CAMBRIDGE HOUSING AUTHORITY

MOVING TO WORK

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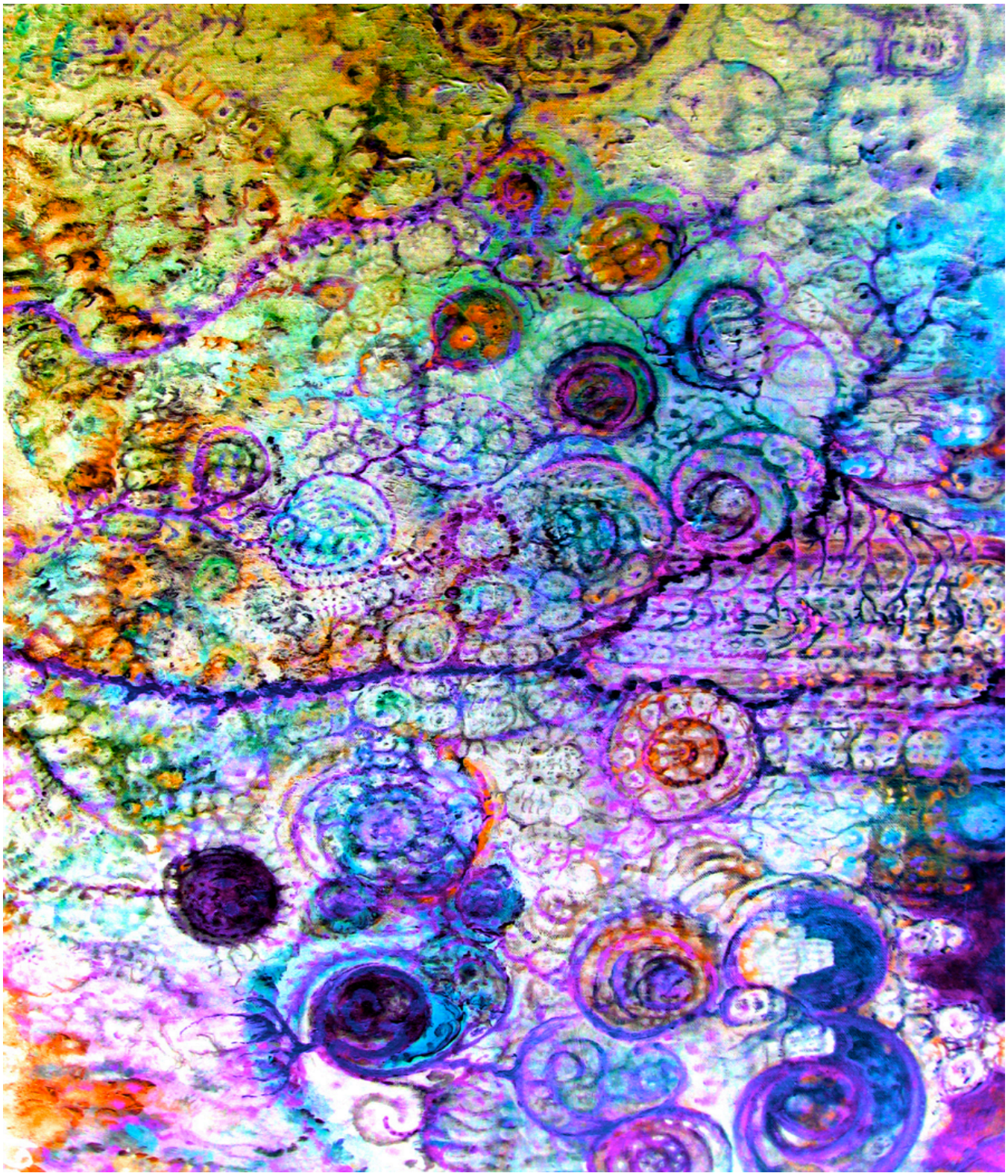
FISCAL YEAR 2014 ANNUAL PLAN
APRIL 1, 2013 TO MARCH 31, 2014

JANUARY
2013



Web of Inclusion is Stronger than Separation

Jonathan Backstrom

Oil on canvas - digital color inversion

Annual Art Contest Winner

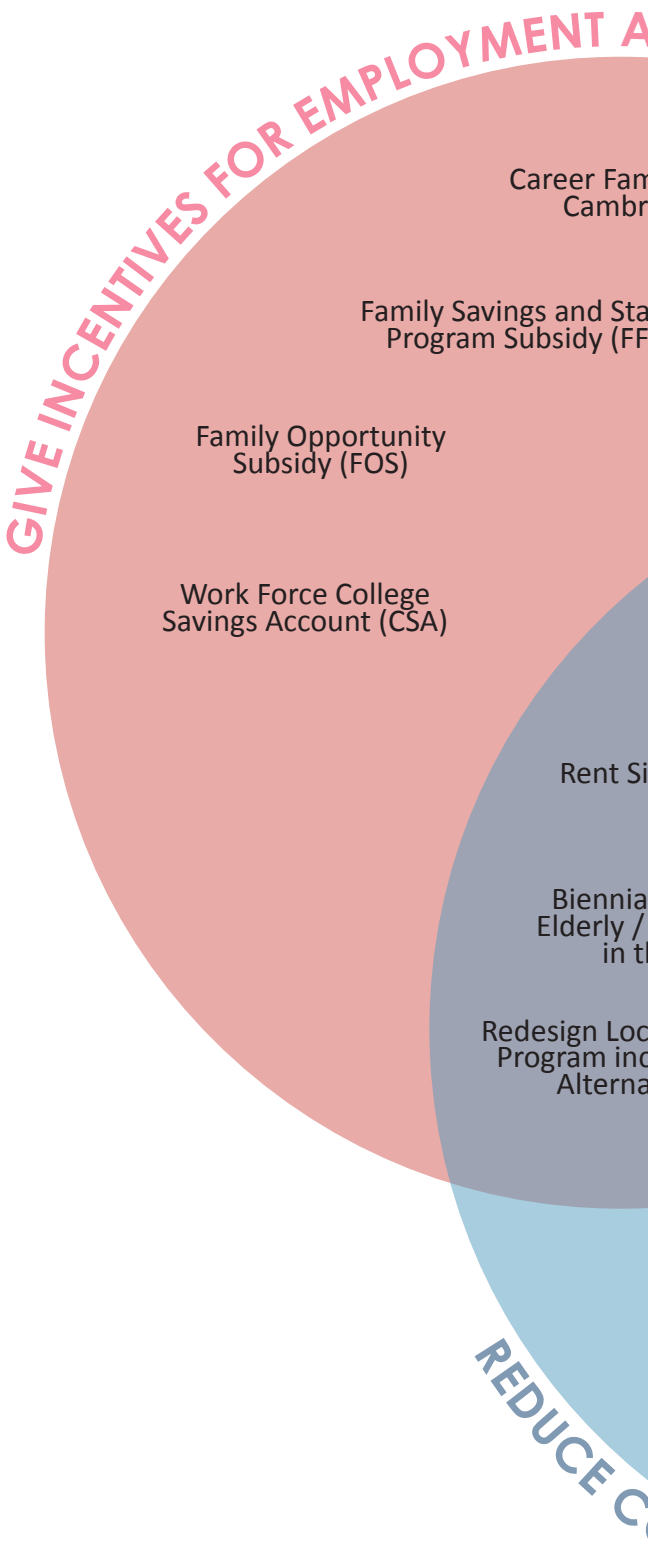
MTW ACTIVITIES

The Cambridge Housing Authority is one of 38 public housing agencies chosen to participate in the Department of Housing and Urban Development's Moving to Work (MTW) Deregulation Demonstration program. Since 1996, the demonstration program has granted regulatory flexibility to a select group of agencies, allowing them to develop and implement innovative, market-based solutions to pursue three statutory objectives:

1. To reduce cost and achieve greater cost effectiveness in federal expenditures;
2. To give incentives to families with children whose heads of household are either working, seeking work, or participating in job training, educational or other programs that assist in obtaining employment and becoming economically self sufficient; and
3. To increase housing choices for low-income families.

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

The diagram to the right is a visual representation of CHA's various initiatives under the MTW program and how these relate to the staturory objectives stated above.



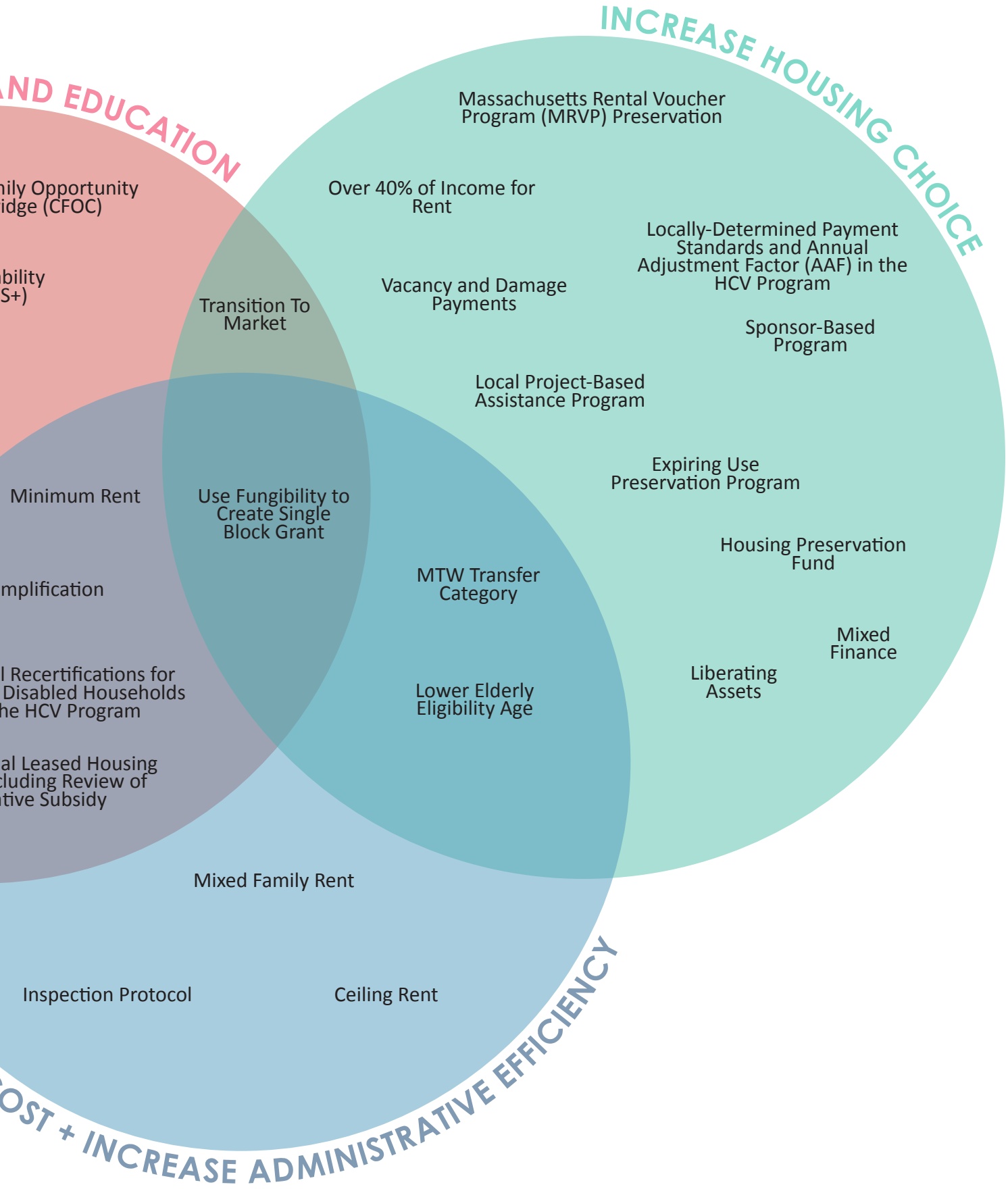

INCREASE HOUSING CHOICE
ND EDUCATION
COST + INCREASE ADMINISTRATIVE EFFICIENCY
Massachusetts Rental Voucher Program (MRVP) Preservation
Over 40% of Income for Rent
Locally-Determined Payment Standards and Annual Adjustment Factor (AAF) in the HCV Program
Vacancy and Damage Payments
Transition To Market
Sponsor-Based Program
Local Project-Based Assistance Program
Expiring Use Preservation Program
Minimum Rent
Use Fungibility to Create Single Block Grant
Housing Preservation Fund
MTW Transfer Category
Mixed Finance
Liberating Assets
Lower Elderly Eligibility Age
Mixed Family Rent
Inspection Protocol
Ceiling Rent

