in the Previously Approved and To Be Implemented in FY18 section below, all HCV participants will undergo biennial recertifications as described. The description under Regular and Interim Recertifications above will be modified accordingly.

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

None.

CE.2006.01 RENT SIMPLIFICATION PROGRAM (RSP)/HCV

CE #1: Agency Cost Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total cost of task in dollars (decrease).	Recertifications performed in FY06: 2,120 Interims Performed in FY06: 1,033 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $33.70 **Total cost**: $115,415	Recertifications to be completed: 2,125 Interims to be completed: 790 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $42.25 **Total cost**: $137,262
CE #2: Staff Time Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total time to complete the task in staff hours (decrease).	Recerts performed in FY06: 2,120 Interims Performed in FY06: 1,033 Annual Recertification Time: 1.25 hours Interim Time: .75 hours **Total time**: 3,425 hours	3,249 hours
CE #3: Decrease in Error Rate of Task Execution		
Unit of Measurement	**Baseline**	**Benchmark**
Average error rate in completing a task as a percentage (decrease)	**Rent determination errors from a quality control audit in December 2013:** 30%	20%
CE #5: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
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	$17,470,000

CE.2006.01 RENT SIMPLIFICATION PROGRAM (RSP)/HCV

CHA Metric: Average Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Average earned income of households affected by this policy in dollars.	$22,072	$24,856
CHA Metric: Median Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Median earned income of households affected by this policy in dollars.	$20,138	$22,297

PUBLIC HOUSING (PH) PROGRAM ADMISSIONS & CONTINUED OCCUPANCY POLICIES[3] (ACOP)

- Create MTW Transfer Category in Admin Plan and ACOP (HC.2008.02)
- Implement Ceiling Rents (CE.2009.01)
- Rent Simplification Program (CE.2006.01)

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

DESCRIPTION

This policy simplifies ceiling rent calculations so that it reflects 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. Under RAD, ceiling rents are set to conform to tax credit requirements where applicable.

ACTIVITY STATUS

The three-year phased ceiling rent increases are ongoing as agreed under the RAD conversion and Admin Plan Part 2.

ANTICIPATED CHANGES

None.

3 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.

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

None.

CE.2009.01 IMPLEMENT CEILING RENTS/PUBLIC HOUSING

CE #1: Agency Cost Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total cost of task in dollars (decrease).	Hourly cost of staff that sets annual ceiling rent: $66 **Cost of task:** $1,584	Hourly cost of staff that sets annual ceiling rent: $68 **Cost of task:** $0
CE #2: Staff Time Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total time to complete the task in staff hours (decrease)	24	0
CE #5: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
Rental revenue in dollars (increase)	**Ceiling rent revenue collected in FY14:** 1,926,858	Ceiling rent to be collected from Public Housing: 862,484 Ceiling rent to be collected from RAD: $1,025,611 **Total Ceiling rent to be collected:** $1,888,095

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

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. The following is a summary of program components. An Administrative Plan Part 2 was adopted to ensure that this activity is retained in the RAD conversion, to the extent possible, even though it deviates from the RAD Project-Based Voucher rules.

Regular and Interim Recertification: 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). Deductions are streamlined and may be applied to unreimbursed medical

and child care expenses only. Unreimbursed child care and/or medical expenses must meet a minimum threshold to be eligible for a deduction. Deductions amounts of either $2,500 or $5,000 level are applied 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. If there is no change in income after twelve (12) months at the $50 minimum rent, households are charged the rate of the second (2nd) tier of the rent schedule. A utility allowance may be applied to the minimum or second (2nd) tier rents, according to rent schedules for each site.

Definition of Annual Income:

1. Asset Income Calculation: The definition of income 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 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 households include both members that are US citizens/eligible non-citizens and members that do not have eligible immigration status. Mixed households are charged 110% of the rent they would pay if the household were not a mixed family.

Households with Real Property and Significant Assets: A series of policies that ensure that families who own real property and/or who have significant assets do not qualify for admission or continued occupancy with CHA. These policies ensure that CHA housing resources serve only those who do not have alternative housing options 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:

    - 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 the Annual Report.

ACTIVITY STATUS

LIHTC requirements and associated third-party verification apply to a growing number of CHA buildings, particularly with RAD fully underway. CHA will exercise the option to accept third-party verification that is collected during LIHTC's annual recertification process to fulfill the income verification requirement at CHA certification meetings (annual, interims). The information contained in the third-party verification is provided directly by employers and contains more information about the resident's employment status than a paystub, the income verification document that has been generally accepted at CHA certificiation meetings. Using third-party verification streamlines the staff time needed to complete a certification and relieves the resident from locating a paystub or other income documentation in preparation for any rent certification.

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

CE #1: Agency Cost Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total cost of task in dollars (decrease).	Number of Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Recertification Time: 1.5 hours Interim Time: .75 hours Staff Cost: $33.70 **Total Cost of Task**: $100,122	PH Recertifications: 343 RAD Recertifications: 414 Total Recertifications: 757 PH Interims: 398 RAD Interims: 228 Total Interims: 625 Recertification Time: 1.5 hours Interim Time: .75 hours Staff Cost: $42.25 **Total Cost of Task**:$59,758

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

CE #2: Staff Time Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total time to complete the task in staff hours (decrease).	Number of Annual Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Annual Recertification Time: 1.5 hours Interim Time: .75 hours **Total Time Spent on Task**: 2,971 hours	1,414 hours
CE #3: Decrease in Error Rate of Task Execution		
Unit of Measurement	**Baseline**	**Benchmark**
Average error rate in completing a task as a percentage (decrease).	**Rent determination errors from a quality control audit in July 2013:** 7%	15%
CE #5: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
Rental revenue in dollars (increase).	**Rental revenue collected in FY05:** $10,021,885	PH Rental Revenue: $4,774,757 RAD Rental Revenue: $6,097,778 Total Rental Revenue: $10,866,535
SS #3: Increase in Positive Outcomes in Employment Status		
Unit of Measurement	**Baseline**	**Benchmark**
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: 2,152 Total Public Housing households: 898 Total RAD households: 1,254 **Total Households with employment income:** 943 Public Housing Households with employment income: 332 RAD Households with employment income: 611
	Percent of Public Housing households that experienced Full- or Part-Time employment status on March 31, 2014: 40	**Percent of Total Households**: 44% Percent of Public Housing Households: 37% Percent of RAD Households: 49%

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

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving TANF assistance (decrease).	**Households receiving TANF on March 31, 2013:** 146	**Total Households receiving TANF**: 87 Public Housing Households receiving TANF: 38 RAD Households receiving TANF: 49
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
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	**Total Households:** 44 Public Housing Households: 34 RAD Households: 10
CHA Metric: Average Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Average earned income of households affected by this policy in dollars.	$26,810	**Total Households Average:** $32,761 Public Housing Households Average: $31,237 RAD Households Average: $34,119
CHA Metric: Median Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Median earned income of households affected by this policy in dollars.	$24,440	**Total Households Median:** $26,416 Public Housing Households Median: $24,398 RAD Households Median: $27,630

PREVIOUSLY APPROVED AND TO BE IMPLEMENTED IN FY18

HC.2008.08 - IMPLEMENT RECERTIFICATIONS EVERY TWO YEARS FOR HOUSEHOLDS/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.

UPDATE

Currently, elderly and disabled households in CHA's MTW HCV program are on a biennial recertification schedule. CHA is proposing to convert all MTW voucher households to a biennial recertification schedule. In addition to elderly or disabled households, the limit on voluntary interim recertifications would not apply to households in the FSS+ program. CHA completed an impact analysis to determine the impact of this activity on tenant rent and HAP. Note that the original activity title stated only project-based households and that has been removed so that the activity applies to all MTW HCV households in the same manner that it applies to all MTW public housing/RAD/FPLI residents at CHA.

TIMELINE FOR IMPLEMENTATION

This initiative was approved in the FY08 Annual Plan. CHA anticipates implementing this activity in the latter part of FY18.

NOT YET IMPLEMENTED

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

CHA is considering modifications to this activity and has not yet determined an implementation timeline.

TIMELINE

CHA has not yet determined an implementation timeline for this activity.

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. A household needs to show applicable expenses above $2,500 in one category (medical or childcare) to receive a deduction. The policy provides that.

- Households, where the head, co-head and/or spouse is elderly or disabled may deduct unreimbursed medical expenses according to the table below.

Medical Expenses	Deduction
$2,500 or Less	No deduction
$2,501 – 5,000	$2,500
$5,001 – 7,500	$5,000
More than $7,501	Hardship Review

- In cases of questions CHA will refer to IRS Publication #502, *Medical and Dental Expenses* to verify and calculate medical expense costs.

- Elderly and disabled households with unreimbursed medical or expenses exceeding $7,501 per year can apply for a Hardship Waiver.

- To be eligible to deduct unreimbursed child care expenses, the care must be for a child who is under thirteen years of age.

- Households may deduct unreimbursed child care expenses ONLY when the childcare enables a household member to be gainfully employed, to seek employment or to further his or her education or job training. Deductions will be applied as follows:

Child Care Expenses	Deduction
$2,500 or Less	No deduction
$2,501 – 5,000	$2,500
$5,001 – 7,500	$5,000
More than $7,501	Hardship Review

- Unreimbursed child care expenses cannot exceed:
    - The amount of income earned by the household member released to work; or
    - An amount determined as reasonable by CHA when the childcare permits a household member to pursue education, seek employment and job training.
- Households claiming unreimbursed childcare expenses of $7,501 or more per year can

apply for a Hardship Waiver.

- Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

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. The description for this activity has been expanded to include a summary of the deduction bands for medical expenses and child care expenses.

TIMELINE FOR IMPLEMENTATION

This initiative was approved in the FY08 Annual Plan.

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.

ACTIVITIES ON HOLD - NONE

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, 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.

This page intentionally left blank.

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	$ 5,053,000
70600	HUD PHA Operating Grants	$ 97,636,870
70610	Capital Grants	$ 1,785,005
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	$ -
70000	**Total Revenue**	**$ 104,448,467**

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	$ 4,644,968
91300+91310+92000	Management Fee Expense	$ 2,336,237
91810	Allocated Overhead	$ -
92500 (92100+92200+92300+92400)	Total Tenant Services	$ 506,615
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	$ 2,190,126
93500+93700	Labor	$ -
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	$ 4,125,964
95000 (95100+95200+95300+95500)	Total Protective Services	$ -
96100 (96110+96120+96130+96140)	Total insurance Premiums	$ 337,126
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	$ 291,479
96700 (96710+96720+96730)	Total Interest Expense and Amortization Cost	$ -
97100+97200	Total Extraordinary Maintenance	$ 13,600
97300+97350	Housing Assistance Payments + HAP Portability-In	$ 82,942,201
97400	Depreciation Expense	$ 5,136,965
97500+97600+97700+97800	All Other Expenses	$ 1,582,205
90000	**Total Expenses**	**$ 104,107,485**

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 flexiblity 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 (1) Rental Assistance Demonstration (RAD) and (2) Section 18 Disposition for all public housing sites in CHA's portfolio.

Is the PHA allocating costs within statute?	**Yes**
Is the PHA implementing a local asset management plan (LAMP)?	**Yes**

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**

There are no proposed changes to the LAMP.

This page intentionally left blank.

ADMINISTRATIVE
BOARD RESOLUTION

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE BOARD OF COMMISSIONERS OF THE CAMBRIDGE HOUSING AUTHORITY WEDNESDAY, OCTOBER 11, 2017 5:30 P.M.

MEMBERS PRESENT:	GERARD J. CLARK, CHAIRPERSON SUSAN T. CONNELLY, TREASURER VICTORIA BERGLAND, ASSISTANT TREASURER NAOMIE STEPHEN, MEMBER
MEMBERS ABSENT:	ANTHONY PINI, VICE-CHAIRPERSON
ALSO PRESENT:	MICHAEL JOHNSTON, EXECUTIVE DIRECTOR BRENDA DOWNING, EXECUTIVE DEPARTMENT SHIRLEY SANFORD, RECORDING SECRETARY

SUBMISSION OF FY18 MTW ANNUAL PLAN

MOTION: Ms. Bergland moved that the Chair be authorized to execute the Certification of Compliance with Regulations. Ms. Connelly seconded the motion, which upon being put to vote, was passed unanimously.

MOTION: Ms. Bergland moved that the Executive Director or his designee be authorized to make any technical corrections including, but not limited to budget revisions to align with CHA's approved budget. Ms. Connelly seconded the motion, which upon being put to vote, was passed unanimously.

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

Michael Johnston, Secretary

Attest Shirley Sanford
Seal

To be inserted

CERTIFICATION 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 Jan 2018, 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.

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	CHA Board of Commissioners Chair
Name of Authorized Official	Title
	October 11, 2017
Signature	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.

Attachment B
32

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 2018 is consistent with the City of Cambridge current Consolidated Plan. In particular, CHA's MTW FY18 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 2018 is consistent with said analysis.

Applicant Name:	Cambridge Housing Authority
Project Name:	Moving to Work Annual Plan FY 2018
Location of the Project:	City of Cambridge, MA
Federal Program:	Moving to Work Demonstration

Certifying Jurisdiction:	City of Cambridge, MA
Certifying Official:	Louis A. DePasquale
Title:	City Manager
Signature:	
Date:	9/21/17

FY18 ANNUAL PLAN PUBLIC REVIEW

DATE	ACTIVITY	LOCATION	NO. OF PARTICIPANTS
AUGUST 18, 2017 to SEPTEMBER 21, 2017	DRAFT FY18 PLAN: Available for download and review on the CHA website on August 18, 2017 at 12 pm. Hard copies were available for pick up at the CHA Central Office on August 21 starting at 12 pm. Public comment period commenced on August 18, 2017 at 12 pm and ended on Thursday, September 21st at 5 pm.	N/A	18 hard copies were requested and at least 5 additional hard copies were either picked up at the central office or distributed at a meeting.
AUGUST 30, 2017 6 PM	DRAFT FY18 PLAN: Public Meeting.	CHA Central Office 362 Green Street, 4th Floor Board Room, Cambridge	11
SEPTEMBER 18, 2017 6 PM	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	9

PLANNED OR ONGOING EVALUATIONS

CHA and Compass Working Capital maintain a learning partnership with a PhD student at the Kennedy School of Government. Her research on the Rent-to-Save will be used in her dissertation. This is ongoing as the Rent-to-Save Pilot is not scheduled for completion until 2019.

During the public comment period, an evaluation of the FSS+ program was officially released. The report titled Evaluation of the Compass Family Self-Sufficiency (FSS) Programs Administered in Partnership with Public Housing Agencies in Lynn and Cambridge, Massachusetts was submitted by Abt Associates and prepared for Compass Working Capital and HUD through funding from the Oak Foundation and HUD's Policy Development and Research (PD&R) group. The report may be accessed through the Abt Associates website (http://abtassociates.com/CompassFSS)

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

Part I: Summary

PHA Name: Cambridge Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA01P00350117 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: 17 FFY of Grant Approval: 17

Type of Grant
☒ Original Annual Statement ☐ Reserve for Disasters/Emergencies ☐ Revised Annual Statement (revision no:)
☐ Performance and Evaluation Report for Period Ending: ☐ Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost [1]	
		Original	Revised [2]	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)	$1,758,005			
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	Date	Signature of Public Housing Director	Date
	7/27/2017		

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

form **HUD-50075.1** (07/2014)

APPENDICES

This page intentionally left blank.

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 flexiblity 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 accomodate 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.

This page intentionally left blank.