TABLE OF CONTENTS

CHAPTER ONE
INTRODUCTION 11
AFFORDABLE HOUSING PRESERVATION 12
RESIDENTS SERVICES – FOCUSING ON ECONOMIC MOBILITY 12
INNOVATION THROUGH POLICY 13
FY 2014 POLICY DIRECTIONS 13
CAMBRIDGE HOUSING AUTHORITY, AN OPEN INSTITUTION 15
PUBLIC PROCESS SCHEDULE 17
VOLUNTARY COMPLIANCE AGREEMENT 17

CHAPTER TWO
GENERAL HOUSING AUTHORITY OPERATING INFORMATION 18
HOUSING STOCK INFORMATION 18
Anticipated New Project Based Units 18
LEASING INFORMATION 19
Public Housing Program 19
Housing Choice Voucher (HCV) Program 19
WAITING LIST INFORMATION 19
Changes to Regional Property-Based Waiting Lists 20
INVENTORY CHART 21
HOUSEHOLDS SERVED OVERVIEW 22

CHAPTER THREE
NON-MOVING TO WORK RELATED HOUSING AUTHORITY INFORMATION 24
Customer Service + Communications 24
Reporting 24
Data Use Privacy Policy 24
Policy + Technology Lab 25
General Staff Management 25
New Central Office 26
PUBLIC HOUSING PROGRAM 26
Disposition + Conversion of Public Housing 26
Healthy Air Initiative 27
Rent Reporting - Credit Building 27
Safety + Security 28
Affiliates 28
HOUSING CHOICE VOUCHER (HCV) PROGRAM 28
Quality Control 28
PLANNING + DEVELOPMENT 29
FY 2014 Proposed Capital Expenditures 30
ARRA-Funded Activities 30
Non-ARRA-Funded Activities 30
CHA Funding Sources – Five-Year Plan Summary 32
CHA Funding Uses – Five-Year Plan Summary 33
ENERGY 35
RESIDENT SERVICES 35
BabyU Long-Term Planning 37
College Success Initiative 37
New Funding Sources for Resident Services 37
Section 3 Plan 38
Financial Literacy + Services 38

CHAPTER FOUR
LONG-TERM MOVING TO WORK PLAN 40

CHAPTER FIVE
PROPOSED MOVING TO WORK ACTIVITIES 41
TRANSITION TO MARKET RENT 41
MIXED FAMILY RENT – HOUSING CHOICE VOUCHER (HCV) PROGRAM 42
SPONSOR-BASED UNITS IN PUBLIC HOUSING 44

CHAPTER SIX
ONGOING MOVING TO WORK ACTIVITIES 46
CATALOG OF ACTIVITIES 46
PUBLIC HOUSING 47
Rent Simplification 47
Minimum Rent 48
Ceiling Rent 48
Mixed Family Rent Formula 49
Lower Eligibility Age 49
Asset Income Calculation – over $50,000 49
HOUSING CHOICE VOUCHER 49
Vacancy + Damage Payments 49
Over 40% of Income Toward Rent 50
Massachusetts Rental Voucher Program (MRVP) Preservation 50
Local Project-Based Assistance Program 50
Locally Determined Payment Standards + Annual Adjustment Factor (AAF) 50
New Administrative Plan 51
Sponsor-Based Program 52
Inspection Protocol 52
Expiring Use Preservation Program 52
ECONOMIC MOBILITY PROGRAMS 53
Supporting Opportunity, Acheiving Results (SOAR) ***53***
Family Opportunity Subsidy (FOS) Program 54
Career Family Opportunity – Cambridge (CFOC) Program 56
Family Stability + Savings (FSS+) Program 57
College Success Iniative – Matched Savings Component 58
PLANNING AND DEVELOPMENT 60
Mixed Finance 60
Expand Supply of Permanently Affordable Housing 60
Housing Preservation Fund 61
Liberating Assets **61**

CHAPTER SEVEN
SOURCES AND USES OF FUNDING 62

CHAPTER EIGHT
ADMINISTRATIVE 66

APPENDIX ONE
HOUSEHOLDS SERVED INFORMATION 69

APPENDIX TWO
WAITING LIST INFORMATION 79

APPENDIX THREE
PUBLIC COMMENTS + RESPONSES 84

APPENDIX FOUR
LOCAL ASSET MANAGEMENT PLAN 94

APPENDIX FIVE
FFS+ DRAFT EVALUATION DESIGN 96

INTRODUCTION

Fiscal Year 2014 (April 1, 2013 through March 31, 2014) marks the fifteenth year of the Cambridge Housing Authority's (CHA) participation in the Moving To Work (MTW) Deregulation Demonstration Program. The regulatory and budgetary flexibility afforded by MTW has made it possible for CHA to increase the number, and improve the quality, of affordable housing units and subsidies in Cambridge, and to support low-income families in their efforts to advance economically – all this in the face of continued cuts to funding.

Going into FY 2014, CHA must prepare for severe funding cuts. The Budget Control Act of 2011 outlined a nine-year period of cuts, known as sequestration, evenly split across all departments and agencies. As of this writing the full extent of cuts to the U.S. Department of Housing and Urban Development's (HUD) budget is unclear. Congress and the President have acted to deal with the tax rate side of the issue, but further tax code changes and spending cuts (sequestration, budget cuts, etc.) have not been addressed. As of this writing, sequestration has been deferred until March 1, 2013 and the Continuing Resolution runs out at the end of March. Therefore it is critical that CHA prepare for reduced funding scenarios.

In planning for the aforementioned eventualities, the MTW platform for progressive regulatory reform will prove to be increasingly important. CHA will use this flexibility to weather budget cuts while vigorously supporting the continuity of programs and services for all households served. As part of continuing efforts to streamline operations, reduce costs, and improve services, CHA will focus in the following areas during FY 2014:

- To the extent feasible, CHA intends to maintain both hard units and voucher assistance at current levels. However, in order to fund capital needs, CHA will likely consider project-basing some of its own vouchers, which may result in a reduction of tenant-based vouchers available to the community. The option to convert tenant-based vouchers for the purpose of pursuing capital work has been discussed in detail in CHA Annual Plans for FY 2010 and FY 2011. Project-basing vouchers and reducing operating costs may together yield sufficient funds to pursue at least some portion of the work planned for Phase 2 of the Cambridge Public Housing Preservation Program (CPHPP). Phase 2 includes work at F.J. Manning Apartments, Millers River Apartments, Roosevelt Towers, Washington Elms, and Newtowne Court.
- CHA will redouble efforts to raise the capital funds needed to preserve public and affordable housing units in Cambridge. The agency will continue pursuing the disposition of public housing units with HUD, and examining other options for addressing capital needs – including leveraging private investment.
- Reconsidering organizational and operating structures at the CHA Central Office and site offices – with a focus on reducing operating costs and increasing efficiency – may also yield significant financial and administrative benefits. Some changes may make CHA more attractive to private investors, affording access to a broader array of funding options. Planning for this effort is currently underway.
- Finally, CHA will continue to work to strengthen partnerships with the City of Cambridge, the public schools, and local non-profit service providers, in an effort to improve and increase resident options for educational and economic advancement. CHA will continue to push for the redesign of housing subsidy to support and encourage family economic advancement.

In addition to the aforementioned areas of focus, CHA will continue with existing and new activities in FY 2014.

AFFORDABLE HOUSING PRESERVATION

The local Project-Based Assistance (PBA) Program (which is an MTW initiative) is expected to grow in the coming years. CHA will continue to convert enhanced tenant-based vouchers to project-based vouchers in an effort to maintain the affordability of units several expiring use properties, and will use a portion of these project-based subsidies to support capital projects. CHA has already completed three expiring use preservation transactions in Cambridge, preserving the affordability of 246 units.

Additionally, CHA is investigating the possibility of using its state-wide administrative authority to expand this process outside of Cambridge. More information on the PBA Program can be found in Chapters Two and Six of this Plan.

CHA continues to press HUD to approve plans for the disposition of some – and quite potentially all – of its federally-assisted public housing properties. CHA intends to convert all disposed units to a project-based rental assistance subsidy model. This conversion would improve the subsidy levels at the properties to the extent that CHA could raise significant funds to invest in capital work. Should the disposition occur, CHA's intention is to keep most existing admission and occupancy policies, as well as associated resident protections, in place. This proposed activity is discussed in full in Chapter Three of CHA's FY 2013 Annual Plan.

As this plan goes to print, Phase 1 of the Cambridge Public Housing Preservation Program (CPHPP) is nearing completion. Phase 1 includes the second construction phase at Lincoln Way (33 of the 70 total units). In FY 2014, CHA expects to begin the development of an overall financing plan and schedule for Phase 2 of CPHPP. More details about these activities and other construction work planned for FY 2014 can be found in Chapter Three of this Plan.

CHA's Planning and Development staff will have another busy year, with construction activity for existing and new capital projects estimated at $31 million. CHA will also pursue other sources of new fee income, such as the Multifamily Project-Based Contract Administrator award, to be placed in competition by HUD in late FY 2013.

RESIDENT SERVICES – FOCUSING ON ECONOMIC MOBILITY

CHA has used its MTW authority to expand resident services significantly. This includes the creation of new program platforms to test mobility approaches. Below are some programs and initiatives that will continue through FY 2014. More detailed information can be found in Chapters Three and Six of this Plan.

The Work Force

The Work Force is an award-winning five-year youth development program for students in eighth through twelfth grades. Now with four sites across Cambridge, including a brand new site within the Cambridge Rindge and Latin High School (with financial support from the Cambridge Public Schools), the program continues to prepare teenagers for post-secondary educational opportunities.

Baby U

Largely based on the early intervention strategies developed and deployed in the Harlem Children's Zone, Baby U is a parenting program that provides expectant and new parents with hands-on learning experience. Participants focus on child-rearing topics including activities that will help to prepare their children for school.

College Success Iniative – Matched Savings Component

The Matched Savings Component is a financial literacy and capability initiative for teenagers in the Work

Force youth development program. This particular program element is designed to provide broad financial management skills to students, encourage parental engagement, and help students to save for post-secondary education opportunities. The program benefits from technical and programmatic support from the Corporation for Enterprise Development (CFED) and the Midas Collaborative.

Family Stability and Savings Plus (FSS+) Program

FSS+ is a voluntary five-year program available to participants in CHA's MTW Housing Choice Voucher (HCV) program. FSS+ provides financial education and coaching in five areas: income and employment; credit and debt; savings; utilization of quality financial products; and asset development. Participants and CHA both contribute to an escrow savings account.

Supporting Opportunity, Achieving Results (SOAR)

The SOAR Program will encompass the existing Family Opportunity Subsidy (FOS) and Career Family Opportunity – Cambridge (CFOC) Programs. In addition, SOAR will offer in-roads for existing residents and voucher holders interested in taking on short-term goal setting with the help of Mobility Mentors. The program is the result of the Co-Invest Collaborative – a formal partnership between CHA, Crittenton Women's Union, and Heading Home. The program will launch and pursue philanthropic resources during FY 2014.

These programs, as well as others operated by CHA and its partners, now reach nearly 12% of CHA's residents and voucher holders. Additional information on these and other ongoing resident-focused activities can be found in Chapters Three and Six of this Plan.