PUBLIC COMMENTS + RESPONSES

A public meeting was held on **August 30, 2017** at 6 pm at CHA Central Office (362 Green Street, 3rd Floor). Eleven (11) members of the public attended. The meeting started with brief introductions from each CHA department director and a Summary of Changes to Draft FY18 MTW Annual Plan was distributed to all attendees and posted on the CHA website. Discussion topics included, but were not limited to the following: Roosevelt Towers Mid-Rise and the Mark-Up to Market Rent program, communication challenges between tenants and site staff, administrative policies governing buildings funded under the New Construction program, RAD, tax credits, the HCV biennial recertification activity and possible impacts, customer service training, tenant council and resident involvement in CHA policy development, internal RAD evaluation, CHA's web-based waitlist platform, and barriers to applying for reasonable accomodations.

A meeting was held on **September 18, 2017** at 6 pm at CHA Central Office for members of the Alliance for Cambridge Tenants (ACT) and elected and committee members of CHA tenant councils. The purpose of the meeting was to provide a space for CHA residents and voucher participants to speak directly with CHA on an annual basis. The CHA Executive Director and Senior Program Manager were present to address questions and concerns. Nine (9) CHA residents/voucher participants attended the meeting. Discussion topics included, but were not limited to the following: perceptions of public housing, the public process schedule and CHA website, invitees to the meeting, format of future public hearings, CHA staff accountability and changes in staffing, the strategic planning process and the internal organization of CHA oeprations, CHA staff and tenant trust, RAD phasing, the responsibilities and performance of the Tenant Liaison, tenant councils and PUPY funds, rent simplification and opposition to a biennial recertification schedule for all HCV participants.

A total of four (4) written comments were submitted. One (1) comment was a joint letter from Cambridge and Somerville Legal Services and the Alliance of Cambridge Tenants. The remaining three comments were from individuals. All comments were transmitted by email. The following includes all written comments submitted during the public comment period (August 18, 2017 - September 21, 2017) and a corresponding CHA response for each comment.

COMMENT1: I am not aware of any of the supposed "collaboration" with the CPD referred to in the Draft. Has this happened at Jefferson Park? When? With whom? Any genuine collaboration should begin with contact and discussion/conversation first with residents to see how best to proceed (whether there is a Tenant Council or not.) The Report should not overstate any purported "successes" in this area. The goal -- by definition -- must include residents in the discussion and development of any goals and pathways in this regard. How do you build "trust" if you do not START WITH THE PARTIES TO THE ASPIRATIONAL TRUST-BUILDING GOALS?

CHA RESPONSE: CHA is working with Fred Cabral, Lieutenant-in-charge of the Community Services Unit, at CPD to establish a dialogue with residents. CHA encourages residents to reach out to Lieutenant Cabral directly for more information. He may be reached at FCabral@cambridgepolice.org or 617-349-9387. CHA's public safety administrator, David Degou is also working directly with Lieutenant Cabral and the property managers on this effort, which will include meetings at Jefferson Park.

COMMENT2: Tenants deserve a Tenant Liason we can feel good about and who works well with tenants. We do not currently have one. We need and deserve a different person in this position, which is among the most important, on the face of it, for the tenant community.

The goals of supporting the creation of and sustaining Tenant Councils have not been well served by the current Liaison. There should be someone who is eager to help -- wherever there is an interest -- and not block or sandbag or place barriers in the path of those who are willing to take on this effort, which is often already a burden, for people already over-burdened with all the other burdens lower-income people face. Tenants should be enthusiastic about the person who fills this position at CHA, not universally displeased, as is evidently the case.

CHA RESPONSE: CHA understands that there has been discontent between the Tenant Councils and our Tenant Liason, however, it has not been a consistent or widespread issue. The Tenant Liaison position is a difficult one,

insofar as it requires balancing the needs of CHA with those of the Tenant Councils. We feel that overall our Liaison has been responsive and supportive of our Councils and, in many cases, he has gone above and beyond to serve tenants' needs. Actions perceived as "blocking" are not known to this office specifically. However, residents are urged to speak with the Director of Resident Services and/or the Director of Operations to voice these and other issues. CHA maintains an open line of communication for its residents on all issues.

COMMENT3: Tenant Councils should not be the only pathway for Tenant voices and concerns to be heard, and for Tenant interests to be represented and responded to, in hopefully satisfactory ways.

CHA RESPONSE: CHA has multiple paths for residents to be heard. The Site Manager is always an immediate solution for contact. The Director and Deputy of Operations are able to assist in issues that involve to interactions with site staff, or where a resident feels s/he has a higher level issue that is not site-specific. Tenant Councils are in place to provide a forum for residents to share opinions and work through issues. However they are not designed to cover everything that may affect a resident. Additional support can also be gained by having the Council request a visit from the Director and/or Deputy to meet with the residents and Council for an open forum discussion.

COMMENT4: Recerts every 2 years for all MTW voucher tenants (pages B5 and B43)

Now that so many of the Voucher tenants' lease renewal dates and recert dates are at different times, is a landlord rent increase regarded as a recert? I have a copy of a letter that was sent by the leasing department that seemed to indicate that it is—which was very upsetting to the tenant, even though she will not suffer the consequences since she is a senior and can have as many recerts as she wants. However, it is very concerning for tenants who have only a limited number of recerts and will have fewer still with this change. That's another reason I oppose this change for non-seniors and non-disabled.

CHA RESPONSE: A landlord's rent increase would not be counted as a recert under HC.2008.08 - Implement Recertifications Every Two Years for HCV households. Rent increases from a landlord would not affect the number of interims permitted under the activity.

COMMENT5: If this change remains, (the 2 year recert for all vouchers) then you need to make sure that a landlord request for a rent increase is not treated as a recert for the tenant. (There are lots of not so good consequences of the massive shuffling of recert times for the tenants—we are only seeing the tip of the iceberg) It's all very confusing for tenants and therefore for landlords.

I assume that Landlords will be able to ask for an increase in rent at the tenants re-lease-up time if FMR has increased.

CHA RESPONSE: Please see CHA response to Comment4. The activity does not affect CHA's relationship to the landlord and a landlord may continue to request for rent increases under existing policies in the Administrative Plan Part 1.

COMMENT5: Please put more thought into this before leaping into another upset for tenants. The last few years have been a study in confusing Voucher tenants with all the changes in personnel, [the] way [the] dept. was organized, and this last change of separating the lease-up date and the recert date which has been really confusing. We voucher tenants have been through a lot. Give us a break. Why can't it be on a request basis instead of these policies being laid on the people it doesn't work for. I'm tired of CHA making a change that affects those most vulnerable the most adversely, then making them (those for whom it may be physically, emotionally, or mentally, or intellectually very challenging) to put together the kind of case needed to get through the RA or "Hardship" hoops.

CHA RESPONSE: CHA appreciates this comment and the intent of the activity is to ease the burden of recertifications for both voucher holders and CHA staff. CHA will consider, but cannot commit to at this time, a request basis policy.

COMMENT6: The CHA Executive Director Michael Johnston told attendees at the August 30, 2017 MTW public hearing that CHA will be engaged in an agency-wide strategic planning process for the next eight or nine months to find a new direction for CHA; to figure out where the housing authority wants to go, despite the program and funding changes at HUD that "dictate all of our moods." The Plan states "CHA is committed to a comprehensive, inclusive and meaningful process." (page A7, Annual Plan FY 2018) One of the challenges facing CHA is how to include tenants who never come to CHA meetings or, for that matter, other housing meetings in the city. There are "tenant barriers" to participation such as language, lack of mobility, and work and family responsibilities. It is also the case that many "tenants feel like it doesn't matter why bother nothing will change." (Tenant comment submitted for discussion at a March 15, 2017 meeting with CHA's Directors of Operations and Leased Housing.) I may be alone in believing that CHA tenants have the power to influence the decisions that are made about their housing precisely because CHA is a MTW agency. For the strategic planning process to be comprehensive, inclusive, and meaningful, CHA needs to "cast the stakeholder net" wide enough to engage tenants who feel they are never included, and natural tenant leaders who are not elected tenant leaders. (page A7, Annual Plan FY 2018)

CHA RESPONSE: CHA appreciates this comment and suggestion to engage tenants that are not elected and have not been actively involved in the past. CHA understands that we have busy and concerned tenants living in all of our buildings and voucher holders across the city and beyond. We welcome suggestions on how to better engage tenants in a respectful and considerate manner.

COMMENT7: As you know, I am interested in following the progress of FSS+ participants. I appreciate that CHA has continued to measure and report on the "agency-specific" (Cambridge-specific) metrics it developed for FSS+, including CHA: Households Transitioned to Self-Sufficiency (RIS). "FSS+ Participants that have been in the program for at least one year and experienced a reduction in subsidy." (page B21, Annual Plan FY 2018) It is worth mentioning that no longer receiving housing assistance (End of Subsidy) is not a requirement for successful completion of HUD's Family Self-Sufficiency program. "While one of the objectives of the program is to reduce the dependency of low-income families on federal, state, and local housing assistance programs; most families that complete the program will still need and may continue to receive assistance for housing." (page 6, HUD FACT SHEET Family Self-Sufficiency (FSS) Program, February, 2016) I commented at the August 30 public hearing that the Annual Plan should include the number of current FSS+ participants. I understand that this is not information that HUD requires CHA to report in the Annual MTW Plan or Report. I would point out that the section of the Plan on CHA's expiring-use preservation program presents a more complete picture of what CHA has accomplished. The chart includes a list of seven expiring-use properties that have been preserved in Cambridge and 18 outside of Cambridge during the period of FY 2012 – FY 2017, along with information about housing type (family or elderly/disabled), the year when units went on line, and the number of units preserved. CHA reports the total number of housing units preserved for households at or below 80 % AMI that would otherwise not be available, 2,023; the number of units already preserved, 1,842; and the number of units that CHA expects will be preserved in FY 2018, 181. (page B23, Annual Plan FY 2018)

CHA RESPONSE: CHA is planning to provide additional metrics for its MTW activities that are outside HUD standard metrics. We have not yet determined what the metrics would be and how they would be presented in the MTW Annual Report. We will use the metrics working group public participation opportunity to gather feedback. With regard to the question on the count of current FSS+ program participants, the FY18 Plan was primarily based on data available on July 1, 2017. At that time, 210 FSS+ participants were enrolled in the program.

COMMENT8: I needed to refer to the FY 2016 Annual MTW Report to make sense of the benchmark numbers for FSS+ that were reported in the FY 2018 Plan. For the metric SS#5: Households Assisted by Services that Increase Self-Sufficiency, the numeric outcome was 163 Housing Choice Voucher (HCV) participants. (page 63, Annual Report FY 2016) Is this the number of FSS+ participants as of March 2017? My suggestion would be that CHA report on the participation rate of voucher households in the FSS+ program; the number of households currently enrolled in the program; the total number of households that have been enrolled in FSS+ since it was implemented in FY 2013; the number of households that have graduated (in fewer than five years); and the

number of graduates who have purchased a home (if that is known).

CHA RESPONSE: The commenter is correct in interpreting that there were 163 participants enrolled in FSS+ on March 31, 2017. CHA shares the commenter's interest in establishing additional data points to track progress of the program, such as those suggested by the commenter. This would be in conjunction with CHA Reponse to Comment7.

COMMENT9: I would like to propose that CHA revise the FSS+ Fact Sheet or produce a separate report on FSS+. It was noted at the public hearing that the program will mark the graduation of its first cohort in 2018. CHA is projecting that 15 households will experience an End of Subsidy (EOS). (page B19, Annual Plan FY 2018) The numeric outcome for the metric SS#8: Households Transitioned to Self-Sufficiency in FY 2016 was four. (page 64, Annual Report FY 2016) Is CHA projecting an increase from four to 15 because members of FSS+'s first cohort will reach graduation?

CHA RESPONSE: The commenter is correct in interpreting that the increase from 4 to 15 FSS+ participants graduating out of CHA subsidy is related to the graduation schedule of the first cohort of FSS+ participants. Please see CHA Response to Comment7 and Comment8 regarding CHA's plan to track the FSS+ program in the future.

COMMENT10: We can learn from the experiences of HCV participants who voluntarily enrolled in FSS+ but did not complete the program either because they chose to leave or were terminated. The FY 2013 Annual MTW Plan noted "Data for new participants will be gathered by CHA and Compass at admittance. Household data will then be collected by CHA and Compass as they progress through the program. CHA and Compass will also collect information from participants who fail to reach graduation." (page 41, Annual Plan FY 2013) Is the follow-up information limited to former FSS+ participants that retained their CHA voucher?

CHA RESPONSE: Household information that HUD requires CHA to submit on a regular basis is retained for former and current FSS+ participants. In this regard, follow-up information is not limited to former FSS+ participants that retained their voucher.

COMMENT11: According to the recently released report Evaluation of the Compass Family Self-Sufficiency (FSS) Programs Administered in Partnership with Public Housing Agencies in Lynn and Cambridge, Massachusetts, "Where participants have left FSS, graduated, or been terminated from the FSS program, follow-up data are available as long as the households retain HCVs in the same PHA where they enrolled in Compass FSS." (page 14, Evaluation of the Compass Family Self-Sufficiency (FSS) Programs Administered in Lynn and Cambridge, Massachusetts, Abt Associates, September 2017) During the period of October 2010 – March 2015, 11.5 % of Compass FSS participants in Cambridge and Lynn graduated from the program; 13.8 % left the program without graduating (3.7 % of these households left the voucher program or the housing authority); and 74.7 % remained in the program. (Ibid.) Can CHA report on the number and percent of Cambridge households that have dropped out of FSS+ or been terminated since FY 2013? Has CHA collected information from this group, particularly, the reasons why these households failed to reach graduation?

CHA RESPONSE: CHA is able to report on the number and percent of households that have dropped out of CHA's FSS+ program since FY13. However, CHA does not collect additional information as to the reasons why the households did not graduate. This information may be collected by Compass as part of their financial coaching requirements, but is not shared with CHA at this time.

COMMENT12: It is worth mention that the Abt report contains a profile of FSS+ participants at enrollment, including head of household demographics (race, age, disability, gender), and information about household composition (number of adults, number of children, total number of household members). This background information gave me a context for thinking about the CHA defined metrics that are reported in the Annual Plan and Report; the changes in earnings, credit scores, and debt levels that participants experience while they are enrolled in the FSS+ program. The Abt evaluation of Compass FSS programs in Lynn and Cambridge can be found at www.abtassociates.com/CompassFSS.aspx. I recommend that CHA provide a link to the report in the Plan and on the CHA website.

CHA RESPONSE: Abt report on the FSS programs in Lynn and Cambridge was released during the public comment period. A brief description of the report may be found in the Planned or Ongoing Evaluations section of this Plan.

COMMENT13: The Plan states that FSS+ participants "work toward short- and long-term financial goals, and track, prioritize, and control their spending in order to achieve lower-to-zero debt, higher credit scores, and increased savings." (page B17, Annual Plan FY 2018) I object to the use of the phrase "control their spending" rather than budgeting, which is one of the five core areas of FSS+. Financial education should be nonjudgmental. Are FSS+ voucher participants so different from the 63 % of Americans who do not have enough savings to pay for unexpected expenses, even a minor emergency costing $500 such as car trouble, a broken appliance, or illness? ("Bankrate survey: Just 4 in 10 Americans have savings they'd rely on in an emergency," Jill Cornfield, accessed on September 6, 2017 at www.bankrate.com/finance/consumer-index/money-pulse-0117.aspx.)

CHA RESPONSE: The language in the sentence referenced has been modified so that it reads, "Participants work towards short- and long- term financial goals and track, prioritize, and budget in order to achieve lower-to-zero debt, higher credit scores, and increased savings." It was never CHA's intention to indicate judgement or suggest that FSS+ voucher participants are different from the general US population.

COMMENT14: How many Rent-to-Save (RTS) participants (who are all Jefferson Park households) are currently enrolled in Compass's financial coaching program? CHA expects that 45 RTS participants who are assisted by services that increase self-sufficiency will be enrolled in coaching in 2018; 60 participants who increase their credit score and have been in the program for at least one year will be enrolled in coaching; 40 participants who increase their credit score by an average of 40 points and have been in the program for at least one year will be enrolled in coaching; 13 participants who increase their annual earned income and have been in the program for at least one year will be enrolled in coaching (13 out of a total of 52 Jefferson Park households who increase their annual earned income); and six participants who experience a RIS and have been in the program for at least one year will be enrolled in coaching (six out of a total of 55 Jefferson Park households who experience a RIS). (pages B19-B21, Annual Plan FY 2018) Can you explain the basis for making these projections of the number of RTS participants who will be enrolled in Compass financial coaching?

CHA RESPONSE: On July 1, 2017 there were 31 Jefferson Park households enrolled in financial coaching. It was projected that by December 31, 2018 at least an additional 14 households would be enrolled (at least 26% of total households). This is a minimum threshold that Compass has set for itself.

Regarding specific metrics, Compass provided CHA data points on credit score and debt reduction because they provide financial coaching services directly for our residents and work with them on a one-on-one basis to fulfill financial goals. CHA believes the information collected by Compass regarding residents' finances should be retained and protected by Compass; for CHA to gather that information is invasive to the resident.

To clarify, we project that 27 out of 45 enrolled in the JP program (60 percent of the 45 participants) will experience an increase in credit score. For those who experience a credit score, we project the average increase will be 40 points. Out of the 31 current JP households enrolled in coaching, 13 have experienced an increase in earned income. This comment led us to re-examine our numbers and we realized that all 13 JP households experienced an income increase that triggered an increase in their rent charged. The RIS metric has been modified to reflect 13 JP enrolled in coaching experienced an RIS.

Regarding benchmarks, we deliberately did not factor income increases and subsidy decreases for future JP enrollees, instead setting conservative benchmarks based on existing conditions.

We realize the wording of the metrics is confusing, particularly when units of measure vary from one metric to the next or within the same metric. Again, we plan to develop more appropriate measures outside of the HUD framework.

COMMENT15: I strongly agree that the CHA's expiring-use preservation program is one way of building resilience in a time of great (Trumpian great) uncertainty. "CHA needs to prepare its operations and core business for uncertain funding in an uncertain economy." (page A7, Annual Plan FY 2018) We are faced with the conditions of a "supply-restricted high-cost housing market where the number of affordable housing units at-risk increase year over year […]". (page A8, Annual Plan FY 2018) I think it would be helpful to spell out the reasons why the existing

stock of affordable housing (both expiring-use and public housing) is considered at-risk. The demand for housing in Cambridge ("and beyond") seems to have no limits; the expiration of affordability restrictions allows owners to convert to market rate/high-end housing; and the severe underfunding of public housing programs has resulted in hundreds of units of obsolescent housing.

CHA RESPONSE: CHA appreciates this comment and believes the stock of affordable housing at-risk is attributed to factors commonly shared by many high-cost real estate markets across the country.

COMMENT16: What are the consequences of the affordability shortage for lower income people who need housing, even the lucky ones with a voucher? Only 15 of the 332 public housing applicant households that leased up with a voucher in the past two years were able to find a unit in Cambridge that wasn't project-based voucher housing, inclusionary housing, or HUD-funded housing. I think that CHA deserves more credit than it gets (certainly more credit than it gets from the City) for using its MTW authority to preserve affordable low-income housing. (As an example, a search of news articles and press releases about Quincy Tower did not produce a single mention of CHA's role in preserving 161 units of elderly/disabled housing in one of Boston's most expensive neighborhoods.)

CHA RESPONSE: CHA appreciates this comment.

COMMENT17: I would like to propose some revisions to the description of the MTW activity HC.2011.01 Expiring-Use Preservation Program. (page B21, Annual Plan FY 2018) It is inaccurate to say that "CHA converts Enhanced Vouchers to Project-Based Vouchers [only] for private affordable properties with maturing mortgages […]". The use of the word private doesn't convey that there are both for-profit and nonprofit developers who are involved in the preservation of expiring-use housing. As noted in the Plan, CHA has converted Enhanced Vouchers (EVs) to Project-Based Vouchers (PBVs) at affordable properties owned by local nonprofits, namely, Just-A-Start (JAS) and Homeowners Rehab, Inc. (HRI). A maturing mortgage is not the only event that triggers the issuance of EVs. I would broaden the language to include mortgage prepayment, mortgage maturity, and S8 Project Based Assistance (PBA) contract expiration. An EV is a tenant-based "mobile" voucher that converts to a regular Section 8 Housing Choice Voucher when the tenant moves from the property (not when the tenant "moves out of his/her unit"). I think it is important to add to the description of the program that some preservation deals depend on enough tenants electing to convert their EV to a PBV. The Inman Square Apartments preservation agreement was the first in the country to include a tenant election. (It is noted under Anticipated Changes on page B22 that "households that elect CHA's project-based program will be subject to all applicable MTW policies, unless otherwise stated in the individual preservation agreement.")

CHA RESPONSE: The description of HC.2011.01 has been edited to the following:

> CHA converts Enhanced Vouchers to Project-Based Vouchers for affordable properties (owned by private or nonprofit entities) undergoing maturing mortgages, mortgage prepayment, or attached with project-based assistance (PBA) contracts set to expire. This activity ensures affordability of hard units in Cambridge and across the state of MA for at least an additional fifteen years. Many of these expiring use units were made affordable through HUD subsidies with limited terms of between 5 and 30 years. Upon expiration of the subsidies, property owners may charge market rate rents for the same units. HUD provides Enhanced Vouchers (EV) to eligible residents who are unable to pay the market-rate rent. If the resident moves to a different property the enhanced voucher converts to a regular tenant-based voucher and the resident's former unit becomes unsubsidized and available at market-rate. This MTW activity converts Enhanced Vouchers to Project-Based Vouchers so that residents can continue to live in their unit and, at the same time, affordability is preserved and attached to the unit rather than the resident. In some instances a minimum number of tenants must elect to convert their enhanced voucher to a project-based voucher in order for the project to successfully close. In January 2014, Smith House in Roxbury, MA was CHA's first expiring-use property outside of Cambridge.

COMMENT18: Can you explain the reasons why CHA is making changes to its expiring-use preservation program? "In FY18 CHA anticipates that properties converting under the Expiring Use Preservation Program may consist of 100 % Enhanced Vouchers at the time of conversion." (page B22, Annual Plan FY 2018) I agree that CHA should use its MTW authority to preserve as many hard units as possible. (But we shouldn't give up on housing mobility.) "CHA will continue to Project-Base vouchers when a family with an Enhanced Voucher moves out of the unit." (page B22, Annual Plan FY 2018)

CHA RESPONSE: Allowing owners the option to retain 100% Enhanced Vouchers at the time of conversion enables them to obtain and access additional financing opportunities towards rehab and renovations of their properties. This makes the program more attractive to owners while still allowing existing eligible residents to remain at the property. Additionally, the long-term affordability of the building is maintained because the enhanced voucher is able to be replaced with a project-based voucher upon turnover.

COMMENT19: The numeric outcome of units preserved in FY 2016 was 742. (page 67, Annual Report FY 2016) The benchmark for FY 2018 is 181. (page B23, Annual Plan FY 2018) What is the basis for CHA projecting that a much lower number of expiring-use units will be preserved in the upcoming year? Is it because CHA is counting only the PBV units? Does the total number of units preserved include an estimate of the number of units occupied by tenants with EVs that will turnover and become PBV units?

CHA RESPONSE: The outcome numbers in the Annual Reports reflect units attached to expiring use properties with HAP contracts executed during the FY. In the FY16 Report, we were able to list all the sites that closed and their unit breakdown. With expiring use opportunities fluctuating from year to year, we set conservative benchmarks. During the FY18 Plan preparation, CHA has been involved with only one expiring-use site that has 181 units. We think this may run into FY18 and therefore, it is the benchmark we set.

COMMENT20: The Plan states that this past spring "CHA had a work-study student work on CHA's sponsor-based voucher program." (page A30, Annual Plan FY 2018) What did this work entail? Did they collect information on the number of households or individuals that have been served by each program over time, or other data?

CHA RESPONSE: The PT Lab hosted a work-study student during Spring 2017 to organize and assess partnership roles described in exisitng MOUs and interview key staff at some partner sites to identify how CHA's voucher subsidy is leveraged with other grants or funding sources. Data on households or individuals served by each program was not collected by the intern. However, the intern did produce a one-page fact sheet about the Sponsor-based program, which is available upon request. Requests for the fact sheet may be made to CHA's PT Lab at 617.520.6238 or mtai@cambridge-housing.org.

COMMENT21: I am interested in knowing more about Heading Home, which was implemented in FY 2011. (The Plan notes that changes were made to the program in FY 2013 and FY 2014.) The FY 2016 Annual Report reported that nine Heading Home households were able to move to a better unit and/or neighborhood, received services aimed to increase housing choice, and received services aimed to increase self-sufficiency (six vouchers were used). (page 70, Annual Report FY 2016) The CHA projects that 19 Heading Home households will be assisted this year. (The benchmark in FY 2016 was 20.) What is the basis for CHA expecting an increase?

CHA RESPONSE: The FY16 benchmark was based on the projected number of vouchers that Heading Home would use in FY16 based on the program design changes that were implemented. FY16 outcomes reflect that only 9 out of the projected 20 were used by Heading Home. The FY18 benchmark is based on the number of PPH-Heading Home sponsor-based vouchers that were in place and housing Heading Home clients on July 1, 2017.

COMMENT22: What is the total number of households that have participated in the Heading Home sponsor-based program since FY 2011? What is the total number of vouchers that have been used? How many households have successfully completed the two-year program and become eligible for "permanent housing with CHA"? (page B25, Annual Plan FY 2018) Have any participants pursued a regular tenant-based voucher? If yes, did they obtain a voucher, and were they able to use it?

CHA RESPONSE: Gathering household information about Heading Home clients is difficult because CHA does not collect this information for HUD Form 50058. It is unclear if Heading Home tracks this information for their clients. CHA would need to work with Heading Home to develop a reporting mechanism that is not burdensome and meaningful. This may be considered as part of CHA Response to Comment7.

COMMENT23: I appreciate that CHA has used its MTW flexibility to establish a partnership with Casa Myrna Vazquez, and has committed eight sponsor-based vouchers to a housing program for survivors of prostitution and sex trafficking. "The sponsor-based voucher was essential to establishing this partnership as it preserves the confidentiality of the participants." (page A22, Annual Plan FY 2018) As an advocate, I have had concerns about the sponsor-based program because the sponsor/service provider serves as the CHA tenant, which means that participants do not have the same rights as CHA voucher participants. In this case, the benefit of the sponsor-based voucher is that women who want to get out of the sex trade will have access to safe housing. My suggestion is that CHA include information about Casa Myrna's EVA Center project in the Plan with a link to their website (www.evacenter.org).

CHA RESPONSE: The website has been included in the Activity Status section of the Approved MTW Activities section for HC.2008.03, HC2008.03A, HC.2008.03B Sponsor-Based Voucher Program.

COMMENT24: I have been thinking about whether CHA should incorporate a locally defined metric to evaluate MTW activities that involve partnerships with organizations that take a different approach to service provision such as Y2Y and Casa Myrna; the metric would broaden the meaning of housing choice.

CHA RESPONSE: CHA appreciates this comment. The challenge of establishing local metrics will be developing metrics that are not overly burdensome for the nonprofit partner. Please see CHA Response to Comment22.

COMMENT25: At the August 30 public hearing, CHA Director of Planning and Development Margaret Moran said that once a market comparability study for the neighborhoods surrounding Roosevelt Towers Mid-Rise and Putnam School is completed, CHA will be able to proceed with its plan to exit the state public housing program through HUD's Mark-Up-to-Market program, and switch to a 20-year Project Based Section 8 contract as the source of funding for these properties. My understanding (based on the discussion that took place at the MTW hearing) is that the rent structure for units in Roosevelt Towers Mid-Rise and Putnam School will not change. Is that accurate?

CHA RESPONSE: The rent structure for residents will not change as a result of CHA's efforts to obtain additional funding through HUD's Mark-Up to Market program. Under the Mark-Up to Market Program, CHA is seeking from HUD greater subsidy so the Section 8 rents at Roosevelt Towers and Putnam School are closer to market rents. Residents at both properties will still be Section 8 recipients, and have their rents calculated in accordance with Section 8 program requirements.

COMMENT26: Will there still be a need for the Admissions and Continued Occupancy Policy Federal Housing Program (ACOP), if the rest of the federal public housing portfolio is converted to PBV developments under RAD or disposition?

CHA RESPONSE: Technically if no federal public housing exists, then the Admissions and Continued Occupancy Policy (ACOP) would have no regulatory authority at CHA. CHA foresees policy changes to occur in Admin Plan Parts 2 and 3 as CHA's portfolio converts to RAD and Section 18 Disposition. However, CHA will need to determine an appropriate policy documents for buildings in the New Construction program and any policy modifications that would result in converting to the buildings under the Mark-Up to Market program before CHA retires its ACOP.

COMMENT27: At the hearing, a tenant asked whether MTW or ACOP applied to Roosevelt Towers. Margaret Moran responded "We don't administer the vouchers, the state does." CHA Executive Director Michael Johnston said "None of MTW applies." To lessen confusion amongst tenants as to which rent policies apply at Roosevelt Towers Mid-Rise and Putnam School, there should be an addendum to ACOP (if CHA keeps this policy document) instead of an asterisk (*) at the bottom of page 1-1. "Chapters 3, 5, and 6 of this ACOP do not apply to applicants

or residents of the public housing units in Roosevelt Towers Mid-Rise and Putnam School, which follow the HUD 4350 Handbook for these policy areas." (page 1-1, ACOP) The "policy areas" have to do with tenant selection, determining income, and determining rent.

CHA RESPONSE: CHA agrees with the commenter and plans to do a better job of clarifying policies governing Roosevelt Towers Mid-Rise and Putnam School, buildings under the New Construction program. The timing of this will, to some degree, depend on the viability of CHA's participation in the Mark-Up to Market program.

COMMENT28: I would also recommend that CHA add language to the Plan stating that the tenants at Roosevelt Towers Mid-Rise and Putnam School will not experience a rent increase due solely to CHA marking up the rents to market levels.

CHA RESPONSE: CHA appreciates this comment and will consider this language, should there be future changes to current New Construction sites.

COMMENT29: I support the efforts of CHA to build new units on its existing properties. It is critically important that tenants have a say in what happens to their communities. I appreciate that CHA has made a commitment to involving tenant groups in the development process. The Planning and Development (P & D) Department has identified twelve locations across the city "where there are units or potential for units that CHA could consider adding to its inventory [emphasis added]." (page A27, Annual Plan FY 2018) Can you clarify what is meant by the phrase "potential for units" (209 potential units at the low range, and 444 at the high range)? (Ibid.) The Plan also states that "CHA has explored the possibility of adding new units … or possibly change [sic] the occupancy status." (Ibid.)

CHA RESPONSE: As noted, CHA has identified potential to add units either through additions to existing buildings or new buildings at properties it owns. CHA has specified a range because a thorough review or planning process involving design professionals, CHA residents, and neighbors has either not yet been initiated or has just recently been initiated. CHA will continue to seek to maximize its housing resources to meet the needs of the families and individuals on its waiting lists.

COMMENT30: At the August 30 public hearing, P & D Director Margaret Moran said that CHA might designate a certain number of new units as supportive housing (e.g., for individuals or families who are homeless or at-risk of becoming homeless). I feel strongly that including supportive housing would be a benefit to the community.