INNOVATION THROUGH POLICY

As CHA continues to develop and deploy cutting-edge policies and programs, staff remain acutely aware of the challenges that come with implementation. There is often a severe disconnect between theoretical models and practical program management. CHA's newly-established Policy + Technology Lab has taken on the challenge of bridging that gap, and work in this area will continue in FY 2014.

During the first year of operation, the Lab hosted five student fellows from the Massachusetts Institute of Technology, Harvard University, Northeastern University, and Brandeis University. Staff expect to host a similarly-sized cohort during FY 2014.

Fellows are involved in everything from early-phase program development, to the evaluation and revision of long-standing policies. As part of their work, fellows have been purposeful in their engagement of the resident community. In six months, eight focus groups were hosted, and fellows conducted various surveys and interviews related to adult education, internet accessibility, and financial services.

FY 2014 POLICY DIRECTIONS

In last year's Annual Plan, CHA noted that the funding environment "...force[s] us to ask fundamental questions about the 'shape' and direction of our long-term mission and policies and how best to preserve the physical assets entrusted to our care." In 2014, CHA will continue the efforts that were detailed in the FY 2013 Plan:

Re-Purpose Housing Subsidies

CHA will continue to use the subsidy as a flexible investment in the family. The subsidy could vary in amount and be used for non-housing purposes. The non-housing uses will be designed to better align with the family's self-sufficiency goals. Rewards would be built into program frameworks and structural disincentives

for economic advancement are removed.

Work Saves Subsidy Dollars

A household where at least one member is working part-time or more represents significant savings for the agency. In Cambridge, the average Housing Assistance Payment (HAP) in a non-working household is $1,181; with one worker in the family, the average HAP drops to $868, for a savings of $313 per household per month. If households are able to secure employment, CHA could house more households off the waiting lists or increase support services.

Provide a Subsidy Budget

For some families, CHA will offer a subsidy budget to be used over time. This approach allows for more tailored approaches and could help high-capacity families to access the resources necessary for making real and lasting changes in their financial situations.

Increase Saving and Asset Building Opportunities

CHA will continue to pursue opportunities for residents and voucher holders to pursue financial literacy training, increase their savings, and build assets. CHA is hopeful that it can align resources – both financial and non-financial – to meet the varied needs and interests of its population.

These long-term goals and objectives will continue to guide CHA's approach to policy and program development in years to come. In particular, they will help CHA to focus on advancing both absolute and relative economic mobility for residents (see Butler, Beach and Winfree 2008; Currier and Elliott 2009). Rethinking the deployment of housing subsidy allows CHA to more effectively and efficiently work with residents and voucher holders who are on different paths, with different goals and capacities.

Reorienting will not distract CHA from the task of helping households to improve their absolute economic mobility (i.e., increasing their earnings over time). However, it will integrate a new focus on relative economic mobility (i.e., increasing their rank in the overall distribution of earners). Ultimately, CHA's goal is to help households improve their absolute economic mobility, while also setting and achieving goals related to relative mobility. By providing the education, support, and resources necessary for that achievement, CHA believes it can play a role in breaking the cycle of intergenerational poverty.

CHA will continue to support programs and partnerships that aid residents in non-housing areas, and will pursue new ways of deploying housing subsidy. In FY 2014, CHA will develop a framework for a dynamic subsidy that can be allocated according to households' own needs and priorities. All initiatives will seek to foster the development of three sets of resources that are essential to economic mobility:

- Social Capital: Non-financial resources available to individuals through relationships with people and institutions;
- Human Capital: Skills and attributes acquired by individuals that impact whether or not they can take advantage of economic opportunities; and
- Financial Capital: Assets that individuals acquire and leverage to get ahead.

CHA hopes to collaborate and share findings with fellow MTW agencies adopting similar approaches. Developing and testing practical models for measuring outcomes will be a crucial – yet difficult – challenge for this cohort, particularly given the scarcity of resources. Nonetheless, MTW agencies can make the case for a program-wide reorientation toward the targeted deployment of resources to promoting economic mobility among low- and moderate income families.

CAMBRIDGE HOUSING AUTHORITY, AN OPEN INSTITUTION

The past year has not been kind to public housing authorities – not only in Massachusetts, but across the country. A series of concerns involving the salaries paid to Directors, procurement issues, and other concerns has resulted in a good deal of negative publicity as well as calls for reform. CHA has had to deal with its own procurement issues which stemmed from the actions of an individual and resulted in contracts that did not meet all of the requirements imposed by State law. To better provide the community with information on CHA, its governance, board structure, and actions taken by the board, CHA has created this section – that will also appear in subsequent annual plans. Here CHA will provide:

- A brief overview of the CHA board, its current members and officers, and scheduled meetings;
- A brief description of the role of the board and its relationship to the Executive Director;
- A link to the agency's website that will provide access to past meeting agendas and actions taken at each meeting, including resolutions or motions passed by the board;
- Job titles and compensation levels for each of the top five salary earners at CHA; and
- A brief explanation of the federal and state salary caps as imposed at the time the plan is prepared.

GOVERNANCE

CHA is led by a five-member Board. Four members are appointed by Cambridge's City Manager and one member is appointed by the Governor of Massachusetts. All members are required to be current Cambridge residents and one member must be a CHA resident. Board members approve all significant contract awards, budget decisions, formal submissions to state and federal funding agencies, planning and reporting documents, and all major policy decisions. CHA's Board is also responsible for hiring the agency's Executive Director.

CHA's current board members are:

Jaqueline Adams
Board member since 1995 and CHA resident.

Gerald Clark
Board member since 1974.

Warren McManus
Board member since 1982.

Anthony Pini
Board member since 2010.

James Stockard, Jr.
Board member since 1974.

Board meetings are held on the second and fourth Wednesdays of each month. Information on all Board-related activity – including, but not limited to, meeting agendas, resolutions, or motions passed – can be found on CHA's website at www.cambridge-housing.org/About-the-CHA/Board-of-Commissioners.

EXECUTIVE COMPENSATION

In 2012, both HUD and Massachusetts Department of Housing and Community Development (DHCD) adopted salary caps on compensation. Each set of standards utilized a different criteria and defined a different scope.

The HUD salary cap was initially based on a provision imposed by Congress in the FY 2012 Appropriations Bill. The standard applied to any employee (not only executive employees) and was bench marked to a rung on the federal pay scale. The cap was set at $155,500. However, the cap applied only to expenditure of Section 8 or Section 9 funds (i.e., Housing Choice Voucher or public housing operating funds), and was limited to FY 2012. In cases where other sources of funds – such as de-federalized or state resources – were utilized, the cap could be exceeded. HUD issued a notice in February 2012, PIH Notice 2012-14, indicating that it intended to apply the cap

during FY 2013 by use of rule-making authority.

Industry groups – the Council of Large Public Housing Agencies (CLPHA), Public Housing Agencies Directors Association (PHADA), and National Affordable Housing Redevelopment Officials (NAHRO) – objected to this position, and argued that this was an overreach of authority. This objection was documented in a letter to HUD dated June 6, 2012. HUD has not adopted such a regulation to date.

DHCD adopted a salary cap by notice dated February 15, 2012. The DHCD cap is set at $160,000, applies only to the Executive Director of the agency, and grandfathers those executive directors who were being paid in excess of the cap prior to the date of notice subject to proof of salary comparability. DHCD's standards apply to all sources of funds, and therefore, apply regardless of an agency's resource mix.

CHA's salary schedule is in compliance with both the HUD and DHCD guidelines. CHA regularly reports the top five salaries in the agency to HUD, and provides the same information below. As of this writing, the agency's top five earners are:

Executive Director
$153,380

General Counsel
$147,900

Deputy Executive Director
$135,000

Director of Planning and Development
$115,405

Director of Operations
$115,000

PUBLIC PROCESS SCHEDULE

In FY 2014, CHA will continue to provide meaningful opportunities for public dialogue around proposed activities. The following table outlines specific opportunities for public participation. These events – along with all of CHA's public meetings and working sessions – are announced in the 'Calendar of Events' section on CHA's website (www.cambridge-housing.org/Whats-New/CHA-Events) and, whenever required, in the Legal Notices section of local newspapers.

ACTIVITY	OPPORTUNITIES FOR PUBLIC PARTICIPATION
Federal Public Housing Lease	A thirty-day public comment period. Advance copies of the draft will be distributed to advocates and resident leaders. Resident meetings at various federal public housing sites and a working session with advocates and resident leaders will take place during the public comment period.
Capital Planning	Resident meetings at various sites as CHA moves ahead with redevelopment and/or modernization plans.
Fiscal Year 2015 Annual Plan	Thirty-day public comment period, one public meeting.
Disposition of Public Housing Units	Resident meetings at various sites as CHA moves ahead with the disposition application. A public comment period will be held prior to the submission of the final application to HUD.
Admission and Continued Occupancy Policy (ACOP) + Administrative Plan	CHA will solicit written proposals for changes to the ACOP and Admin. Plan once a year beginning in FY 2015. A working session will be scheduled based on the nature of the comments received.
Section 3 Plan	Thirty-day public comment period. One working session with advocates and resident leaders during the public comment period.

VOLUNTARY COMPLIANCE AGREEMENT

Based on a Voluntary Compliance Agreement with HUD's Office of Fair Housing and Equal Opportunity, CHA is on track to complete twenty-five wheelchair accessible units in its public housing portfolio by the end of calendar year 2013. Due to funding constraints, construction of the remaining seventeen units has been delayed until the end of calendar year 2014. CHA is in the process of requesting a time extension from HUD. The table below provides a detailed update on CHA's progress:

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
3	1	08 / 2013	04 / 2012	Units under construction at Lincoln Way
6		12 / 2013		Units in design phase at Daniel F. Burns Apartments
2		12 / 2014		Units in design phase at Daniel F. Burns Apartments
9		12 / 2014		Units in design phase at Millers River Apartments
TOTAL 42	22			

GENERAL HOUSING AUTHORITY OPERATING INFORMATION

HOUSING STOCK INFORMATION

The Inventory Chart on page 21 of this Plan provides a detailed overview of the number of subsidies that CHA manages through its various programs. The chart shows the number of units and vouchers authorized under the Annual Contributions Contract, the number of units and vouchers that are in place at the beginning of the Fiscal Year 2014 (April 1, 2013) and the number of units and vouchers that CHA expects to have as part of its portfolio by the end of the fiscal year (March 31, 2014).

The chart also provides a snapshot of the number of units leased and vouchers utilized as of the writing of this Plan. For information about the estimated number of units and vouchers to be leased in FY 2014, please see the Leasing Information section below.

ANTICIPATED NEW PROJECT-BASED UNITS

CHA anticipates adding project-based units (PBAs) to its portfolio in FY 2014 in two ways:

- Currently, CHA is awaiting a decision from HUD on its pending disposition request. Following a ruling from HUD, CHA will know whether – and to what extent – it may be necessary to convert existing vouchers to project-based subsidies in order to secure public housing units. CHA may opt to project-base the 108 units at Jefferson Park that remained in the state portfolio after the balance of units were federalized. The agency may also exercise an option to project-base even more vouchers -- as many as 275 to 400. However, the scope and timeline for such a conversion are unknown at this point, as CHA cannot accurately gauge need without further information.

  Recently CHA entered into informal discussions with HUD on using MTW subsidies in conjuction with HUD's Rental Assistance Demonstration Program (RAD). It is too early to tell what might happen with respect to CHA's participation in RAD but if HUD is favorable, a RAD application will be submitted and it is possible that some project-based subsidies will be used. For more information about how CHA may approach a potential RAD application please see Chapter Six.

  While CHA planned to execute an Agreement to Enter into a Housing Assistance Payment Contract for 42 units at Temple Place in FY 2013, construction costs came in significantly higher than expected. As a result, CHA plans to redesign and rebid the project during FY 2014.