CHA RESPONSE: CHA appreciates this comment.

COMMENT31: I suggest that CHA include in the Plan more specific information about RAD (and other) relocations, including the total number of relocations to date; the number of households that moved within their development; the number that moved to a different CHA development; the number that moved to project-based voucher housing; the number that moved with a tenant-based voucher (in Cambridge and outside of Cambridge); and the number that are living with or renting from a family member. It would also be useful to report on the number of households that have returned to a new or newly renovated at their original development.

CHA RESPONSE: CHA appreciates this suggestion and will work on determining relocation data points in its next Annual Report. We believe the Report is a more appropriate platform to report outcomes.

COMMENT32: The Plan reports that as of July 2017 CHA's voucher inventory is composed of 174 state and local vouchers, including MRVP, Mod Rehab State, DMH, and AHVP. (page A10, Annual Plan FY 2018) How many of these vouchers are MRVPs? How many are project-based MRVPs, and where are they located? According to the FY 2016 Report, eight households were receiving supplemented MRVP vouchers. (page 71, Annual Report FY 2016) Is the moratorium on new MRVPs still in place?

CHA RESPONSE: At the time of this writing, eight households continue to receive MTW subsidies to supplement their MRVP vouchers. The moratorium is still in place. CHA will work on creating additional state and local voucher data points such as those suggested in this comment. This would be in conjunction with CHA Response to Comment7.

COMMENT33: The 11 new housing units that CHA expects will be project-based through nonprofit developers in FY 2018 include three units at JAS properties Elm Street and St. Patrick's Place, and eight units at HRI property Auburn Court. (pages B30 – B31, Annual Plan FY 2018) The Plan does not mention the seven (or eight) tenant-based vouchers that tenants elected to project-base as part of JAS's consolidation. Were those units added to the total of existing PBV units?

CHA RESPONSE: Six (6) households elected to project-base their voucher as part of Just-A-Start's Consolidation project, in addition to one (1) vacant unit which will be project based, for a total of seven (7) units. Three of these units resulted in the execution of new project-based HAP contracts, which are the units referenced in the comment above and in the draft Plan. The additional four units were added to existing HAP contracts as part of the HAP contract renewals. Additionally, nine (9) new units will be added at Auburn Court, not eight (8) as referenced above and in the draft Plan. This number has been corrected in the Plan and the benchmark has been updated to reflect sixteen (16) units to project-based through private nonprofit developers.

COMMENT34: As part of the Rent Simplification Program for Housing Choice Vouchers, CHA imposes a fee of $60 on "participants who fail to attend an originally-scheduled recertification appointment without giving 48 hours prior notice […]". (page 10-1, A. 2. c., Administrative Plan for the Federal Housing Choice Voucher Program Part 1 Tenant and Project-Based Vouchers) The Plan states "This is [sic] initiative enforces accountability and timely completion of the recertification process." (page B33, Annual Plan FY 2018) I object to the use of the word "enforces." I would suggest that CHA change the sentence to: This initiative encourages accountability and the timely completion of the recertification process. Only a relatively small number of voucher participants fail to show up for their recertification appointment.

CHA RESPONSE: CHA appreciates this comment. The sentence referenced has been edited to the following, "This initiative encourages accountability and timely completion of the recertification process."

COMMENT35: According to the CHA Director of Leased Housing Hannah Lodi, during the period of January 1, 2017 through April 11, 2017, 26 voucher participants were charged the $60 fee (or approximately five "no-shows" out of a total of 300 recertifications performed each month). Has the fee changed participants' behavior? My suggestion is that CHA test whether reminder calls with a warning that they will be charged a $60 fee if they fail to attend, or in the case of a "rescheduled (second attempt) recertification appointment" a warning that without good cause they will be referred for termination, would make voucher participants more accountable. (page 10-1, A. 2. D., Administrative Plan Part 1)

CHA RESPONSE: The reminder about the $60 fee is included on the appointment letter. It is administratively burdensome for CHA to contact residents via phone about their appointments. If the household contacts CHA at least 48 hours in advance to reschedule then we do not charge the $60 fee. Additionally, if there are extenuating circumstances beyond the household's control that prevents them from giving proper notice then CHA will not charge the fee; however, this information must be properly documented and communicated promptly to the leasing officer.

COMMENT36: The Plan reports that CHA is not anticipating any improvement in the rent determination error rate in FY 2018 in either the voucher or the public housing program. The FY 2016 Report reported that the numeric outcome for the Decrease in Error Rate of Task Execution (rent determination) in the HCV program was 20 % "based on a quality control audit performed in December 2015." (page 85, Annual Report FY 2016) The benchmark in the 2018 Plan is 20 %. (page B36, Annual Plan FY 2018) Similarly, the numeric outcome for this metric in the public housing program was 15 % "based on a quality control audit in January 2016." (page 92, Annual Report FY 2016) The benchmark in the 2018 Plan is 15 %. (page B41, Annual Plan FY 2018) Have any quality control audits been conducted since December 2015 and January 2016? If no, is CHA planning on doing audits in 2018?

CHA RESPONSE: CHA plans to conduct quality control audits in 2018. A program audit is currently being conducted in the leased housing department but the results have not yet been finalized. In addition to formal quality control audits, HUD reviews, and fiscal audits, both departments continue to conduct regular

informal supervisory reviews of staff performance to ensure compliance with agency and program policies and procedures.

COMMENT37: CHA is proposing to implement a biennial rent schedule for all MTW voucher households in late 2018. (The MTW activity HC.2008.08 Implement Recertifications Every Two Years for Households in Project-Based Units/HCV was approved in the FY 2008 Annual Plan but has not yet been implemented.) It was noted in the draft version of the Plan issued on August 18, 2017 that, "in addition to elderly or disabled households, the limit on voluntary interim recertifications would not apply to households in the FSS+ program." (page B43, Annual Plan FY 2018) The Summary of Changes to Draft FY18 MTW Annual Plan that was distributed at the August 30 MTW public hearing does not include this exception. (See Anticipated Changes, page B35, Summary of Changes to Draft FY18 MTW Annual Plan.) Is CHA still proposing that FSS+ participants not be limited to two voluntary requests for interim rent decreases?

CHA RESPONSE: The language referenced on page B35 intended to point to the description and update in HC.2008.08 for anticipated changes. CHA will not limit voluntary interim certifications for FSS+ participants similar to elderly/disabled households.

COMMENT38: CHA makes the argument, "This activity supports tenant self-sufficiency in that income will be factored in rent calculations once every two years instead of annually [emphasis added]." (Attachment A: Impact Analysis Biennial Recertification) The idea is that tenants who experience an increase in income are provided with an opportunity to "build savings". Are tenants able to use that opportunity to save money?

CHA RESPONSE: We believe voucher holders that experience an increase in income between their biennial recertifications can save the additional income, insofar as CHA will not seek payment adjustments from the voucher holder between recertifications. This would be similar to biennial recertifications currently in place for residents living in CHA hard units (RAD, public housing, former public housing).

COMMENT39: What do we know about the savings habits of CHA public housing households who have been recertifying their income on a biennial basis since FY 2006? HC.2008.08 - Implement Recertifications Every Two Years For Households/HCV is categorized as a Housing Choice, and not a Self-Sufficiency, activity. Can you explain how biennial recertifications would increase housing choices for voucher households? (It seems to fall outside of the general areas of Transitional Housing and Supportive Housing; Housing Preservation; and Policies to Increase Choice. See Approved MTW Activities Index Guide, page B14, Annual Plan FY 2018.)

CHA RESPONSE: CHA cannot speak to the savings habits of CHA public housing households. As the landlord, we believe it is not CHA's place to ask about a resident's savings behavior. Our intent was to provide the opportunity for residents to save any additional income that may have accrued between 2 years instead of 1. CHA is not sure why this activity was categorized as a housing choice initiative. It is possible that it was derived from the idea that building savings will allow residents to diversify investments, which may include homeownership and graduating out of CHA housing.

COMMENT40: In FY 2016, a total of 786 interims were performed in the voucher program. (page 84, Annual Report FY 2016) At the August 30 public hearing, I asked if CHA could report the number of interims performed for elderly and disabled voucher households who do not have to worry about whether they should wait to request an interim rent recertification, and the number of interims performed for non-elderly and non-disabled voucher households who are limited to two voluntary requests for interim rent reductions under the Rent Simplification rules. The CHA Director of Leased Housing Hannah Lodi said that she would like to be able to code interim reasons, however, the information is not currently available. (It is worth noting that back in 2005 CHA's draft rent simplification proposal allowed "1 interim recertification per 2 year cycle this [sic] can be exercised at the tenant's option." See page 8, CHA Rent Simplification Discussion, DRAFT, May 12, 2005. The policy was changed to two interims in response to public comments.) I appreciate that "CHA will consider exceptions to the biennial recertification policy on a case-by-case basis, or as a reasonable accommodation. If a household believes they would benefit from an annual recertification they may make such a hardship request." (Attachment A: Impact Analysis Biennial Recertification)

CHA RESPONSE: Based on frozen data used in the FY16 Annual Report, the age of the head of household was not available. Therefore, a count of households with social security as an income source was applied. Of the total households that had an interim, 508 distinct households collected social security. Of the 508 households, 294 included a disabled head, co-head, or spouse. Out of the 294 households, 26 had another family member that is disabled.

COMMENT41: At the hearing, I also asked if CHA would propose criteria for qualifying for such an exception. Hannah Lodi said that it would be up to the Hardship Committee to decide each case; it could be that a voucher household that experienced a significant income loss that resulted in the household paying more than 40 % of their monthly income for housing would be approved for an annual recertification. (The threshold to qualify for a hardship rent is paying more than 50 % of one's monthly adjusted income for rent and utilities.) Has CHA had any internal discussions about this? My suggestion is that CHA include language regarding exceptions to the biennial recertification policy in the Plan. I am assuming that CHA will notify voucher households in writing about this policy change. The notice should state that non-elderly and non-disabled households can request an annual recertification, and explain the process for applying.

CHA RESPONSE: CHA will consider revisions to the Administrative Plan during the upcoming HCV brainstorm session and Administrative Plan review scheduled for Fall 2017. Tenants will be notified of any policy changes related to the frequency of their recertifications, including their ability to apply for reasonable accommodations or hardship, if applicable.

COMMENT42: I believe that the majority of tenants are unaware of the CHA's hardship policy. How many tenants request that a public housing resident or voucher participant be included in the Hardship Committee when it reviews their application? (They may exist, but I know of no tenant who has made such a request.) There were zero applications for medical reasons or rent burdens in FY 2016. (page 90, Annual Report FY 2016)

CHA RESPONSE: CHA is not aware of any recent requests for a public housing or voucher resident to be included on the hardship committee when it reviews a resident's application. CHA will make sure residents who request a hardship are aware of this aspect of the policy.

COMMENT43: The Plan states that it is possible that the Rent-to-Savings (RTS) pilot "will be extended to allow another cycle of recertifications and increased savings." (page A29, Annual Plan FY 2018) At the time the pilot was developed advocates pointed out that RTS participants would lose a year of savings because of the RAD transition and tax credit requirements and the CHA's decision to make 2016 a rent increase amnesty year. How many RTS participants will experience one recertification during the period of March 1, 2016 and February 28, 2019 (the Plan says "most participants")?

CHA RESPONSE: Based on a current count of 321 RTS households, all households will have had one recertification by March 1, 2019. If the program were to be extended to end of year 2019, 56 households will have experienced two recertifications.

COMMENT44: What is the focus of the Kennedy School student's research on RTS? (page B53, Annual Plan FY 2018)

CHA RESPONSE: CHA is working with a Harvard University doctoral student with a focus on behavioral economics and economic mobility. The research is to investigate the economic experience of participants in the Rent-to-Save program by analyzing aggregate household and income information at program start and at program conclusion. The student will assist in developing the survey that participants are required to complete in order to access their RTS balance at the end of the 3-year pilot. The survey is part of the program requirements and a way for CHA to gather feedback from Corcoran Park residents that accrue an RTS balance and receive no additional interventions. This research will contribute to her dissertation.

COMMENT45: Can you say more about the PT Lab's participation in the Creating Moves to Opportunity working group? What does it entail beyond participating in a quarterly meeting via phone conference? The Plan states

that "CHA remains interested in the research of the team as they examine big data to identify common indicators of opportunity neighborhoods." (page A30, Annual Plan FY 2018) What has CHA learned so far? Has anyone done an opportunity map of Cambridge, or of the greater Boston area?

CHA RESPONSE: The Creating Moves to Opportunity (CMTO) working group is an opportunity for CHA to be connected with mobility efforts that other housing authorities are undertaking across the country. At the last quarterly call, we learned that the research team is in the process of geocoding maps by census tract for two agencies in the northwest because they are in the midst of implementing a mobility project through CMTO. The CMTO discussion indicates that they intend to create opportunity maps for areas across the country and we expect that, as an active member of CMTO, the Boston/Cambridge area would be one of those maps. To date, we are not aware of any opportunity map for the Boston/Cambridge area.

COMMENT46: As a member of the Cambridge Affordable Housing Trust, I have been participating in discussions with the Community Development Department (CDD) about the resident selection policies for the City's inclusionary housing program. The results of the CHA's survey of tenant-based voucher households that live outside Cambridge should help inform the Trust's thinking about changing the preference for current Cambridge residents. Should it be expanded to include former residents (i.e., displaced former residents or only involuntarily displaced former residents)? How many voucher households, and which types of households, want to return?

CHA RESPONSE: CHA appreciates that this is also of interest to the City. At this time, our PT Lab fellow is still in the process of producing survey findings and a one-page summary of the project will be one of his deliverables.

COMMENT47: I am also interested in the findings from the individual interviews with high income public housing/ RAD households (defined for this purpose as households at or above 120 % of AMI) that were conducted by one of the PT Lab fellows. What is the total number of CHA households that fall in this income range? How many of these households were interviewed?

CHA RESPONSE: At the time of the research, there were 31 total households with a combined household income at 120% area median income or above. The PT Lab fellow interviewed 18 out of the 31 households, in some cases she interviewed more than one income-earner in a household. In total, the fellow recieved responses from 26 adult individuals across 18 households. A one-page summary of the Higher Earner research project has been produced and is available upon request. Requests for the Higher Earner Summary may be made to CHA's PT Lab at 617.520.6238 or mtai@cambridge-housing.org.

COMMENT48: At the August 30 MTW public hearing, Michael Johnston said that CHA might propose the following amendments to the Plan in the upcoming year: a subsidy insurance policy for high income households (over 80 % of AMI?) that choose to leave CHA housing for inclusionary; and a voucher homeownership program that would make it possible for a CHA household to purchase a home in a less expensive housing market than Cambridge. My suggestion would be that CHA interview former residents of CHA housing, CHA voucher participants, and/or residents of other types of affordable housing who have transitioned to renting or owning in the private market. Do they feel they were prepared to make that leap? Did they choose to move out of Cambridge? What trade-offs were involved, as for example, did they move to a safer neighborhood, but one that was located in a community with fewer minority residents?

CHA RESPONSE: CHA appreciates the suggestion. This is a possible research project for a PT Lab summer fellow.

COMMENT49: As part of the process of developing CHA's 2020 – 2025 Plan to Affirmatively Further Fair Housing (AFFH), CHA is required by HUD to make known disparities that exist in terms of access to opportunities such as education, employment, and transportation. Cambridge is considered a high-opportunity area. That does not mean that all Cambridge residents live in neighborhoods of opportunity. Over the past five years, an increasing number of CHA tenant-based voucher holders have had to leave Cambridge to be able to use their voucher. Have they found more opportunity somewhere else? Recently, the CDD produced a map of housing patterns for the Envision Cambridge Housing Working Group. It shows that "housing patterns in Cambridge remain divided along racial lines, with Black residents and residents of other minority groups concentrated in specific areas." (page 22, Envision Cambridge, Housing Working Group: Session 1, May 18, 2017) The specific areas coincide with the

location of large subsidized housing developments in the Port and North Cambridge (i.e., Washington Elms/ Newtowne Court, Jefferson Park, Fresh Pond Apartments, and Rindge Apartments II). It would be important to include the residents of CHA and other HUD-funded housing in the community education and input sessions that CHA is planning to do this year. What disparities do these households experience living in affordable housing in Cambridge?

CHA RESPONSE: CHA appreciates the suggestions and plans to include CHA residents and interested stakeholders, including residents living in project-based units owned by private and non-profit property owners. CHA welcomes suggestions of other HUD-funded housing programs outside of CHA's portfolio.

COMMENT50: The Plan states that CHA is concerned about the impact of the implementation of HUD's 60-Day Notice of Proposed Information Collection: Form 50900: Elements for the Annual Moving to Work Plan and Annual Moving to Work Report (issued on March 1, 2016) on the "terms of CHA's future participation in the MTW program." (page A32, Annual Plan FY 2018) Though CHA's current MTW Agreement is in effect until 2028, the Plan suggests that HUD's interpretation of the Substantially the Same (StS) formula "could have an immediate impact on CHA's MTW flexibility." (page A32, Annual Plan FY 2018) The language in Attachment B of the revised 50900 form specifies that Households Receiving Services Only will not be included in the Total Households Served/ Units Leased calculation that is used to determine whether CHA is meeting the requirement to serve substantially the same total number of eligible low-income families as would have been served without MTW single-fund flexibility. Would the "immediate impact" of this interpretation of StS be a reduction in the amount of funding that CHA receives from HUD? Is it accurate that participants in CHA's sponsor-based programs would not be counted by HUD as one household because "service providers may serve more than one household/individual per voucher during the fiscal year"? (page B23, Annual Plan FY 2018)

CHA RESPONSE: During the comment period, the HUD MTW office held a confererence call for all current MTW agencies. During the call, the MTW office informed us that there would be no changes to the Substantially the Same (StS) requirement and that agencies are expected to continue reporting in the same manner as before. In our experience, the funding that we have received has not been attached to the StS formula. StS serves as a measure of compliance and if found non-compliant, the expectation has been that the Agency will provide a plan to indicate how it plans to become compliant. In the current StS framework, our sponsor-based participants are counted as households served.

COMMENT51: What is CHA telling its staff about the potential effects of the Administration's Executive Order on Sanctuary Cities, and draft orders concerning immigrants and public benefits, on the households that CHA serves, particularly, mixed immigration status households? What are the potential effects on the agency? (page A32, Annual Plan FY 2018) At the February 8, 2017 meeting of the CHA Board of Commissioners, CHA General Counsel Sue Cohen said that a housing subsidy does not meet the definition of public assistance; the statute refers to entitlement programs. "We don't know if such an executive order would be sustainable; … it is stress on residents and families." Has CHA discussed what actions the agency will take if Temporary Protected Status for Haitians, which expires January 22, 2018, is not extended? At the time of this writing, there is confusion about the future of the Deferred Action for Childhood Arrivals (DACA) program. The Administration and the Democratic leadership may have made a deal to make a deal to pass a version of the Dream ACT. In the short-term, DACA recipients will begin losing their protected status in March 2018. Has CHA considered how the elimination of DACA might impact existing tenants and applicants for CHA housing?

CHA RESPONSE: CHA is coordinating with a working group on immigration issues that is organized through Council of Large Public Housing Authorities (CLPHA). The specific issues raised regarding the Temporary Protected Status for Haitians or the status of DACA have not specifically been discussed, but the overall impact of changes in immigration laws and enforcement of immigration laws are being researched by the group and the lawyer working with the group. We are very interested in any additional information the commenter might have about these particular issues and any suggestions they might have in that regard.

COMMENT52: Lastly, I would encourage CHA to move forward in the upcoming year with the pilot Tenant Education Program for former voucher holders who were unable to use their voucher.

CHA RESPONSE: CHA appreciates this comment. At this time, CHA is fully leased up and not able to issue new vouchers. This poses a barrier in implementing the Tenant Education Program (TEP). We would like to implement TEP when mobile vouchers become available for applicants on the waitlist.

COMMENT53: 1. Strategic Planning Process (page A7)

At the August 30, 2017 public hearing CHA briefly discussed its plans for a strategic planning process and, as part of that process, would seek input from stakeholders including the advocates in the room. We (ACT and CASLS) appreciate being included in this process and look forward to the opportunity to provide input.

CHA RESPONSE: CHA appreciates this comment.

COMMENT54: 2. Expansion of Units (pages A8 and A27)

We are pleased that CHA is investigating the possibility of expanding the number of housing units on 12 parcels of CHA-owned land. At the public meeting, CHA indicated that financial resources would dictate occupancy restrictions (such as maximum income and student and immigration status). As CHA seeks to expand its portfolio, we strongly urge that some number of units be available for new applicants that do not meet the HUD immigration restrictions or the student or income restrictions of the Section 8 or low income housing tax credit programs. We urge that CHA provide a priority for such applicants for at least some of the new units (as well as other CHA-affiliated units without such restrictions). Given the paucity of new larger affordable units being developed, as part of the Inclusionary Zoning program or otherwise, we urge that at least some of the newly developed units contain three or more bedrooms for larger families.

CHA RESPONSE: CHA appreciates this comment and agree that there is a demand for larger units and will take this into consideration for future development opportunities.

COMMENT55: 3. Young Disabled Households Served (page A12)

For the first time, CHA adds Roosevelt Midrise (14 Roosevelt Towers) to the chart as designated housing for elderly/disabled tenants. This is a family development (see pages A63 and B74) and not limited to elderly or disabled tenants. By including Roosevelt Midrise' percentage (30.7%) in this chart, the overall percentage of units occupied by young disabled tenants is skewed and does not reflect the number in the elderly/disabled buildings. This development should be deleted from the chart and the CHA should make an effort to house young disabled applicants in its elderly/disabled buildings until the percentage of their occupancy in such buildings reaches 13.5%.

CHA RESPONSE: Currently Roosevelt Mid-Rise is designated as an elderly site in the CHA's Elite database and is included in CHA's Designated Housing Plan (DHP) Report. In the past, we have omitted the site in the Plan, through manual change. In CHA's effort to present consistent information to the extent that it can, we have decided to include Roosevelt Mid-Rise in the young disabled households served table. The decision to include Roosevelt Mid-Rise was premised on the fact that 61 out of 75 units (81%) of the units are one-bedrooms. In addition, there are 13 two-bedroom units, of which 6 are barrier-free and one (1) barrier-free three-bedroom unit (CHA Development Directory, 2007). The composition of the units are heavily skewed towards elderly/disabled households. By not including Roosevelt Mid-Rise in the past, we have been under counting our younger-disabled households.

COMMENT56: 4. Commitment to Operate as Public Housing (pages A26 and B70)

We appreciate that the CHA has committed to operate all its formerly public housing developments as close to public housing as possible. However, in the context of the 2016 disposition applications, we had proposed some new language which the CHA adopted to incorporate this commitment. Accordingly, we urge that CHA replace the first two sentences of the second paragraph under "Work in Support of Public Housing Preservation" on page A26 with that language:

The CHA agrees that the rights and protections currently applicable to CHA's federal public housing applicants

and tenants shall continue to apply after the conversion of public housing to Section 8 and other forms of housing, regardless of the ownership entity (except where the low income housing tax credit program requires a modification). These rights include but are not limited to the use of the CHA's public housing lease (and relevant addenda), grievance procedures, pet policies, resident organization recognition and funding, rent calculations, transfers, relocation, and the public housing provisions of the Admissions and Continued Occupancy Policy as reflected in the Administrative Plan. In addition, the CHA commits to having the board of directors of the new ownership entities operate similar to the CHA's Board of Commissioners (vis-à-vis tenants and the public) which includes but is not limited to making available board meeting agendas in advance, holding open board meetings, making available minutes of the Board meetings, and having the governing board consist of the CHA's Board of Commissioners plus the CHA executive director. The CHA agrees that 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 24 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. The CHA shall memorialize the aforementioned commitments in publicly recorded affordability restrictions or regulatory, use or other similar agreements and shall make draft copies of such documents available to ACT, CASLS, and other interested persons for comment prior to being finalized.

A similar change should be made at the top of page B70.

CHA RESPONSE: The language referenced in Amendment 1 Disposition Plan in the FY17 Annual Plan has been included on page A26. The language referenced, however, is not included on B70 because the commenter is asking that HUD-approved language under CHA's RAD Amendment in the FY17 Annual Plan be changed post-approval.

COMMENT57: 5. Work in Support of Public Housing Preservation (page A26)

Although the draft Annual Plan states (in the sixth sentence of second paragraph) that all residents are guaranteed the right to return (to their unit/development), we think it is important to add at the end "regardless of income, immigration, and student status." The CHA so stated at the public hearing and we think it is important to re-affirm in this document.

CHA RESPONSE: CHA appreciates this comment and has included the additional language in the Plan.

COMMENT58: 6. Limited English Proficiency (pages A31 and A33)

We are pleased to see that, as per page A33, CHA will be requiring a primary language to be identified as part of the next recertification in its computer system (so that this information will now be more easily accessible to and usable by the management staff and others who need to communicate with the household).

We also urge that the CHA include, as a vital document (on page A31), any agreement for judgment settling an eviction action. When CASLS asks that agreements for judgment be translated by the CHA, it has done so; but it has not been the CHA's general practice to do so, including for pro se litigants. As you know, Agreements for Judgment contain important information and violation of these agreements have dire consequences.

CHA RESPONSE: CHA accepts this suggestion.

COMMENT59: 7. Recerts every 2 years for all MTW voucher tenants (pages B5 and B43)

We oppose the implementation of biennial recertification for all MTW Section 8 tenants.

This switch will result in a decrease in the number of recertifications currently available to Section 8 tenants. At present, tenants have a right to a total of 5 rent changes in a two year period (3 annuals, 2 interims) and the CHA's proposal will reduce this to 4 recerts in the same two year period. The reduction in the number of recerts moves away from having the rent reflect a household's ability to pay shelter costs and may lead to a greater number of evictions for nonpayment of rent.

The Section 8 program is operated very differently from public housing. In public housing, the CHA is the landlord and so if a tenant falls behind in rent while CHA is processing a rent change, the CHA does not evict. This may not be true with private landlords (including those who depend on the rent to pay a mortgage).

CHA RESPONSE: CHA appreciates this comment and would not want an increase in evictions as a result of a policy change. CHA has and will continue to consider the likelihood of evictions resulting from this policy.

COMMENT60: In addition, in the Section 8 program (unlike public housing) there are complicating annual factors such as a landlord's request for a rent increase, changes in payment standards and changes in utility allowances, all affecting a tenant's ability to pay rent.

At the public hearing, the CHA indicated that for the majority of Section 8 tenants who already have biennial recerts, the change worked well. However, the biennial recerts are currently limited to elderly and disabled households who have limited income changes from year to year, a small household size, and have the right to unlimited interim rent reductions between the biennial periods. Switching to biennial recerts (with a limit of two interim rent changes) may not work well for families with multiple household members with income (which may end or fluctuate) or with household members sliding in and out of full time student status.

CHA RESPONSE: CHA appreciates this comment. Interestingly the majority of interim recertifications that occurred in FY16 were from elderly/disabled households. See CHA Response to Comment40.

COMMENT61: Although the CHA did provide us with an impact analysis, it did not capture some of the information that would be relevant to analyzing the effect of the proposed change on CHA tenants. We understand there are limitations in the CHA's database, but we think that CHA should at least collect and report the information on how many of the (annual recert) families are using their one interim in each of the last two years (to reflect an income decrease) and how many had a rent change at the annual recertification (due to a decrease in income).

CHA RESPONSE: CHA is working to improve the reporting abilities of its database and will complete impact analyses using the most reliable and current information possible. CHA will continue to complete impact analyses using all available data prior to implementation of this policy and will make these available once completed.

COMMENT62: We do support the CHA's goal of reducing the time and burden of recerts (particularly annual recerts) but think that this could be accomplished by other means besides eliminating an annual recertification. For example, the CHA might accomplish annual recerts on paper (rather than in person) every other year; might process interims on paper without appointments where possible; proceed with recerts with only the head of household present (so that scheduling with multiple adults is easier); and maybe reduce some of the documents needed as part of the recertification process (e.g. only verify reduction in income for interims and not re-verify income of every other household member; do not verify full time student income and have student self-report that earn more than $480/year in wages; do not ask for bank statements if this is still happening for those with assets under $50,000).

If the CHA is proceeding with the implementation of biennial recerts, we would suggest that CHA allow unlimited interim rent reductions (as done with those who are elderly or disabled) or, in the alternative, allow the following:

(1) allow all households to have the automatic right to three (3) interim rent decreases in the biennial period; or

(2) allow families with 3 or more household members with income to elect whether it wants annual or biennial recerts or treat such households the same as elderly/disabled with unlimited interim rent reductions; and

(3) do not count against any limit on interim recertifications a rent change that results from a landlord's request for a rent increase; and

(4) do not count against any limit on interim recertifications a rent change when a household member (with wages) becomes a full time student (with then excludable income).

CHA RESPONSE: CHA appreciates the comments and will consider the suggestions. However, at this point CHA does not intend to complete recertifications or other transactions by mail. CHA finds that not having in-person

appointments leads to confusion about program policies and reporting requirements.

CHA does not currently count a rent change due to a landlord's request for increase towards the household's interim limit. The current policy states that "households who are not elderly or disabled can come into the office once between regularly scheduled recertification to have their rents adjusted down" therefore the limit currently only applies to tenant requests to decrease a household's rent.

Under existing policies non-elderly and non-disabled households may request an additional interim as part of a hardship request if they have exhausted their available voluntary interims prior to their regular recertification.

COMMENT63: 8. Damage/Vacancy Payments (page B32)

We appreciate that the CHA has a damage and vacancy payment process to reduce a Section 8 voucher tenant's security deposit and last month's rent costs for a new apartment and are glad that there are now forms included in the Request for Tenancy Approval packet. It would be helpful to include in the Annual Plan the number of landlords who are participating in each of the programs (and not just the number of landlords who received actual payments from CHA under these programs). Of the 38 payments made in FY16, can you indicate how many payments went to non-profit landlords/IZU landlords and how many went to purely private landlords?

CHA RESPONSE: CHA appreciates these comments. We will look into the possibility of reporting the number of landlords that receive HAP payments from CHA. We could identify landlords receiving project-based assistance and using CHA's project-based landlord portal. However, it is not possible to identify all nonprofit developers that may be receiving HAP payments from CHA through a mobile voucher holder or other special voucher increment. A landlord's nonprofit status does not affect how CHA issues payments to landlords with units in the private market.

Based on the information available on the 38 vacancy payments identified in the FY16 MTW Annual Report, it appears that thirteen (13) of those payments were made to private landlords. There may be fewer than thirteen, but it is difficult to ascertain if the landlord is a nonprofit, if payment is made out to an LLC. The remaining 25 payments were made to nonprofit entities.

COMMENT64: We also strongly urge the CHA to extend its "Incentive to Rent to CHA Voucher Holders" to voucher tenants moving into a new unit where the prior tenant was not a voucher holder. Additionally, HUD regulations (at 24 CFR 982. 311(d)(2)) allow a double or overlapping subsidy in the month of a move but, in practice, the CHA does not allow this. By allowing such overlapping subsidies in the month of a move, a tenant's ability to lease up apartments with vouchers would be easier than now.