- In addition, CHA will add an additional three properties by project-basing vouchers through the Expiring Use Preservation Program. Two of these properties, Rindge Avenue Apartments with 44 units and Harwell Homes, with 10 units, are scheduled to expire in calendar year 2013. These units will qualify for project-based vouchers one year after the expiration of their affordable designation. These, along with the 42 units at Temple Place, will be listed as anticipated project-based units in the FY 2015 Annual Plan.

  The complete list of units assisted and units to be assisted under CHA's Expiring Use Preservation Program can be found on page 52 of this Plan.

Any project-basing initiative will be done based on the number of vouchers available at the time. No current voucher holder will have their status as such threatened as no reduction in leased voucher will be considered.

LEASING INFORMATION

PUBLIC HOUSING PROGRAM

Vacancies resulting from renovation and modernization activities will continue to decrease, and the Operations Department estimates that, by the start of FY 2014, the majority of vacant units will be a result of regular unit turnaround. All major modernization and rehabilitation work across the public housing portfolio is nearing completion and the second phase of Lincoln Way Apartments is scheduled to come online by summer 2013. CHA expects to house at least twenty households off the waiting lists and welcome ten to thirteen households who formerly lived at Lincoln Way and were relocated during construction.

Elevator repairs are scheduled for Roosevelt Towers and Daniel F. Burns Apartments during the first half of FY 2014. Several units at each of these two properties will be offline during work, reducing the number of available units. Current residents may transfer to other CHA properties during construction. Overall, the Operations Department expects to maintain a 97% occupancy rate throughout FY 2014.

HOUSING CHOICE VOUCHER (HCV) PROGRAM

The Leased Housing Department similarly anticipates maintaining a 97% utilization rate throughout the fiscal year. Due to an increase in the number of PBA units, CHA will focus on improving coordination with individual PBA property managers in order to identify potential participants from the Housing Choice Voucher (HCV) Program waiting list. Applicants will continue to be contacted by PBA property management staff.

CHA will continue to monitor the movement of current and new voucher participants across the region. As of this writing, 76% of all tenant-based voucher holders reside in Cambridge. Among new voucher holders, an even smaller percentage have chosen to locate in Cambridge – 65% of tenant-based voucher holders who entered the HCV Program during FY 2013 have leased units inside the City. CHA hopes to work with voucher holders to better understand their leasing decisions.

WAITING LIST INFORMATION

CHA WAITING LIST INFORMATION

DISTINCT APPLICANTS	NUMBER OF APPLICATIONS BY PROGRAM		NUMBER OF APPLICATIONS BY SITE**	
9,266*	Federal Family	4,493	Federal Family	9,192
	Federaly Elderly	1,756	Federaly Elderly	3,319
	State Family	557	State Family	557
	State Elderly	245	State Elderly	245
	HCV	1,392	East Cambridge	289
	Others***	3,109	Mid Cambridge	302
			North Cambridge	343
			SROs	2,743
	TOTAL BY PROGRAM	**11,552**	**TOTAL BY SITE**	**16,990**

*An applicant may be eligible for all programs based on their age and income.
**Applicants can choose up to three properties as part of their intitial appllication. Hence, one applicant can appear in several site-based waiting lists.
***Others include East Cambridge, Mid Cambridge , North Cambridge, and Single Room Occuapncy waiting lists.

CHANGES TO REGIONAL PROPERTY-BASED WAITING LISTS

In recent years, there have been very few new occupancies resulting from the regional and small property waiting lists. CHA assumes that this is due to the small number of applicants on those lists, and the limited number of vacancies at the small properties. In some cases, applicants who reach the top of the waiting list are screened, but months or years ensue before a unit becomes available; as a result of the delay, certifications lapse and staff are forced to rescreen applicants.

CHA presumes that these applicants would be more likely to securing housing if they were moved to lists that drew from a larger pool of units. In an attempt to respond to the continuing high demand for housing (there are currently 9,266 unique applicant households on CHA's various waiting lists), to better serve applicants, and to streamline the leasing process, CHA's Operations Department will reorganize its site-based waiting lists. Waiting lists for small properties will be merged with those for larger properties in the same neighborhood.

- The regional waiting lists (Mid-, North-, and East-Cambridge) will be eliminated, and the applicant names from the regional lists will be merged into the lists for larger sites in each neighborhood.
- All applicants on the small properties' waiting lists will be notified of this change and will have the option to pick another waiting list, or to join the new neighborhood waiting list.

The following chart illustrates the proposed changes.

WAITING LISTS MERGED

WAITING LIST	SITES MERGED	UNITS
Jefferson Park Waiting List	North Cambridge	26
	Jackson Street	*10*
	Whittemore Avenue	*2*
	Garfield Street	*8*
	Seagrave Road	*1*
	Columbus Avenue	*3*
	Concord Avenue	*1*
	Richdale Avenue	*1*
Putnam Gardens Waiting List	River Howard Homes	32
	Woodrow Wilson Court	69
	Mid-Cambridge	36
	Cambridgeport Commons	*10*
	Valentine Street	*6*
	Fairmont Street	*10*
	St. Paul's Residence	*2*
	Hingham Street	*4*
	Inman Street	*4*
Roosevelt Towers Waiting List	East Cambridge	23
	Hancock Street	*2*
	Hampshire Street	*1*
	Trowbridge Street	*2*
	Roberts Road	*1*
	226 Norfolk Street	*3*
	Willow Street Homes	*14*
Daniel F. Burns Waiting List	Robert C. Weaver Apartments	20

FY 2014 INVENTORY CHART

TOTAL AUTHORIZED	BASE YEAR 1999	AUTHORIZED AS 11/2012	START FY 2014 4/1/2013	ANTICIPATED 3/31/2014
FEDERAL PH				
Elderly / Disabled		1,089	1,083	1,083
Family*		1,250	1,287	1,303
JFK / HOPE VI		44	44	44
Non-Dwelling			6	6
FEDERAL PH TOTAL	2,208	2,383	2,420	2,436
STATE PH				
Elderly / Disabled				
Family*		145	108	108
Non-Dwelling		1	1	1
STATE PH TOTAL		146	109	109
Other State Assisted		135	135	135
PUBLIC HOUSING TOTAL		**2,664**	**2,664**	**2,680**
FEDERAL VOUCHERS				
MTW Tenant-Based		2,398	1,426	1,453
MTW Project-Based			862	872
MTW Sponsor-Based			60	60
MTW FOS			50	50
MTW SUBTOTAL	2,199		2,398	2,435
Non-MTW		522	562	562
FEDERAL VOUCHER TOTAL		2,920	2,960	2,997
STATE VOUCHERS				
MRVP		130	130	130
AHVP		59	59	59
STATE VOUCHER TOTAL		189	189	189
VOUCHERS TOTAL		**3,109**	**3,149**	**3,186**
TOTAL ASSISTED		**5,773**	**5,813**	**5,866**
Other (No CHA Subsidy)			39	39
ALL PROGRAMS TOTAL		**5,773**	**5,852**	**5,905**

*37 units at Lincoln Way were transferred from the State Public Housing Program into the Federal Public Housing Program in early FY 2013.

33 units at Lincoln Way are currently under construction and will be added to the Federal Public Housing portfolio by mid FY 2014 (23 units formerly funded by the State Public Housing Program and 10 new units). 16 of these units will be funded under the Public Housing Program and 17 units will receive Project-based Assistance subsidy.

CHA AFFILIATES				
Public Housing LLC			224	224
Project-Based Vouchers LLC			80	80
Project-Based Vouchers Non-LLC			72	72
Other (No CHA subsidy)			39	39
CHA AFFILIATES TOTAL			**415**	**415**

**Figures given in the Affiliates chart are included in the All Programs Total above.

HOUSEHOLDS SERVED OVERVIEW

FEDERAL PUBLIC HOUSING AND LEASED HOUSING HOUSEHOLDS SERVED – BEDROOM, RACE, ETHNICITY, AND INCOME PROFILE

	FEDERAL PUBLIC HOUSING				MTW LEASED HOUSING				TOTAL
	Family	Elderly	Total	PERCENT	Family	Elderly	Total	PERCENT	
BEDROOMS									
0 BR	1	522	523	22.6%	70	71	141	6.4%	664
1 BR	212	514	726	31.3%	503	463	966	43.6%	1,692
2 BR	523	15	538	23.2%	535	110	645	29.1%	1,183
3 BR	425	1	426	18.4%	382	22	404	18.2%	830
4 BR +	104		104	4.5%	55	7	62	2.8%	166
TOTAL HOUSEHOLDS	1,265	1,052	2,317	100.0%	1,545	673	2,218	100.0%	4,535
RACE									
American Indian	10	5	15	0.6%	7	3	10	0.5%	25
Asian	65	48	113	4.9%	794	190	984	44.4%	1,097
Black	796	320	1116	48.2%	33	18	51	2.3%	1,167
White	392	675	1067	46.1%	709	462	1,171	52.8%	2,238
Other	2	4	6	0.3%	2		2	0.1%	8
TOTAL HOUSEHOLDS	1,265	1,052	2,317	100.0%	1,545	673	2,218	100.0%	4,535
ETHNICITY									
Hispanic	173	75	248	10.7%	238	50	288	12.98%	536
Non-Hispanic	1,092	977	2,069	89.3%	1,307	623	1,930	87.02%	3,999
TOTAL HOUSEHOLDS	1,265	1,052	2,317	100.0%	1,545	673	2,218	100.00%	4,535
INCOME									
< 30% of AMI	799	924	1,723	74.4%	1,141	504	1,645	74.2%	3,368
30 - 50% of AMI	290	107	397	17.1%	293	128	421	19.0%	818
50 - 80% of AMI	125	19	144	6.2%	105	39	144	6.5%	288
> 80% of AM	51	2	53	2.3%	6	2	8	0.4%	61
TOTAL HOUSEHOLDS	1,265	1,052	2,317	100.0%	1,545	673	2,218	100.0%	4,535
								TOTAL HOUSEHOLDS IN ALL MTW FEDERAL PROGRAMS	4,535

STATE PUBLIC HOUSING AND LEASED HOUSING HOUSEHOLDS SERVED – BEDROOM, RACE, ETHNICITY, AND INCOME PROFILE

	STATE PUBLIC HOUSING				STATE LEASED HOUSING				TOTAL
	Family	Elderly	Total	PERCENT	Family	Elderly	Total	PERCENT	
BEDROOMS									
0 BR		6	6	3.0%	27	6	33	25.0%	39
1 BR	85	24	109	54.0%	46	13	59	44.7%	168
2 BR	66		66	32.7%	15	4	19	14.4%	85
3 BR	18		18	8.9%	10	3	13	9.8%	31
4 BR +	3		3	1.5%	6	2	8	6.1%	11
TOTAL HOUSEHOLDS	172	30	202	100.0%	104	28	132	100.0%	334
RACE									
American Indian				0.0%	2		2	1.5%	2
Asian	11	1	12	5.9%	44	9	53	40.2%	65
Black	86	9	95	47.0%		1	1	0.8%	96
White	75	20	95	47.0%	58	18	76	57.6%	171
Other									
TOTAL HOUSEHOLDS	172	30	202	100.0%	104	28	132	100.0%	334
ETHNICITY									
Hispanic	22	4	26	12.9%	13	3	16	12.1%	42
Non-Hispanic	150	26	176	87.1%	91	25	116	87.9%	292
TOTAL HOUSEHOLDS	172	30	202	100.0%	104	28	132	100.0%	334
INCOME									
< 30% of AMI	128	22	150	74.3%	95	26	121	91.7%	271
30 - 50% of AMI	28	6	34	16.8%	8	1	9	6.8%	43
50 - 80% of AMI	11	2	13	6.4%	1		1	0.8%	14
> 80% of AM	5		5	2.5%		1	1	0.8%	6
TOTAL HOUSEHOLDS	172	30	202	100.0%	104	28	132	100.0%	334
							TOTAL HOUSEHOLDS IN ALL STATE PROGRAMS		334

NON-MOVING TO WORK RELATED HOUSING AUTHORITY OPERATING INFORMATION

CUSTOMER SERVICE + COMMUNICATIONS

In FY 2014, CHA will implement changes in nearly all areas of resident and public interaction. CHA created a new staff position in June 2012 to streamline and improve the agency's customer service. The new Customer Service and Communications Manager is currently conducting a thorough review of staff interactions with applicants, residents, and other public stakeholders. Currently, the review is focusing on interactions and transactions in the Central Office, but will ultimately extend to all site management offices.