CHA RESPONSE: CHA will continue to consider additional owner incentives that may be provided at lease-up to encourage owners (both existing and new) to rent to CHA voucher holders. With regard to overlapping payments, our current policy is that "while CHA staff members are encouraged to end former leases and start new leases on the same date, overlapping assistance payments are permissible if necessary." CHA has allowed double subsidy in extenuating circumstances.

COMMENT65: 9. Transition to Market Rent (B 45)

The CHA lists this program as not yet implemented (and not under "Previously Approved and to be Implemented in FY 18") but, on page B45, CHA appears to carry over language under "Timeline" that it anticipates implementing this after FY16 (and also indicates under "Update" that its new Director of Property Management was hired in 2013). We think this information needs to be corrected.

CHA RESPONSE: CHA appreciates this comment and has corrected the language to the following:

UPDATE

CHA is considering modifications to this activity and has not yet determined an implementation timeline.

TIMELINE

CHA has not yet determined an implementation timeline for this activity.

COMMENT66: 10. Consolidated ACOP/Admin Plan

Given the CHA's conversion of most of its public housing to various Section 8 based programs (RAD, demo dispo, HILAPP, and mark up to market), which resulted in the ACOP and two Administrative Plans, it has become confusing as to where to look for information as to a particular building. (This was highlighted by public comments at the August hearing concerning what rules apply to Roosevelt Towers mid-rise). In addition, each time that the CHA makes a policy or technical change, it needs to update three different documents. We suggest that CHA consider having one document (ACOP/Admin Plan) with the general rules and then describe the differences for certain buildings (or building types) in a separate chapter; at the end have an appendix with all the rent tables (by building or groups of building); and a listing at the beginning which lists each development/ address and whether public housing, RAD, etc. (with that one page being updated as buildings change over time).

CHA RESPONSE: CHA appreciates this comment and would like to discuss this further at the HCV brainstorm session and Administrative Plan review scheduled for Fall 2017.

COMMENT67: In addition, existing tenants are often confused as to what document applies to them so we would urge that CHA provide new tenants (at move in) and existing tenants (at next recertification) with a copy of the portions of the ACOP/Admin Plan that applies to their particular development.

CHA RESPONSE: CHA appreciates this comment and would like to discuss this further at the HCV brainstorm session and Administrative Plan review scheduled for Fall 2017.

This page intentionally left blank.

ATTACHMENT A - HCV BIENNIAL RECERTIFICATION IMPACT ANALYSIS

ATTACHMENT A:
IMPACT ANALYSIS BIENNIAL RECERTIFICATION

Cambridge Housing Authority (CHA) currently conducts regular recertifications on an annual basis; however, for elderly and disabled households, regular recertification currently occurs biennially. CHA is proposing to place all MTW, HCV households on a biennial recertification cycle. The documentation requirements for the recertification process are time consuming and administratively burdensome, and generally, tenant rents do not vary greatly from year to year. By moving to a biennial recertification schedule, CHA will be able to reallocate staff resources to other program areas while still ensuring that income reviews are accurate and thorough. This activity also supports tenant self-sufficiency in that increases in income will be factored in rent calculations once every two years instead of annually. For non-elderly, non-disabled households, up to two voluntary requests for interim rent reductions may be made between regular recertifications.

To inform the effect of the change in recertification frequency, CHA conducted an impact analysis. Please note that the impact analysis does not include elderly/disabled households as they are currently on a biennial recertification cycle. Also note that the impacts experienced in Year One represent the households who are transitioned to biennial recertifications in the first year. CHA will implement the biennial recertification cycle using a staggered approach. Half of the MTW households will be recertified in FY 2018 and the other half of the MTW households will be recertified in FY 2019. The impact analysis is based on the assumption that incomes (both wage and non-wage) will increase by 1% each year. The average change in wage income from 2016-2017 was 1% and the Cost of Living Adjustment for 2017 was 0.3%; however, it is anticipated that the COLA will increase in FY2018. As a result, no households in the analysis will be listed as experiencing a decrease in rent; rather, the increase in rent that they would have experienced due to the increase in income will be delayed an extra year. Also note that although the analysis shows overall Housing Assistance Payment (HAP) costs to decrease, this does not factor in increases to contract rents, utilities, or payment standards. These factors were excluded from the analysis in order to examine the impact of biennial recertifications in isolation.

CHA will consider exceptions to the biennial recertification policy on a case-by-case basis, or as a reasonable accommodation. If a household believes they would benefit from an annual recertification they may make such a hardship request.

PROJECTED IMPACT OF BIENNIAL RECERTIFICATIONS

	CHA Payment to Landlords						Avg Tenant Payment to Landlords		
Year 1	# of House holds	2017 Baseline HAP Payments	HAP Payments No Biennial	HAP Payments MTW Biennial	Change in Overall Annual HAP vs Baseline	Change in Annual HAP due to Biennial	2017 Baseline Family Share	No Biennial	MTW Biennial
TBV	903	$13,247,496	$13,183,536	$13,215,732	($1,356)	$32,196	$592	$598	$595
PBV	562	$7,472,316	$7,431,240	$7,453,308	($19,008)	$22,068	$605	$611	$608
Enhanced	28	$383,040	$380,580	$381,684	($31,764)	$1,104	$767	$774	$771
All	1493	$21,102,852	$20,995,356	$21,050,724	($52,128)	$55,368	$600	$606	$603
Year 2	# of House holds	2017 Baseline HAP Payments	HAP Payments No Biennial	HAP Payments MTW Biennial	Change in Overall Annual HAP vs Baseline	Change in Annual HAP due to Biennial	2017 Baseline Family Share	No Biennial	MTW Biennial
TBV	903	$13,247,496	$13,119,480	$13,151,352	($96,144)	$31,872	$592	$604	$601
PBV	562	$7,472,316	$7,390,116	$7,409,136	($63,180)	$19,020	$605	$617	$614
Enhanced	28	$383,040	$378,084	$379,464	($3,576)	$1,380	$767	$782	$778
All	1493	$21,102,852	$20,887,680	$20,939,952	($162,900)	$52,272	$600	$612	$609
Year 3	# of House holds	2017 Baseline HAP Payments	HAP Payments No Biennial	HAP Payments MTW Biennial	Change in Overall Annual HAP vs Baseline	Change in Annual HAP due to Biennial	2017 Baseline Family Share	No Biennial	MTW Biennial
TBV	903	$13,247,496	$13,055,376	$13,087,416	($160,080)	$32,040	$592	$610	$607
PBV	562	$7,472,316	$7,348,428	$7,370,856	($101,460)	$22,428	$605	$623	$620
Enhanced	28	$383,040	$375,552	$376,668	($6,372)	$1,116	$767	$789	$786
All	1493	$21,102,852	$20,779,356	$20,834,940	($267,912)	$55,584	$600	$618	$615
Year 4	# of House holds	2017 Baseline HAP Payments	HAP Payments No Biennial	HAP Payments MTW Biennial	Change in Overall Annual HAP vs Baseline	Change in Annual HAP due to Biennial	2017 Baseline Family Share	No Biennial	MTW Biennial
TBV	903	$13,247,496	$12,991,344	$13,023,108	($224,388)	$31,764	$592	$616	$613
PBV	562	$7,472,316	$7,306,524	$7,325,940	($146,376)	$19,416	$605	$629	$626
Enhanced	28	$383,040	$373,020	$374,424	($8,616)	$1,404	$767	$797	$793
All	1493	$21,102,852	$20,670,888	$20,723,472	($379,380)	$52,584	$600	$624	$621

Assumptions:

1. Number of households does not include elderly/disabled households because they are already on a biennial recertification schedule.
2. Each year represents half of the MTW households to be recertified (e.g. Year 1 represents 747 recertification out of 1,493 total households).
3. Both wage income and SSA benefits (non-wage income) were increased by 1% for this analysis. Although there was a 0.3% increase last year we are anticipate a larger increase this year and 1% was applied to meet in the middle. No household will experience a decrease in rent.
4. Contract rent, utilities, or payment standard increases are not factored in the analysis in order to examine impact of biennial recertifications in isolation.

	All	TBV	PBV	EV	All	TBV	PBV	EV
Change in Family Share vs Baseline- Year 1	**With Implementation of Biennial Recerts**				**Without Implementation of Biennial Recerts**			
# of HH with no impact	795	483	297	15	115	68	44	3
% of HH with no impact	53%	53%	53%	54%	8%	8%	8%	11%
Average increase	$6	$6	$6	$9	$7	$6	$7	$8
# of HH with increase	698	420	265	13	1378	835	518	25
% of HH with increase	47%	47%	47%	46%	92%	92%	92%	89%
From $1 to $25	698	420	265	13	1378	835	518	25
From $26 to $50	0	0	0	0	0	0	0	0
From $51 to $75	0	0	0	0	0	0	0	0
From $76 to $100	0	0	0	0	0	0	0	0
From $101 and up	0	0	0	0	0	0	0	0
# of HH with decrease	0	0	0	0	0	0	0	0

	All	TBV	PBV	EV	All	TBV	PBV	EV
Change in Family Share vs Baseline- Year 2	**With Implementation of Biennial Recerts**				**Without Implementation of Biennial Recerts**			
# of HH with no impact	112	67	42	3	109	64	42	3
% of HH with no impact	8%	7%	7%	11%	7%	7%	7%	11%
Average increase	$10	$10	$10	$12	$13	$13	$13	$17
# of HH with increase	1381	836	520	25	1384	839	520	25
% of HH with increase	92%	93%	93%	89%	93%	93%	93%	89%
From $1 to $25	1325	810	492	23	1295	794	480	21
From $26 to $50	56	26	28	2	89	45	40	4
From $51 to $75	0	0	0	0	0	0	0	0
From $76 to $100	0	0	0	0	0	0	0	0
From $101 and up	0	0	0	0	0	0	0	0
# of HH with decrease	0	0	0	0	0	0	0	0

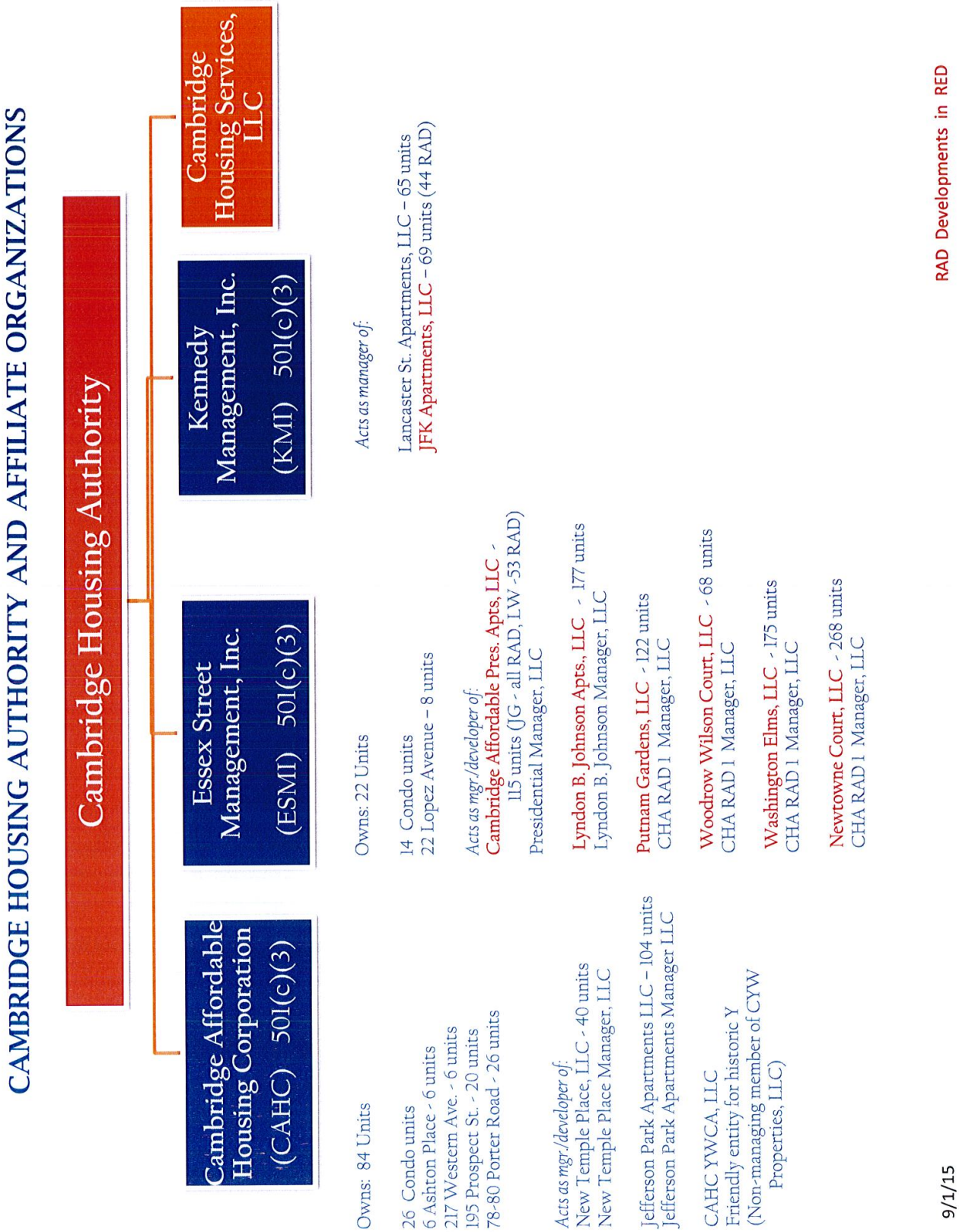
	All	TBV	PBV	EV	All	TBV	PBV	EV
Change in Family Share vs Baseline- Year 3	**With Implementation of Biennial Recerts**				**Without Implementation of Biennial Recerts**			
# of HH with no impact	109	64	42	3	109	64	42	3
% of HH with no impact	7%	7%	7%	11%	7%	7%	7%	11%
Average increase	$16	$16	$16	$21	$19	$19	$20	$25
# of HH with increase	1384	839	520	25	1384	839	520	25
% of HH with increase	93%	93%	93%	89%	93%	93%	93%	89%
From $1 to $25	1145	703	429	13	987	610	366	11

From $26 to $50	232	132	88	12	384	221	150	13
From $51 to $75	7	4	3	0	13	8	4	1
From $76 to $100	0	0	0	0	0	0	0	0
From $101 and up	0	0	0	0	0	0	0	0
# of HH with decrease	0	0	0	0	0	0	0	0

	All	TBV	PBV	EV	All	TBV	PBV	EV
Change in Family Share vs Baseline- Year 4	**With Implementation of Biennial Recerts**				**Without Implementation of Biennial Recerts**			
# of HH with no impact	109	64	42	3	109	64	42	3
% of HH with no impact	7%	7%	7%	11%	7%	7%	7%	11%
Average increase	$23	$22	$23	$29	$26	$25	$27	$33
# of HH with increase	1384	839	520	25	1384	839	520	25
% of HH with increase	93%	93%	93%	89%	93%	93%	93%	89%
From $1 to $25	874	542	322	10	746	460	276	10
From $26 to $50	445	267	165	13	545	333	201	11
From $51 to $75	61	27	32	2	88	42	42	4
From $76 to $100	4	3	1	0	5	4	1	0
From $101 and up	0	0	0	0	0	0	0	0
# of HH with decrease	0	0	0	0	0	0	0	0

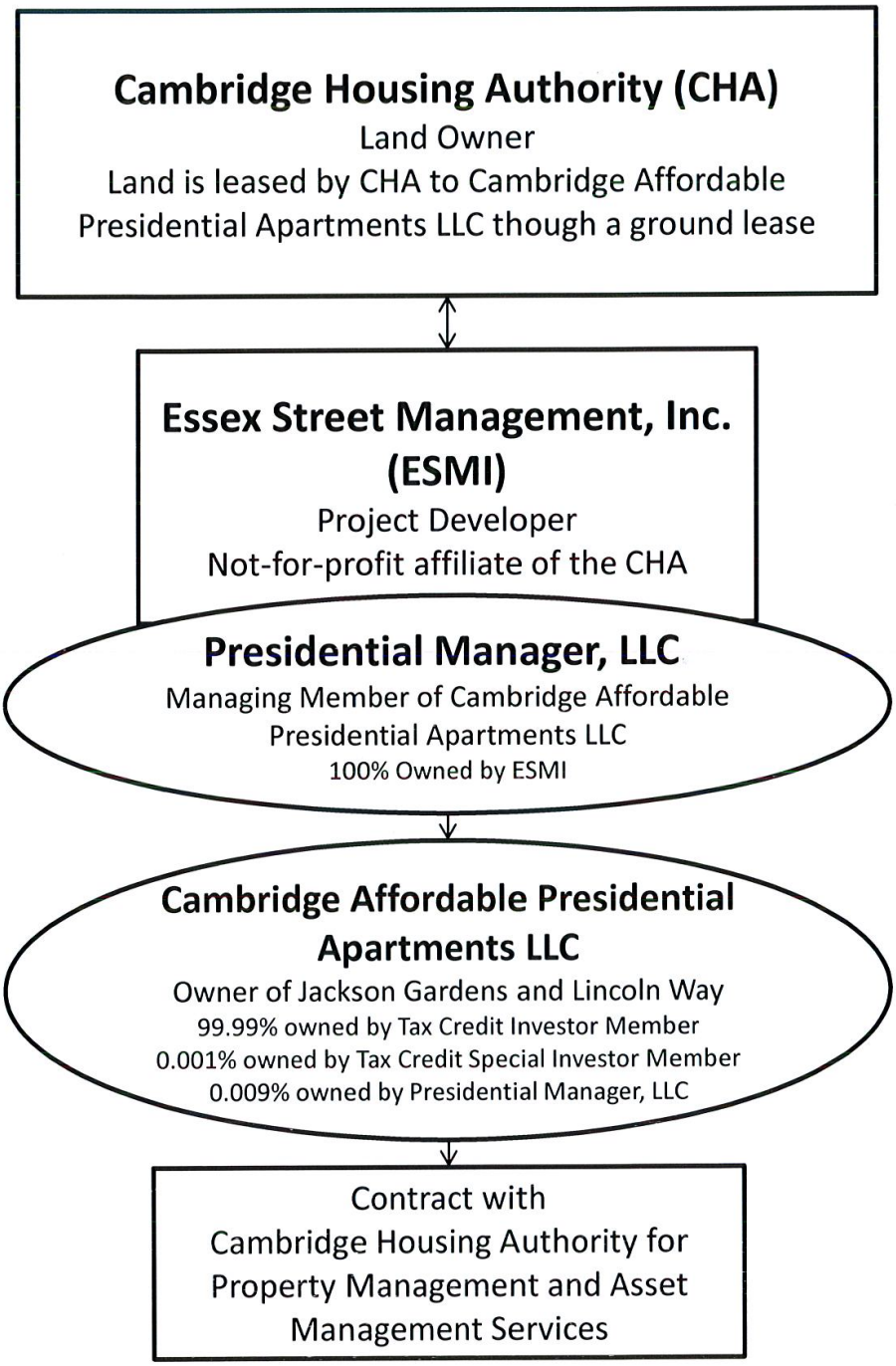
*Does not include elderly/disabled households as they are already on a biennial recertification cycle.

ATTACHMENT B - CHA AFFILIATES



Revitalization of Jackson Gardens and Lincoln Way

Ownership Structure

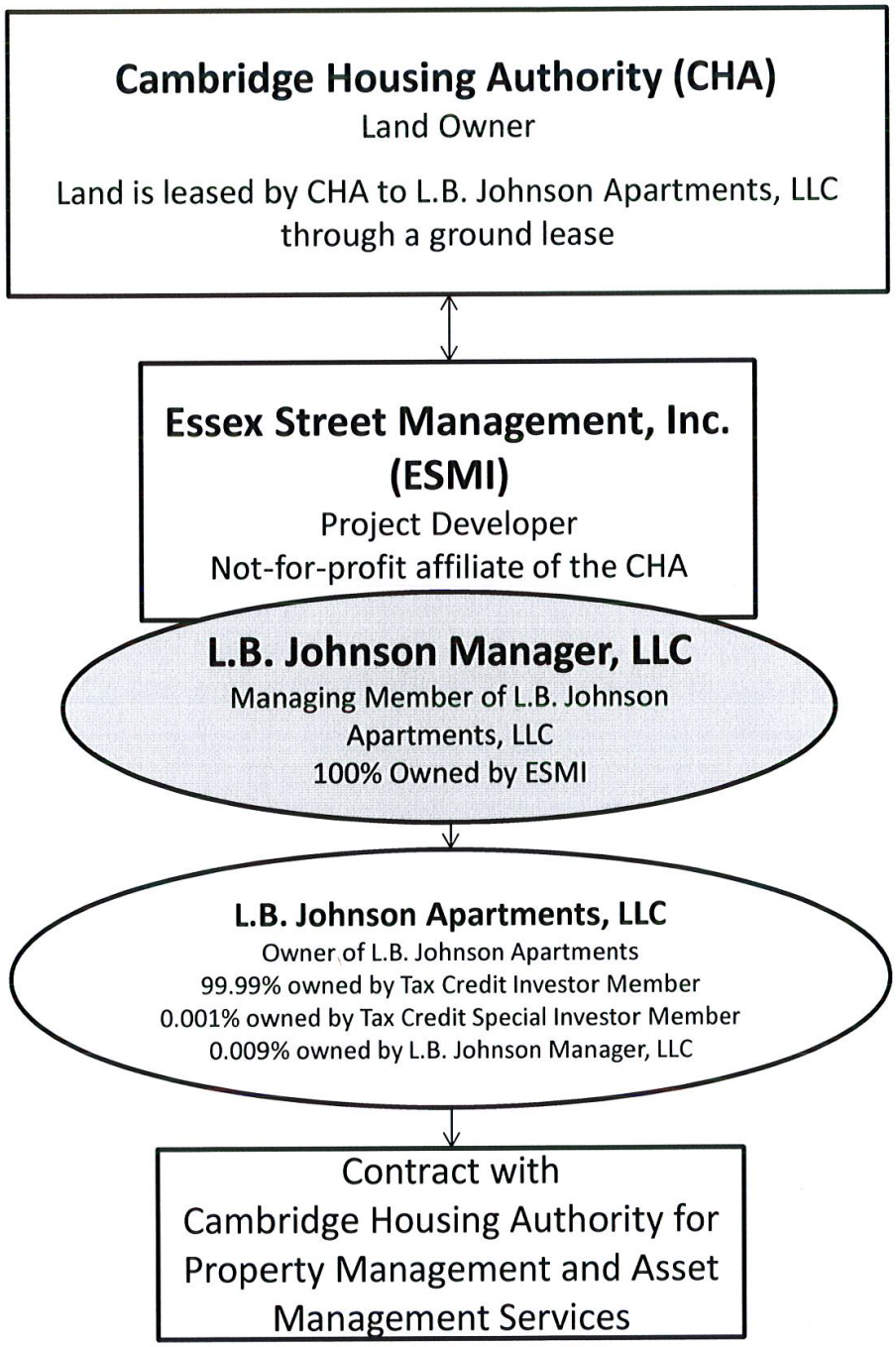


Jefferson Park (former State Side)

Ownership Structure

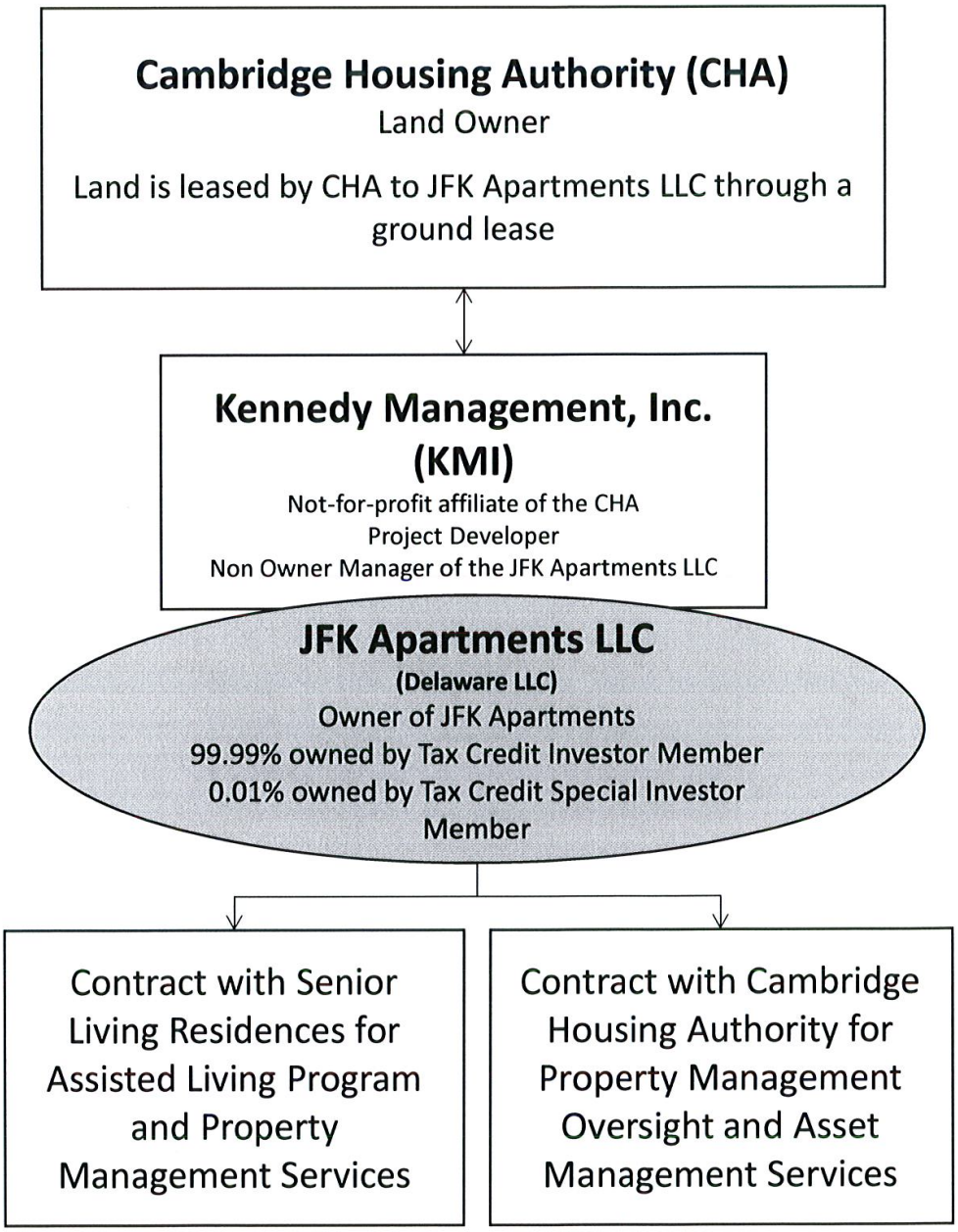
Revitalization of L.B. Johnson Apartments