In FY 2014, CHA will develop a new communications protocol to ensure broad and consistent distribution of information across all CHA offices.

CHA expects to make changes and improvements to all of its publications – including revamping the agency's website – with the ultimate goal of improving internal and external communications. CHA will also continue with its efforts to implement more environmentally conscious practices in its operations. This includes scanning files and reducing the amount of file storage in its Central Office.

REPORTING

In FY 2013, CHA completed the implementation of a new administrative software platform, Elite. The Operations, Leased Housing, and Fiscal Departments have all converted to this new platform and representatives from each department are working to better understand the reporting capabilities of the new software. Working in conjunction with CHA's Report Writer and staff from the Policy + Technology Lab, these groups will identify and develop a core set of reports that meet the needs of frontline staff and managers. As part of this process, staff members are tasked with moving all transactions that are not currently performed in Elite into the new software system. Consolidation will then allow for the creation of comprehensive trend and dashboard reports.

DATA USE PRIVACY POLICY

Concerns with applicant and resident privacy issues were raised by residents and voucher holders when CHA compiled an advisory group to discuss access to formal financial services as part of its Banking Initiative. The group discussed the need of a simple and clear statement that allows residents to understand how CHA limits its involvement in residents' private matters. A small group of residents, voucher holders, and CHA staff drafted a document to this end entitled CHA Privacy Standards. CHA's Board of Commissioners reviewed the document and requested an agency-wide policy rather than just a set of standards so that all employees and third-parties contracted by CHA can be accountable for their handling of personal information. This new policy attempts to clearly state how the agency handles, uses and shares personal information collected on applicants, residents and voucher holders.

CHA staff is currently redrafting a Data Use Privacy Policy that is expected to be approved by the Board of Commissioners in late FY 2013. Once the policy is approved, CHA will draft a written protocol to assist staff in meeting the policy at all levels of their work. A training schedule for CHA staff will be developed in conjunction with CHA Human Resources. In addition, CHA will begin researching options to establish a regular third-party audit to ensure that the policy is consistently followed.

The initial draft developed by CHA residents, voucher holders, and CHA staff will be used for public disemination and education about CHA's new Data Use Privacy Policy. CHA expects that residents and voucher holders who helped draft this document will continue to inform the development of outreach materials for the larger CHA community.

POLICY + TECHNOLOGY LAB

CHA's newly-minted Lab provides an experiential learning venue for area graduate students interested in public policy, urban planning, and related disciplines. The Lab offers a limited number of semester- and year-long fellowships to highly-qualified applicants interested in working on specific research projects. Fellows work closely with CHA staff, residents, voucher holders, and members of the academic community. The Lab strives to identify, implement, or refine services and programs that could benefit CHA households or enhance the agency's business practices.

In the Lab's inaugural year, Lab staff and fellows successfully engaged a broad pool of residents, voucher holders, and agency staff in ongoing research projects. In the coming year, staff will focus on further expanding and improving these engagements. Part of this effort will entail overhauling the Lab's web page, incorporating more comprehensive information on completed and ongoing projects.

In FY 2014, CHA plans to host four graduate students from local universities. CHA will welcome students with new research aims, as well as those interested in continuing work in the following two areas:

Internet Accessibility

CHA is researching options to increase Internet accessibility for public housing residents. In late FY 2013, a student fellow administered surveys and focus groups to gauge current usage and barriers to access. In the coming year, the same fellow will use the results of those inquiries to frame recommendations for next steps. This line of research was prompted by other City stakeholders, and CHA anticipates working with members of City Council and other agencies when pursuing next steps.

Banking

CHA is working to expand inroads for residents and voucher holders to participate in the formal banking system. Presently, many residents rely on check cashing places, money orders, and other high-fee financial service products in order to meet their needs. Through surveys and focus groups, CHA is working to understand residents' concerns and interests. The ultimate goal is to identify and develop appropriate avenues to link households with services and information that will help residents to develop healthy long-term financial habits.

As part of this process CHA is working to revamp its rent collection process to include payment alternatives and provide residents with easier options to pay their rent.

GENERAL STAFF MANAGEMENT

CHA currently staffs 214 employees, including 165 full-time and 49 part-time employees. In FY 2014, the Human Resources Department will work to improve opportunities for professional development by offering a wide range of specialized courses and training programs.

In conjunction with the Housing Authority Insurance Group (HAIG), CHA will continue to offer regular safety and maintenance seminars for all property managers and maintenance staff in addition to the required training for those positions. All employees are also able to access courses in other areas including program management, leadership, and human resources, through the web-based HAIG training portal, Housing TeleVideo Network (HTVN). Most courses offered through HAIG are offered free of cost or at reduced rates as a benefit of CHA's membership.

CHA will continue offering its employees tuition reimbursement for work-related continuing education. Each CHA department maintains a staff training line item in their budget to ensure that staff are informed and

knowledgeable with regard to their duties.

In FY 2014, the Human Resources Department will also work with other departments to update the agency-wide annual training calendar. In addition to the regularly scheduled trainings on workplace discrimination, sexual harassment, ethics, reasonable accommodation, and occupational safety and health, CHA will offer new agency-wide training on costumer service and privacy.

Human Resources staff continues to provide support to CHA staff by offering an array of services through partnership with AllOneHealth, a comprehensive employee assistance program, and other wellness and health providers. In late FY 2013, CHA implemented a wellness program in conjunction with local gyms and physical therapy centers to offer employees reduced membership rates. These services are offered at no cost to the agency. CHA hopes that these services will lead to increased health awareness among staff members.

NEW CENTRAL OFFICE

CHA's will relocate its Central Office operations to a new building by June 2013. The City of Cambridge has funded the renovation of its former Police Station, and CHA is supporting the effort through the provision of design services and administrative assistance. The historic building is located less than two blocks from CHA's current Central Office, at 5 Western Avenue.

Construction is scheduled to conclude in April 2013, and CHA will move in shortly thereafter. The building will also house the Cambridge Multi-Service Center and the Community Learning Center. CHA will execute a fifty-year lease with the City, and will pay a below market rate rent for the space. All rental income collected by the City will be used to retire the debt on the bonds used to finance the rehabilitation of the building.

PUBLIC HOUSING

DISPOSITION + CONVERSION OF PUBLIC HOUSING UNITS

In FY 2013, CHA submitted a disposition application to HUD, requesting to transfer a significant portion of its federally-funded public housing units to a project-based assistance model. Before submitting the application, CHA engaged in a comprehensive public process to explain to residents and advocates the reasoning behind CHA's interest in disposing of its public housing units.

The key factors motivating CHA's proposal to transition units to a project-based assistance model are:

- More Adequate and Reliable Subsidies: Under the public housing operating fund, CHA receives an average of $541 per unit per month (PUM). Based on CHA's average non-project-based housing assistance payment, conversion to a project-based subsidy would allow CHA to receive approximately $990 PUM.
- Access to Private Financing: Program rules would give CHA the option to borrow private funds more easily under a project-based assistance model. CHA would have the option to mortgage a property, providing funding for much-needed renovations. CHA would use the added subsidy income to cover associated mortgage payments.

As of this writing, CHA is engaging in informal discussions with HUD's Special Application Center on the disposition application. CHA is considering taking part in HUD's Rental Assistance Demonstration Program (RAD). It is too early to tell what might happen with respect to CHA's participation in RAD but if HUD is favorable, a RAD application will be submitted for Frank J. Manning Apartments and it is possible that some project-based subsidies will be used. For more information about how CHA may approach a potential RAD application please see Chapter Six.

HEALTHY AIR INITIATIVE

CHA's Operations Department has been working to reduce the impact of cigarette smoke exposure across all public housing properties, and the agency intends to propose a policy that will limit or eliminate smoking in public housing. Staff will work with tenant council representatives to deploy a survey and schedule focus groups for public housing properties. At the same time, CHA is researching smoking-related policies that have been previously adopted by other agencies. A steering committee comprised of CHA staff and residents will work to engage stakeholders to discuss the results of the research, survey and focus groups and to incorporate feedback into the development of a Healthy Air Policy.

As part of the effort to implement a Healthy Air policy, CHA intends to promote smoking cessation programs at public housing properties in collaboration with the Cambridge Health Alliance, an organization that has long been a supporter of CHA's efforts.

RENT REPORTING - CREDIT BUILDING

CHA has been invited by the Credit Builders Alliance, a national organization that seeks to expand access to financial products and services to low- and moderate-income families, to participate in a national pilot program to allow affordable housing providers to report tenant rent payment to credit rating agencies. CBA is working with Rent Bureau, an Experian company, in partnership with the Citi Foundation to assist affordable housing providers pair rental payment reporting with financial education and other services.

Five affordable housing providers were selected to participate in this pilot, including providers in Ohio, New Hampshire, Oregon, and Texas. CHA is the only public housing agency in the group. At this point CHA is reviewing all potential concerns surrounding resident privacy and data sacurity before signing a Memorandum of Understanding with CBA and applying to become a data furnisher to Rent Bureau. If CHA decides to move forward, CHA's Board of Commissioners will eventually approve a data furnisher policy to ensure that procedures are in place to safeguard resident information when transmitting rent payment history to Experian.

The pilot program will allow low-income individuals to build a credit history through their rent payments. Rather than taking out a loan or signing up a credit card, people can build a credit history through their affordable housing providers. This be a credit building opportunity for individuals and families that may have minimal or non-existent credit histories -- which is key for individuals looking to take out loans to buy cars, homes, or other goods.

Here are some details on how the program will work:

- Interested public housing residents sign in to participate in the pilot. Voucher holders are not eligible. This is because CHA can only report where they serve as a landlord.
- CHA will transmit data on rent payments for the residents who opted into the pilot to Rent Bureau for a period of six months. CHA would only report on residents who choose to participate in the program and sign a release. If residents choose to cease to participation at any time, they can ask to be removed from the program.
- Rent payments would appear on credit reports as loan payments, not rent, and 'Cambridge Housing Authority' would never appear on credit reports. This would prohibit any employer or lender from inferring that an individual is a public housing resident.
- Rent payment would be reported to Rent Bureau as 'Paid,' 'Late,' or 'Insufficient Funds.' Only 'Paid' months would be reported on to Experian (one of the three major credit rating agencies); 'Late' and 'NSF' would not appear on an individual's credit report.

- However, ALL THREE -- 'Paid,' 'Late,' and 'Insufficient Funds' -- would appear in Rent Bureau's tenant-screening database, RentReveal, and made available to those property managers who use RentReveal. That is approximately 100 property managers across the country. We do not know who these managers are.

- As part of the pilot, CBA would fund financial literacy training for residents to ensure that individuals understand the process and importance of building good credit.

CHA will advertise this opportunity to households that have a solid and timely rent payment history with CHA, including households who paid their rents through direct withdrawl. In addition, CHA will reach out to residents who are already participating in other economic mobility programs, such as the Career Family Opportunity (CFO) Program. CHA's Tenant Liaison will also engage resident leaders in discussions to develop an outreach plan that ensures residents are well inform about the potential benefits and risks associated with participating in this pilot.

SAFETY + SECURITY

CHA Property Managers will continue to work along side the Cambridge Police Department (CPD) to ensure that proactive actions are taken with regard to safety. In FY 2014, CHA will join other management companies in quarterly meetings organized by CPD. These meetings will be neighborhood-specific.

AFFILIATES

CAMBRIDGE AFFORDABLE HOUSING CORPORATION, ESSEX STREET MANAGEMENT, INC., KENNEDY MANAGEMENT, INC.

Throughout FY 2014 CHA will continue a number of development activities through its affiliate organizations.

The Cambridge Affordable Housing Corporation (CAHC) is in the process of restructuring the financing on 195 Prospect, so that a long awaited package of capital improvements can be completed. The application for a long-term conventional mortgage of $1.9 million is now in progress and CAHC anticipates the award of additional funding from the Cambridge Housing Trust by the close of calendar year 2012.

Temple Place, the new development planned at the former Cambridge YWCA pool site, is expected to start construction in early FY 2014. Construction costs for forty-two units of affordable rental housing at 7 Temple Street came in significantly higher than anticipated. The project will be redesigned and rebid in early 2013, so that the low-income housing tax credits awarded for this effort can be utilized in a timely fashion.

A new One-Stop funding application was submitted for Porter Road in October 2012. CAHC continues to market vacant units to tenant-based voucher holders. Currently 17 of the 26 units at Porter Road house residents with tenant-based vouchers. If the funding application submitted to the State's Department of Housing and Community Development (DHCD) is successful, CAHC will undertake a large-scale renovation of the property in the next two years. Meanwhile a total of $750,000 has already been committed in historic tax credits for this effort.

HOUSING CHOICE VOUCHER PROGRAM

QUALITY CONTROL

In FY 2014, the Leased Housing Department will implement an ongoing internal quality control (QC) review. This new measure is expected to increase staff accountability and improve staff performance while reducing the amount of findings in the quarterly audits.

One Leasing Officer has been charged with heading quality control efforts. On a weekly basis, the QC Leasing Officer meets with each Leasing Officer to review two participant files completed during the previous week. Staff will have ten days to correct any findings. The QC Leasing Officer reports directly to the Deputy Executive Director to ensure that QC efforts are given ample priority and to ensure accountability.

PLANNING + DEVELOPMENT

Significant construction activities will continue in FY 2014. However, CHA's ability to move forward with many planned modernization activities has been notably curtailed by substantial reductions to the Capital Fund Program and the Federal Public Housing Operating Subsidy. The latter reduction significantly impacts the availability of MTW Block Grant funds for capital activities. CHA estimates a reduction of approximately $2 million in funds available for capital activity in FY 2014. Those resources would have been used to support new modernization activities.

Although capital funding is severely restricted, CHA is continuing to plan for Phase 2 of the Cambridge Public Housing Preservation Program (CPHPP). A key component to the success of Phase 2 will be CHA's Liberated Assets Initiative, which relies on CHA's ability to convert public housing assets to a project-based subsidy model. Implementation for the Liberated Assets Initiative has become an increasingly urgent matter given the dramatic reduction in federal funding for the public housing program.

CHA's specific modernization and redevelopment goals for FY 2014 are:

- Complete implementation of Phase 1 of CHA's Cambridge Public Housing Preservation Program (CPHPP) construction projects, including $26 million in construction at Lincoln Way. Phase 1 CPHPP also included $46 million in construction work at Jackson Gardens and Lyndon B. Johnson Apartments, which were substantially complete in November 2011 and December 2012 respectively.
- Complete the agency-wide planning process for properties in Phase 2 and future phases of the CPHPP. CHA is supplementing the existing planning process by updating its Capital Improvement Plan using HUD's new requirements for physical needs assessments and energy conservation related improvements. Given the poor federal public housing funding forecast for both operating and capital monies, a critical – and challenging – component of the Phase 2 plan will be the continued development of an overall financing plan and schedule.
- Phase 2 currently includes the revitalization of Frank J. Manning Apartments and Millers River Apartments, and the modernization of Washington Elms, Newtowne Court, and the low-rise units at Roosevelt Towers. In addition to completing the preliminary design work for each project, CHA will continue to work on a financing plan specific to Phase 2 that will include transforming the properties to a project-based rental assistance model. Such a transformation is essential to ensuring adequate and reliable funding, and providing access to private financing in order to meet the properties' renovation needs. A draft disposition application for these developments was submitted to HUD's Special Application Center on September 12, 2012.
- Proceed with the implementation of modernization and development projects in the capital program project pipeline as available funding permits. Identifying alternative funding sources, such as utility rebates and energy savings, will be necessary in order to fund all (or even significant portions of) these modernization projects. For example, replacing old elevator equipment with more energy efficient and energy producing equipment can be fully supported by the financing the work with energy cost savings. Between CHA's CPHPP activities and other standard modernization projects, CHA's spending plan anticipates nearly $31 million in expenditures in FY 2014.
- During FY 2014, CHA will advance its plans to redevelop Jefferson Park, its only state-funded family public housing development. The agency plans to engage the local community and City officials

in the processes necessary for securing zoning approval, while also continuing efforts to secure public and private funding for the activity. Part of the effort to secure the required funding will involve engaging tax credit syndicators and private lending institutions in an effort to maximize the borrowing power that will be created by approximately 100 units of project-based housing choice vouchers.

- Administer the planning and construction phases of the $21 million reconstruction of the historic Cambridge Police Station on behalf of the City of Cambridge. The building will house CHA's new administrative offices, as well as offices for the Cambridge Multi-Service Center and the Community Learning Center. The relocation of CHA's central office will provide CHA with an affordable long-term presence in the City of Cambridge for many years to come.

FY 2014 PROPOSED CAPITAL EXPENDITURES AND FIVE-YEAR PLAN

CHA estimates that approximately $31 million will be spent on modernization and redevelopment work in FY 2014 (not including funds for repayment of construction and bridge loans). Please refer to pages 32 and 33 of this Plan for a detailed overview of the distribution of funds across projects for the next five fiscal years.

The following major improvements and construction expenditures are planned for FY 2014:

ARRA-FUNDED ACTIVITIES

Lincoln Way and Jackson Gardens Revitalization

$38.6 million construction contract

$6.5 million expected expenditures in FY 2014

Using a $10 million award received through the FY 2009 Capital Fund Public Housing Transformation Recovery Competitive Program, CHA leveraged over $40 million in state, local, and private funding to drive the revitalization of two properties – Lincoln Way and Jackson Gardens.

At Lincoln Way, CHA is replacing sixty existing units with seventy new units. As of September 2012, Phase 1 was complete, work on Phase 2 had started, and completion is estimated for Summer 2013. The design features a contemporary appearance with large upper-floor windows and extremely durable exterior materials, including glass-fiber reinforced pre-cast concrete panels at the ground floor and insulated steel siding above. A new community center / management office was also constructed. The new development is being completed in accordance with "Green Communities" and Energy Star efficiency standards, and includes sustainable design features such as photovoltaic panels.

Construction at Jackson Gardens started in June 2010 and was completed in November 2011. This project required gut rehabilitation of all building systems and finishes. Exterior building additions were added to expand the square footage in undersized units, especially kitchen and dining spaces. Significant interior refurbishment took place and included the installation of new plumbing, heating and electrical systems. New windows are heavy-duty, energy efficient fiberglass framed with low-E insulated glazing. Energy star appliances, efficient lighting, degree limiting thermostats, low-flow faucets, showers, and toilets were installed. As with Lincoln Way, the Jackson Gardens rehabilitation complies with the "Green Communities" and Energy Star efficiency standards.

NON-ARRA FUNDED ACTIVITIES

Phase 2 Public Housing Preservation Program

Preliminary construction cost estimated to be $129.6 million

While completing the agency-wide planning process – including an update of the agency's Capital Improvement Plan – CHA will continue with preliminary architectural work for the Phase 2 Cambridge Public Housing

Preservation Program (CPHPP) and its pursuit of disposition approval from HUD. This will provide the foundation for pursuing mixed financing for the rehabilitation of Frank J. Manning Apartments and Millers River Apartments, as well as the modernization of Washington Elms, Newtowne Court, and low-rise units at Roosevelt Towers.

Disposition approval will be especially crucial for financing, as project-based subsidy will provide more adequate, reliable operating funding and better access to private financing in order to fund the renovation.

As architectural and funding plans develop for the Phase 2 Preservation Program, CHA is ever mindful of the disruption that construction can cause for residents and neighbors. In accordance with its standard practice, CHA will engage residents during the design and construction planning to ensure their concerns and needs are identified and addressed. Where construction requires relocation, CHA and residents will collaborate to develop a written relocation plan that will detail relocation options, along with any associated policies and procedures for implementation.

As plans are finalized, CHA will meet with neighbors to review the construction plans and develop mitigation strategies to lessen the impact on the neighborhood.

Elevator Upgrades at Daniel F. Burns Apartments, Harry S. Truman Apartments, and Roosevelt Towers
$1.5 million construction budget
$300,000 expected expenditures in FY 2014
CHA will proceed with elevator modernization activities at three sites. The scope will include two elevators at Harry S. Truman Apartments, one elevator at 30 Churchill Avenue at Daniel F. Burns Apartments, and two elevators at Roosevelt Towers Mid-Rise. This project will be funded primarily through energy savings. The work will include replacing older motors and associated drives with new systems that reduce energy use in two ways: using less electricity during operations, and generating less heat (which reduces the HVAC demand for the hoistway machine room). Regenerative drives will also be installed allowing the braking force of the elevators to create electricity that will help power other systems in the building. Lastly, the controllers, selectors, door operators, and cab interiors will be completed renovated.

Masonry Refurbishment at Various Locations
$5 to $8 million construction budget
$900,000 million in expected expenditures from FY 2014 through FY 2018
Extensive masonry and/or lintel deterioration persists at several CHA properties, including Washington Elms, Newtowne Court, Jefferson Park, and Roosevelt Towers. From FY 2014 through FY 2018, CHA plans to complete additional refurbishment totaling $900,000. The scope of work includes: repairing and repointing masonry, completing lintel replacement, and applying water-repellent sealant.

Roof and Building Envelope Improvements at Various Locations
$5 to $7 million construction budget
$1.075 million in expected expenditures from FY 2014 through FY 2018
Several CHA properties require roof and/or building envelope improvements, including St. Paul's Residence and Robert C. Weaver Apartments. From FY 2014 through FY 2018, CHA plans to complete approximately $1.075 million in roof and building envelope work. The scope of work may include: roof replacement, window replacement, exterior door replacement, and siding repairs and repointing.