Ownership Structure

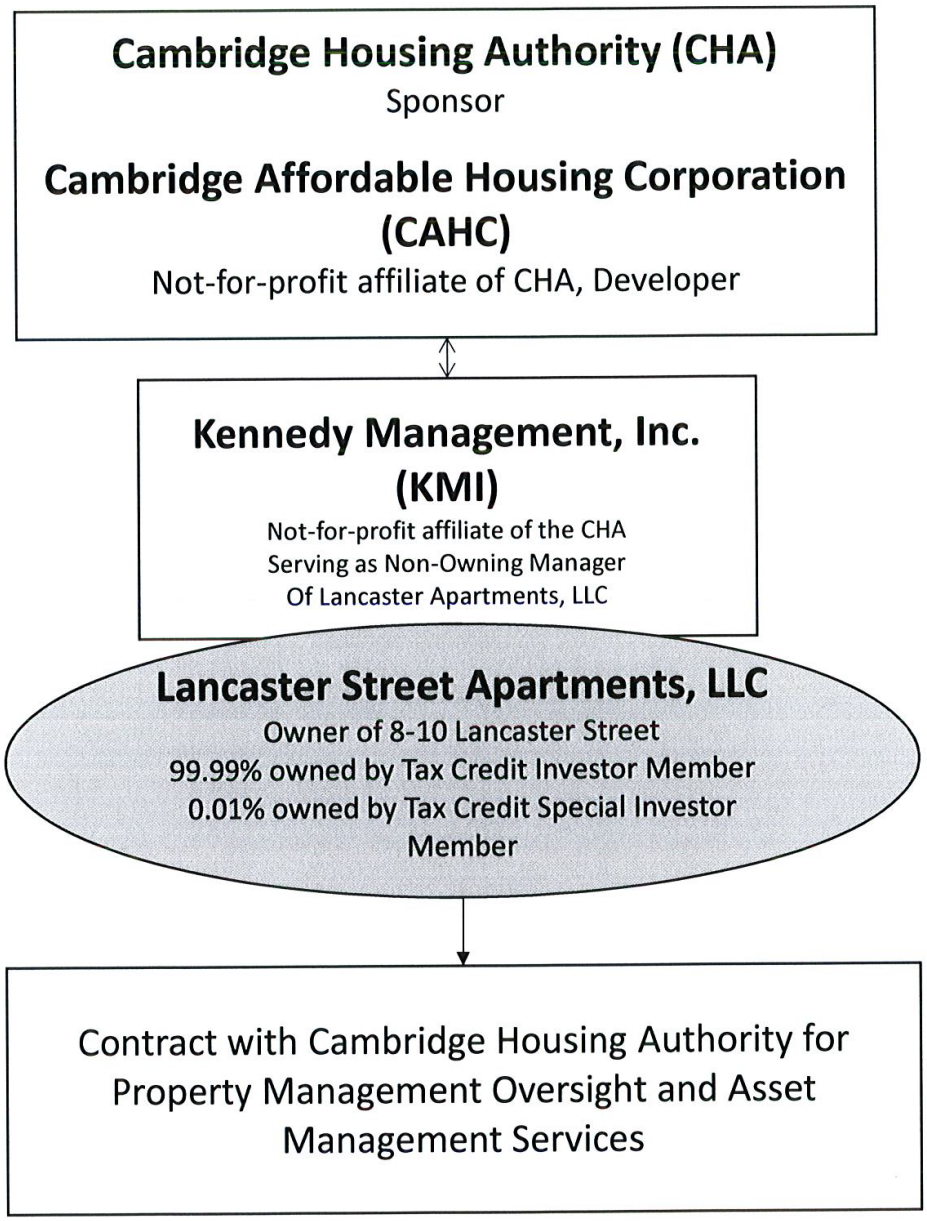


Revitalization of John F. Kennedy Apartments

Ownership Structure

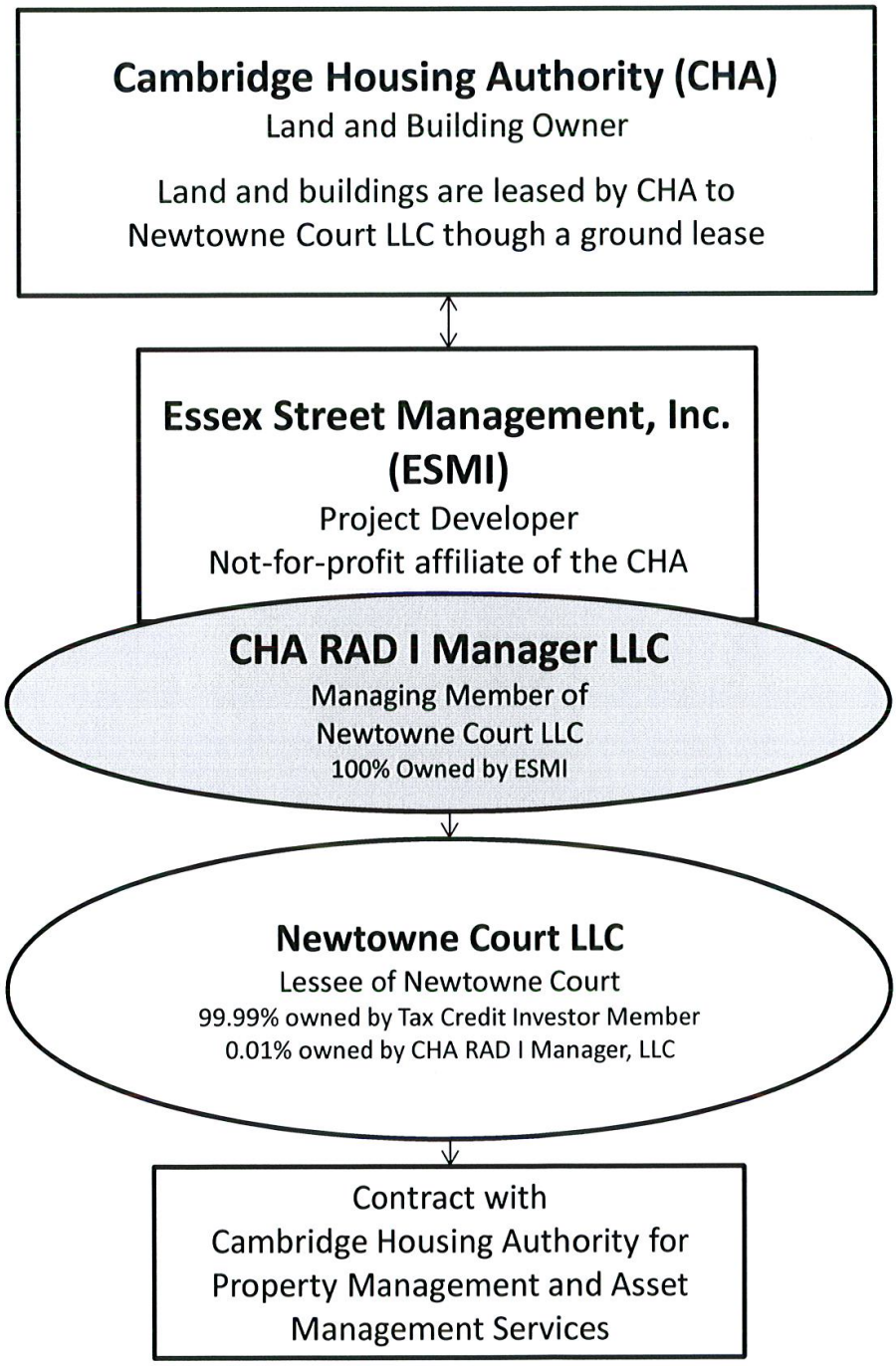


8-10 Lancaster Street
Ownership Structure



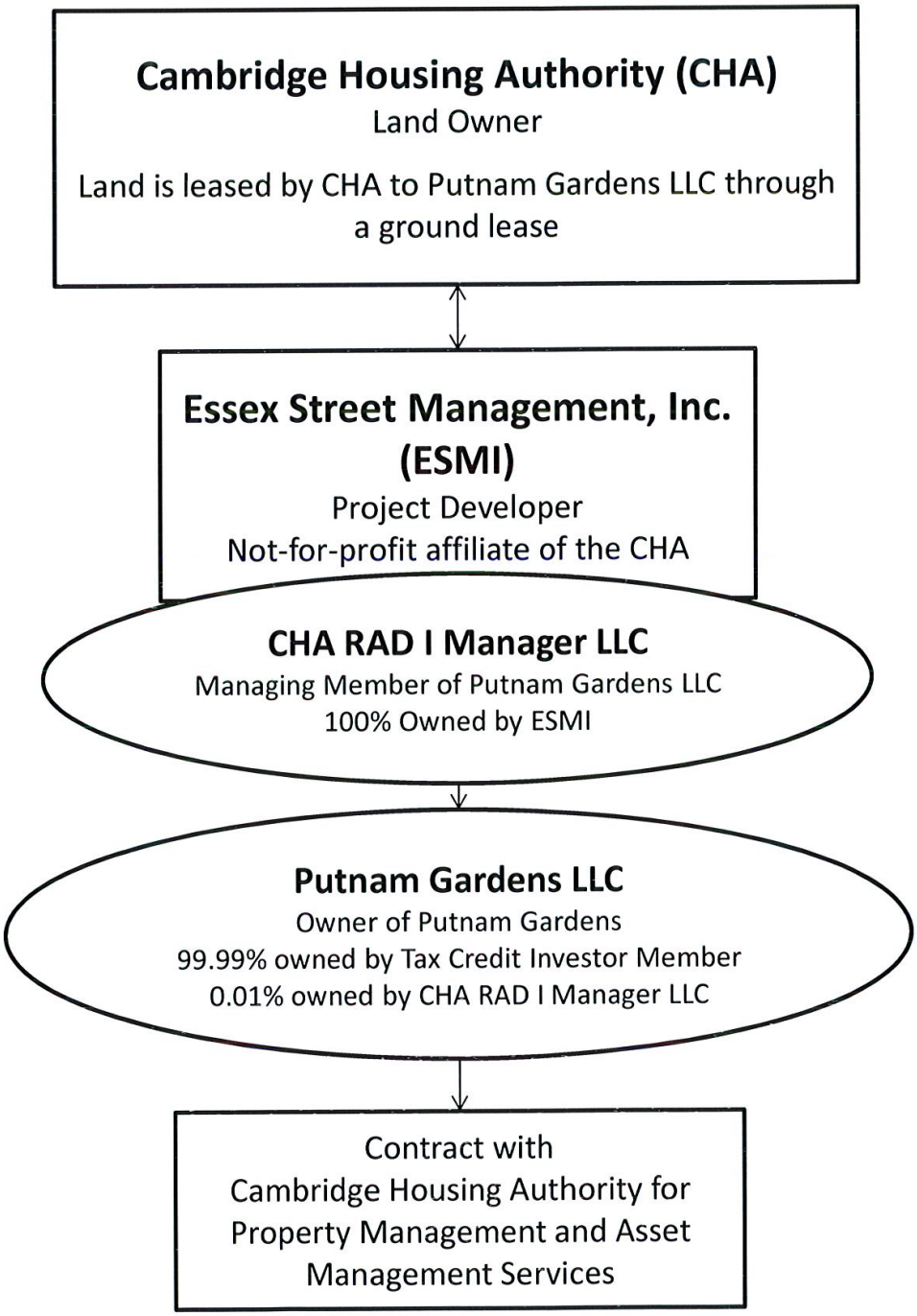
Revitalization of Newtowne Court

Ownership Structure

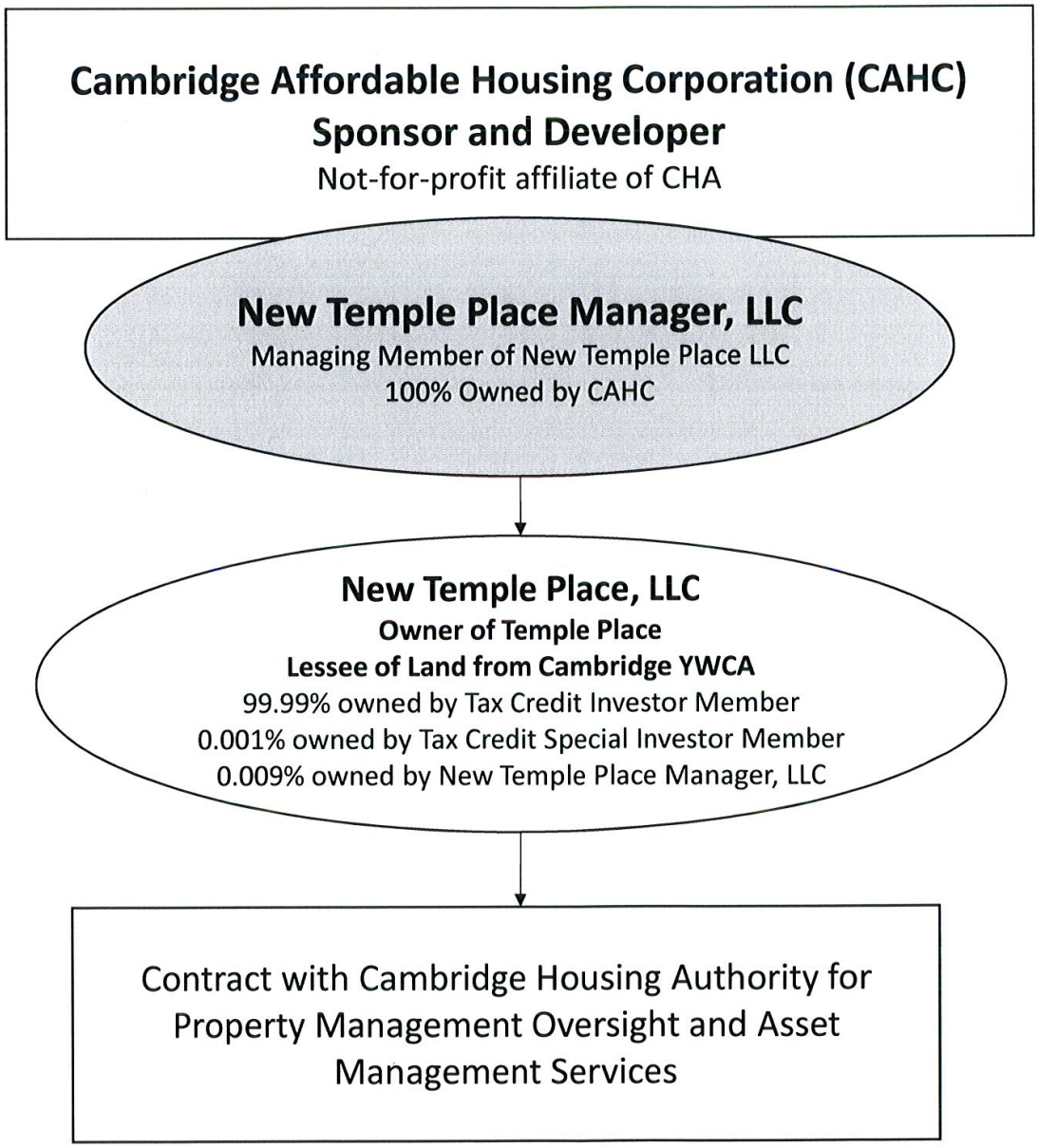


Revitalization of Putnam Gardens

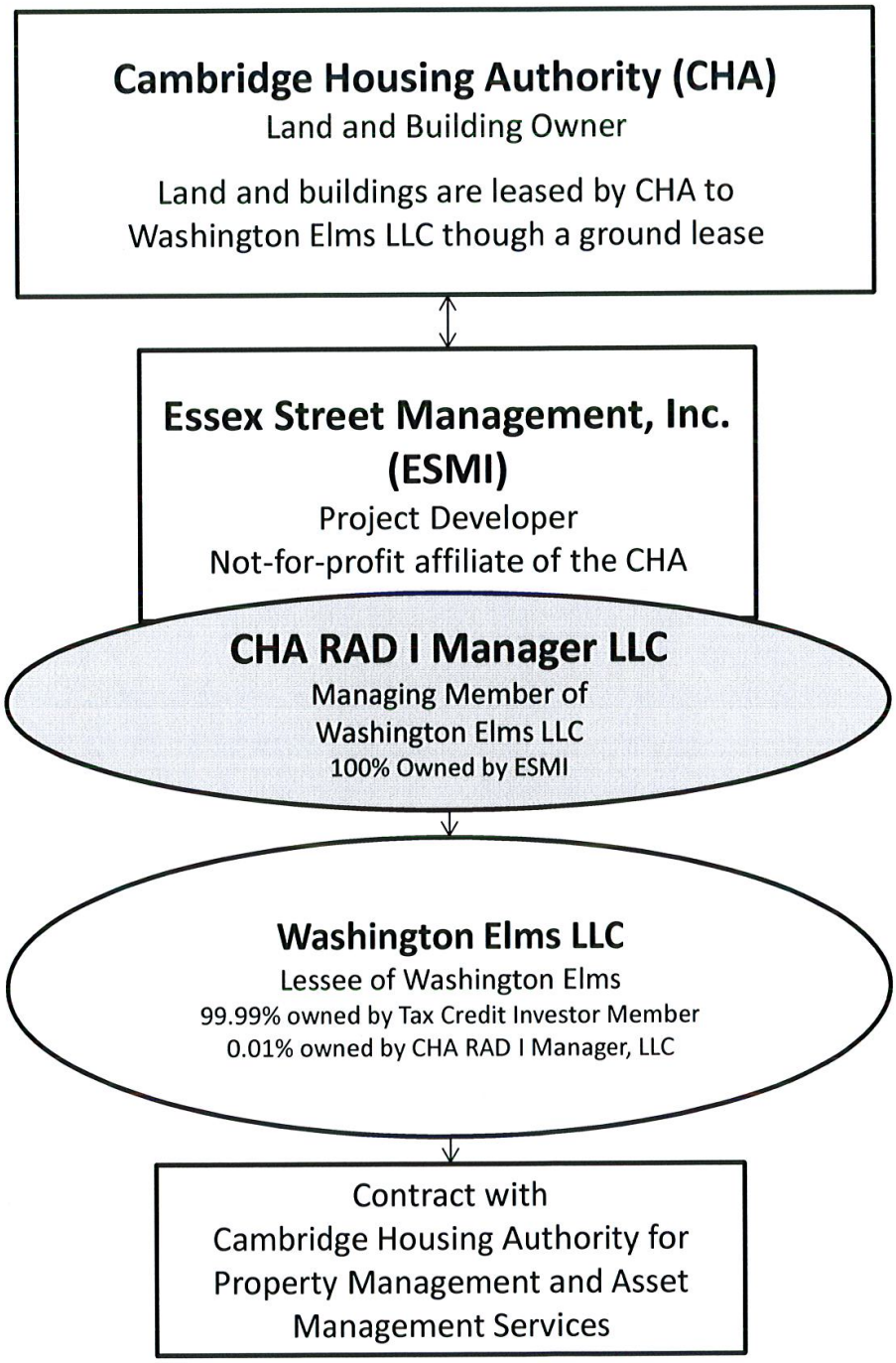
Ownership Structure



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.
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	CHA Lease - Section 10.J (Notice of Tenant's Right to Grieve). CHA Administrative Plan as revised September 30, 2015 - Section 14: Grievance Procedure.
9. Earned Income Disregard	Not applicable under CHA's Rent Simplification Program, authorized by MTW Agreement, Attachment C, Section C.11 (Rent Policies and Term Limits). 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." CHA's MTW Rent Simplification Program/Public Housing Tiered Rent Schedule and Streamlined Deductions.
10. Jobs Plus	Not applicable. CHA is not a Jobs Plus grantee.
11. When Total Tenant Payment Exceeds Gross Rent	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.

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
TOTAL			**274**	**756**	**559**	**441**	**92**	**6**	**2**	**2,130**	**2,172**

CHA