CHA FUNDING SOURCES – FIVE-YEAR PLAN SUMMARY

	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	TOTAL
FEDERAL MODERNIZATION FUNDS						
Federal Capital Fund Program	$3,250,000	$3,250,000	$3,250,000	$3,250,000	$3,250,000	$16,250,000
CHA MTW Block Grant	$3,146,842	$1,294,241	$1,200,000	$1,200,000	$1,200,000	$8,041,083
LISC Pre-Development Loan	$1,000,000					$1,000,000
SUBTOTAL	$7,396,842	$4,544,241	$4,450,000	$4,450,000	$4,450,000	$25,291,083
OTHER PROCEEDS						
Lincoln Way + Jackson Gardens Admin Fee	$662,845					$662,845
LBJ Admin Fee	$370,663					$370,663
Temple Admin Fee		$250,000	$250,000			$500,000
Elevator Mod – Energy Financing	$425,000	$1,375,000				$1,800,000
SUBTOTAL	$1,458,508	$1,625,000	$250,000	$0	$0	$3,333,508
LINCOLN WAY + JACKSON GARDENS						
Construction Loan	$1,000,000					$1,000,000
MTW/CFP Loan	$2,811,759					$2,811,759
Sponsor Loan	$7,678,369					$7,678,369
Tax Credit Equity	$15,594,974					$15,594,974
Utility Rebates	$85,250					$85,250
Permanent Loan	$1,400,000					$1,400,000
SUBTOTAL	$28,570,352	$0	$0	$0	$0	$28,570,352
LYNDON B. JOHNSON APARTMENTS						
Construction Loan						
MTW Loan	$900,000					$900,000
Sponsor Loan						
Accrued Interest						
Tax Credit Equity	$4,214,969					$4,214,969
Utility Rebates						
SUBTOTAL	$5,114,969	$0	$0	$0	$0	$5,114,969
TEMPLE PLACE DEVELOPMENT						
Construction Loan	$2,747,707	$2,137,105				$4,884,812
DHCD Loans	$2,205,000	$245,000				$2,450,000
Cambridge AHT	$4,106,032	$1,463,738				$5,569,770
Tax Credit Equity	$1,801,007	$3,562,267	$199,500			$5,562,774
Federal Home Loan Bank Loan	$400,005	$0				$400,005
Permanent Loan	$0	$2,917,451				$2,917,451
Deferred Developer Fee	$0	$350,000				$350,000
SUBTOTAL	$11,259,750	$10,675,562	$199,500	$0	$0	$22,134,812
PORTER ROAD DEVELOPMENT						
Pre-Development Loan	$500,000					$500,000
Construction Loan		$5,770,000				$5,770,000
DHCD Loans		$2,070,000	$230,000			$2,300,000
Cambridge AHT		$425,000				$425,000
Tax Credit Equity		$468,000	$4,212,000			$4,680,000
Historic Tax Credit Equity		$613,360				$613,360
CHA MTW/Capital Funds		$294,241				$294,241
Utility Rebates, Green $, Historic Grant	$10,000	$65,000				$75,000
Permanent Loan			$1,338,000			$1,338,000
Deferred Developer Fee			$400,000			$400,000
SUBTOTAL	$510,000	$9,705,601	$6,180,000	$0	$0	$16,395,601
NEW OFFICE SPACE DEVELOPMENT						
MTW Block Grant Contribution	$200,000					$200,000
City of Cambridge Bond Contribution	$2,387,500					$2,387,500
SUBTOTAL	$2,587,500	$0	$0	$0	$0	$2,587,500
TOTAL	**$56,897,921**	**$26,550,404**	**$11,079,500**	**$4,450,000**	**$4,450,000**	**$103,427,825**

CHA FUNDING USES – FIVE-YEAR PLAN SUMMARY

	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	TOTAL
FEDERAL / MTW MODERNIZATION						
Lincoln Way + Jackson Gardens MTW/CFP Loan	$2,811,759					$2,811,759
L.B.Johnson CFP/MTW Loan	$900,000					$900,000
New Office Space Redevelopment	$200,000					$200,000
D.F.Burns Phase 2 Elevator Upgrade	$100,000	$200,000				$300,000
Roosevelt Towers Elevator Upgrade	$100,000	$500,000				$600,000
H.S.Truman Apartments Elevator Upgrade	$100,000	$500,000				$600,000
Porter Road MTW/CFP Loan	$52,500	$1,000,000				$1,052,500
Repayment of LISC Loan		$294,241				$294,241
Energy Efficiency Updgrades – Various		$150,000	$125,000	$125,000	$125,000	$525,000
Masonry Improvements – Various		$150,000	$350,000	$225,000	$175,000	$900,000
Site Improvements – Various		$50,000	$150,000	$50,000	$50,000	$300,000
Roof + Building Envelope Improvements – Various		$150,000	$325,000	$300,000	$300,000	$1,075,000
Handicapped Accessibility Upgrades – Various		$125,000	$250,000	$250,000	$125,000	$750,000
Phase 2 CPHPP – Various*		$250,000	$500,000	$500,000	$500,000	$1,750,000
Disposition-Related Modernization – Various**		$0	$325,000	$325,000	$500,000	$1,150,000
Jefferson Park Community Center		$0	$200,000	$200,000	$200,000	$600,000
SUBTOTAL	$4,264,259	$3,369,241	$2,225,000	$1,975,000	$1,975,000	$13,808,500
LINCOLN WAY + JACKSON GARDENS						
Revitalization – Construction	$6,640,000					$6,640,000
Revitalization – Soft Cost and Contingency	$3,830,352					$3,830,352
Repayment of Non-Collateralized Loan	$18,100,000					$18,100,000
SUBTOTAL	$28,570,352	$0	$0	$0	$0	$28,570,352
LYNDON B. JOHNSON APARTMENTS						
Revitalization – Construction	$750,000					$750,000
Revitalization – Soft Cost + Continency	$1,115,956					$1,115,956
Repayament of Non-Collaterized Loan						
Repayment of Developer Fee Bridge Loan	$3,249,013					$3,249,013
SUBTOTAL	$5,114,969	$0	$0	$0	$0	$5,114,969
TEMPLE PLACE DEVELOPMENT						
Acquisition	$2,760,000					$2,760,000
Construction	$5,906,250	$4,593,750				$10,500,000
Soft Cost + Contingency	$2,593,500	$1,197,000	$199,500			$3,990,000
Repayment of Construction Loan		$4,884,812				$4,884,812
SUBTOTAL	$11,259,750	$10,675,562	$199,500	$0	$0	$22,134,812
PORTER ROAD DEVELOPMENT						
Acquisition		$3,200,000				$3,200,000
Construction		$4,540,547				$4,540,547
Soft Cost and Contingency	$510,000	$1,465,054	$410,000			$2,385,054
Repayment of Pre-Development Loan		$500,000				$500,000
Repayment of Construction Loan			$5,770,000			$5,770,000
SUBTOTAL	$510,000	$9,705,601	$6,180,000	$0	$0	$16,395,601
NEW OFFICE SPACE DEVELOPMENT						
Construction	$2,250,000					$2,250,000
Soft Cost, Funishings + Contingency	$337,500					$337,500
SUBTOTAL	$2,587,500	$0	$0	$0	$0	$2,587,500
PROGRAM COST						
P+D Administration, Consultants, + Overhead	$1,785,001	$1,785,001	$1,785,001	$1,785,001	$1,785,001	$8,925,005
Other Modernization A/E Soft Cost	$475,148	$437,500	$180,000	$142,500	$116,250	$1,351,398
Other Mod Soft Cost RAD and/or Demo/Dispo**	$1,755,942	$252,499	$184,999	$222,499	$248,749	$2,664,688
Capital Physical Needs Assessment	$250,000					$250,000
Contributions to the Central Office Cost Center	$325,000	$325,000	$325,000	$325,000	$325,000	$1,625,000
SUBTOTAL	$4,591,091	$2,800,000	$2,475,000	$2,475,000	$2,475,000	$14,816,091
TOTAL	**$56,897,921**	**$26,550,404**	**$11,079,500**	**$4,450,000**	**$4,450,000**	**$103,427,825**

Energy Efficiency Improvements at Various Locations

$5 million construction budget

$525,000 in expected expenditures from FY 2014 through FY 2018

Energy efficiency improvements such as window replacements, heating system upgrades or conversions, water conservation, elevator modernization, photovoltaic installations, and integration of green/sustainable technologies can address capital needs and save substantial dollars on the operating site.

CHA will continue using MTW authority to supplement utility program rebates and weatherization program dollars. The MTW program supports CHA's ability to be an effective and nimble "go-to" partner for local weatherization programs as opportunities rapidly evolve over the course of a fiscal year. In previous years, CHA has supplemented funding for solar installation or co-payments toward heating upgrades primarily paid by third party conservation programs or utility incentives.

Site Improvements at Various Locations

$2 million construction budget

$300,000 million in expected expenditures from FY 2014 through FY 2018

Site improvements – particularly walkway and parking lot repaving, fencing, and improved plantings – are required at various CHA properties. The ability to implement site improvements ensures that the "curb appeal" of CHA's properties remains strong.

Handicapped Accessible Improvements – Various Locations

$750,000 construction budget

$750,000 in expected expenditures from FY 2014 through FY 2018

Based on a Voluntary Compliance Agreement (VCA) with HUD's Office of Fair Housing and Equal Opportunity, CHA was required to make 42 additional wheelchair accessible units. By September 2013, 25 units will be complete. Due to funding constraints, construction of the remaining 17 units has been delayed until the end of calendar year 2014. For additional details see the VCA Overview chart on page 17 of this Plan.

New Central Office, Reconstruction of 5 Western Avenue

$18 million total construction ($21 million total development), $1.5 million CHA contribution

$2.59 million expected expenditures in FY 2014

CHA has been appointed by the City of Cambridge to oversee the redevelopment of the historic Police Station in Central Square. The new building will house CHA's Central Office, along with the Cambridge Multi-Service Center and the Community Learning Center. Preliminary construction, including hazardous material abatement and demolition, started in October 2011 and full construction began in January 2012. Renovations and relocation of CHA operations will be complete by June 2013. CHA will contribute approximately $1.5 million in capital funds (all to soft costs) to support the $21 million redevelopment effort. The remaining balance will be supported by City-issued general revenue bonds.

Other minor improvements are planned for properties across CHA portfolio. Property managers are focusing on more environmentally friendly upgrades. For example, Putnam Gardens will replace all the trash compactors in the basements with compactor units located outside of the building. This minor change will promote recycling, reduce infestation problems and improve worker safety. Managers are also planning on upgrading the look and feel of community spaces in most elderly/disabled properties.

ENERGY

CHA continues to track and monitor energy performance across the portfolio to verify that energy conservation goals are met and to identify future opportunities for savings. Throughout FY 2014, CHA will work to increase awareness around sustainability issues throughout the agency. Toward this end, CHA staff members have received training through HUD's Green Academy and the agency will continue to take advantage of other industry-related training opportunities.

CHA recently submitted an application to HUD's Green Organizational Accreditation Pilot Program with the goal of increasing educational efforts and awareness throughout the organization. The accreditation seeks to help affordable housing agencies achieve portfolio-wide improvements to institutionalize sustainability and achieve higher levels of performance of the management of their housing portfolios.

RESIDENT SERVICES

CHA offers a range of supportive services to residents and voucher holders. In recent years, CHA further increased the number opportunities available to residents through the creation of formal partnerships with several local service providers. These collaborations allow CHA residents access to programs and services offered by other leaders in the field. The programs available to CHA households range from mentoring for middle-school students to comprehensive economic-mobility assistance for single parents.

In FY 2014, CHA will increase its internal cross-departmental collaboration on programs and services related to economic mobility to ensure successful implementation. Representatives from various departments currently meet on a monthly basis to discuss issues ranging from new partnerships to program design and policy implementation, and CHA hopes to gradually engage all levels of staff in these discussions. Cross-agency buy-in and awareness will increase the utilization and success of all programs. The programs that CHA will offer in FY 2014 include:

Mentoring Program for Middle-School Children

Offered in partnership with DREAM (Directing through Recreation, Education, Adventure, and Mentoring), a non-profit mentoring organization. During their freshman year, college students are paired with children living at Putnam Gardens for a period of four years. Prior to the mentors' graduation, they recruit rising freshmen to take on their role, ensuring continuity. There are currently eight students engaged in mentoring partnerships with undergraduates from Harvard College. CHA hopes to increase enrollment to fifteen students during FY 2014.

MTW funding for FY 2014: $2,049

The Work Force – Youth Development Program

Comprehensive five-year program for students in the eighth through twelfth grades. The Work Force offers an array of academic and career readiness services at four sites located throughout Cambridge, including one within the Cambridge Rindge and Latin High School. Services available to students include: life-skills classes (including financial literacy), subject area tutoring, on-the-job mentorship experiences with local employers, college tours, a Summer Literacy Camp and Summer College Immersion Program. In addition, case management assistance is available on an individual basis. Over 175 students are currently enrolled in this program, including 41 students at the new site located within the local high school.

Getaways – Adult English-for-Speakers-of-Other-Languages (ESOL) Program

Offered in partnership with the City of Cambridge's Community Learning Center. Free daytime and evening English classes at a variety of competency levels. All students acquire basic computer literacy as part of the program.

Computer Centers

Four computer centers are available to CHA residents and voucher holders, offering both structured computer classes as well as open hours. These centers are located at three of CHA's largest family public housing developments: Jefferson Park, Roosevelt Towers, and Washington Elms and Newtowne Court.

MTW funding for FY 2014: $5,465

Baby U

This program is a collaboration among fourteen City agencies and programs. Cambridge families who have at least one child three or younger, or who are expecting their first child, participate in a free sixteen-week "core" program of parenting classes and play groups. Parents receive hands-on instruction related to a variety of child-rearing topics and are introduced to relevant community resources. Parents are able to talk through the new concepts with other parents and knowledgeable staff, and review their progress during home visits. Upon graduation from the core Baby U program, parents are encouraged to participate in the Baby U Alumni Association. The alumni group solidifies gains made in the core program by providing on-going home visits, parent support groups, and a variety of child-centered activities for participating families. Outreach to CHA households has been a high priority and, as a result, over 80% of participating families are CHA residents or voucher holders.

Service Coordinators

Offered in partnership with CASCAP, Inc., a local service provider for vulnerable Cambridge residents. Service coordinators provide case management, medical and social service referrals, and needs assessments for elderly and disabled residents in several CHA properties (Millers River, H.S. Truman, Putnam School, Roosevelt Towers-Midrise, D.F. Burns, Washington Elms, Newtowne Court, L.J. Russell, F.J. Manning, Linnaean Street, L.B. Johnson, and J.F. Kennedy).

Program for All-Inclusive Case for the Elderly (PACE)

Offered in partnership with the Cambridge Health Alliance Elder Services Plan. On-site medical and personal care, recreational activities, housekeeping, and meal preparation or delivery for elderly residents at Millers River Apartments, Lyndon B. Johnson Apartments, and Putnam School Apartments.

Career Family Opportunity – Cambridge (CFOC)

Offered in partnership with Crittenton Women's Union, a local non-profit focusing on economic mobility. Five-year limited enrollment program focusing on individual participant's goals and career objectives. Participants set goals in five major categories (family stability, well-being, education and training, financial management, and employment and career management) and receive support and guidance to access the needed resources to meet those goals. Monetary incentives are available to participants. Participant savings are initially matched 1:1, and the match rate increases over the course of the program. The program is limited to current CHA residents. There are currently seventeen participants enrolled in CFOC.

Family Opportunity Subsidy (FOS)

Offered in partnership with Heading Home, Inc., a local transitional housing non-profit. Time-limited voucher-based program offered to households in area homeless shelters. Successful completion of a two-year Pre-FOS program (which includes the completion of economic mobility goals and is supported by sponsor-based vouchers) participants are eligible for referral to the seven-year FOS program. In FOS, housing assistance payments are made directly to the participants. A fixed subsidy budget is established and participants receive higher payments in early years and decreasing payments throughout the course of the program, helping participants to progressively shoulder more and more of their economic burden. There are currently 28

participants enrolled in this program.

Family Stability and Savings Program (FSS+)

Voluntary five-year program available to CHA voucher holders. FSS+ provides financial education and coaching in five areas: income and employment; credit and debt; savings; utilization of quality financial products; and asset development. Participants also contribute to an escrow savings account.

For more information on the Career Family Opportunity, Family Opportunity Subsidy, and Family Self Sufficiency Plus programs, see pages 53 through 58 of this Plan.

In addition to supporting and managing the smooth operation of the programs listed above, the Resident Services Department continues to work on programmatic improvements. In FY 2014, the Department staff will focus on the following:

BABY U LONG-TERM PLANNING

As Baby U enters its third year, this fourteen-agency collaboration faces numerous questions about long-term governance and sustainability, scale, and dissemination of lessons learned. As a member of the Baby U Fundraising Committee, CHA has opened discussions with the Catalyst Fund for Non-Profits. The Fund expressed considerable interest in Baby U as a unique model of inter-agency cooperation and will likely provide funding and consulting support. The Catalyst Fund provides funding and technical support to organizations in varying states of consolidation, and may help the collaborative to plan for its long-term future. If approved, the planning process would take place during FY 2014.

COLLEGE SUCCESS INITIATIVE

The College Success Initiative comprises a variety of services for students of the Work Force youth development program. Some of the services available to students are: a stepped-up program of college visits, a Summer College Immersion Program for rising high school seniors, and the development of close working relationships with local colleges that have a record of success with first-generation-to-college students.

Throughout FY 2013 the Resident Services Department convened a College Success Working Group comprised of representatives from all local agencies providing educational support to local high school students. In FY 2014, this group will work toward organizing workshops for students and parents on issues related to applying to college and financial aid. The Work Force staff will also continue organizing alumni-led panels, offering a forum for graduates to share their experiences with current Work Force students. Staff members have found that these sessions are helpful for students and parents alike.

NEW FUNDING SOURCES FOR RESIDENT SERVICES

The Resident Services Department will continue working on securing additional funding sources to support their work. Two pending grants – if awarded – would significantly support CHA's efforts to increase parental engagement in youth development and educational programs.

- The Quality Enhancements in After-School and Out-of-School Time (ASOST-Q) will offer a maximum of $25,000 through the Massachusetts Department of Elementary and Secondary Education (DESE). This grant is expected to support the completion of the Work Force's curriculum review, which will consolidate the life skills and financial literacy classes, incorporate parental engagement, and deepen academic support components to the core program design.
- The 21st Century Community Learning Centers (CCLC), also administered by the Massachusetts

DESE, would provide approximately $300,000 a year for up to three year. These funds would support efforts to increase parental engagement in a pilot program within the newly created Upper School (sixth through eighth grade) and the high school. The CCLC funds would support full-time staff to coordinate efforts between the Cambridge Public Schools and CHA.

SECTION 3 PLAN

Section 3 of the Housing and Urban Development Act of 1968 states that all employment and economic opportunities created by Federal financial assistance for housing and community development programs should be directed, wherever possible, toward low-income individuals, particularly those households receiving Federal housing assistance.

In FY 2012, CHA began re-thinking its own Section 3 policy to create a more robust compliance system. This effort led to the creation of a scholarship fund for students of CHA's Work Force youth development program. Scholarships are funded by penalty fees collected from developers who did not meet specific Equal Employment Opportunity Commission (EEOC) benchmarks. Scholarship funds help students to purchase books and supplies while enrolled at a two- or four-year colleges. As of this writing, $150,000 of fees have been collected.

Work on the Section 3 policy was put on hold during FY 2013 while two other major policy documents – the Admissions and Continued Occupancy Plan (ACOP) and the Administrative Plan – were being revised. Work on the Section 3 policy in FY 2014. Initial internal working sessions are scheduled for summer 2013.

FINANCIAL LITERACY + SERVICES

Many of CHA's Resident Services and Economic Mobility programs offer varying levels of financial literacy training or coaching services to participants. These programs vary in their approaches, the intensity of the services offered, and the content offered. Many programs target residents in different age groups, or with different goals.

In order to better understand the range of ways that CHA households are being engaged – and to create a more holistic and consistent framework – the agency has begun mapping the financial components of different programs. During FY 2014, CHA will continue with this effort and will begin to consider ways to enhance and align existing services, as well as ways to add opportunities for and access to financial training and coaching for interested residents.

Currently, the following programs offer financial training and/or coaching to program participants at different ages and life stages:

CHILDHOOD (PARENTS OF INFANTS + YOUNG CHILDREN)

Baby U offers limited financial education, focused on parenting issues. Focus is on basic family budgeting and bill management.

ADOLESCENCE

The Work Force incorporate financial training and coaching into its plan to offer savings accounts and cash incentives to adolescent participants. Training and coaching is offered throughout the program, at varying levels.

ADULTHOOD

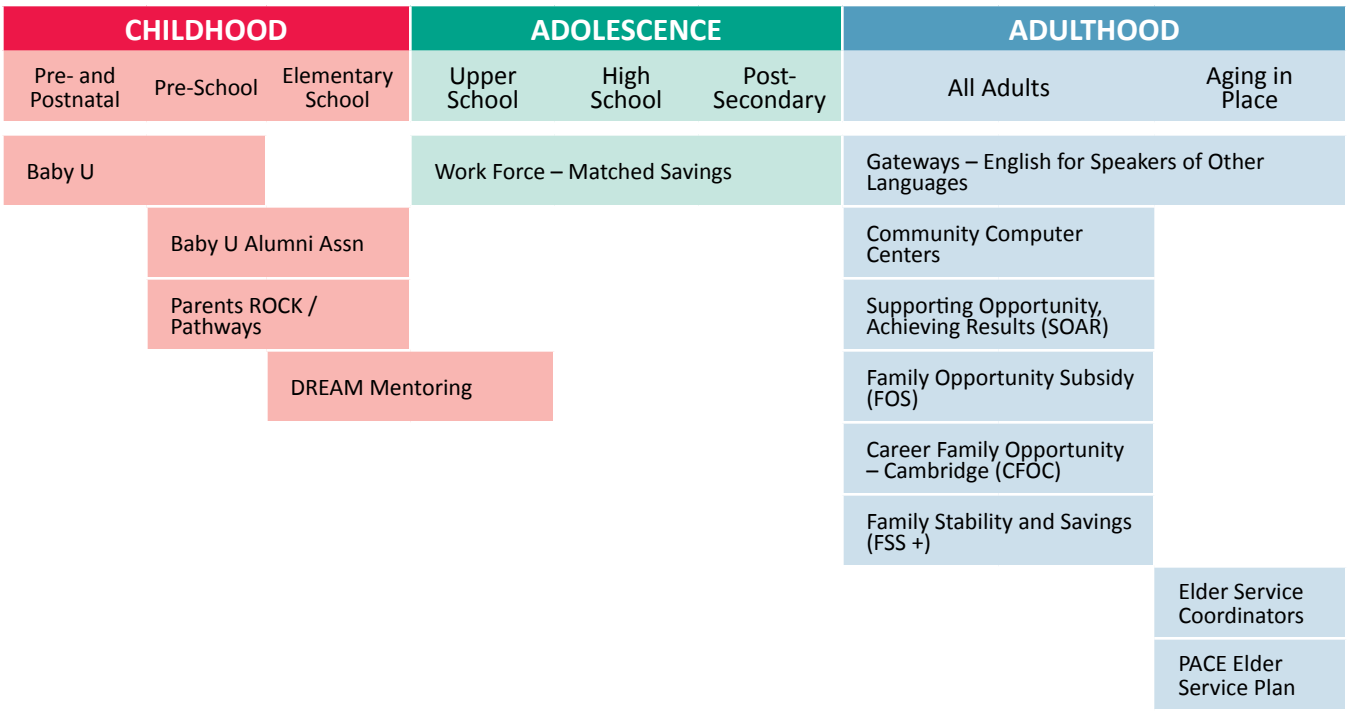
Supporting Opportunity, Achieving Results (SOAR) incorporates financial coaching and training wherever needed. Mobility Mentors refer participants to appropriate resources and services that will allow them to achieve their own goals.

Family Opportunity Subsidy (FOS) incorporates a financial management assessment that is conducted periodically throughout the nine-year program. Participants are required to undergo six hours of financial training.

Career Family Opportunity – Cambridge (CFOC) also incorporates a financial management assessment that is conducted periodically throughout the program. Participants are required to participate in eight hours of financial training workshops. Where necessary, participants are referred to a Mobility Specialist who focuses on personal finances.

Family Stability and Savings + (FSS+) incorporates financial training and coaching. Participants are required to participate in six hours of prerequisite financial workshops and seven hours of financial coaching sessions throughout the first two years of the program.

CHA has also mapped all these programs:



LONG-TERM MOVING TO WORK PLAN

This section is intentionally blank. For details on CHA short- and long-term plans please see Chapter 1 of this Annual Plan.

PROPOSED MOVING TO WORK ACTIVITIES

TRANSITION TO MARKET RENT

CHA wants to provide financial support to households interested in moving out of public housing into the private market. Households with incomes at or over 100% of the Area Median Income (AMI) –as established by HUD, may be ready to successfully transition to the private rental market. CHA wants to assist these households find a unit in Cambridge by paying for their first and last month's rent, and security deposit.

Although all 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.

PROGRAM DETAILS

- All households with incomes at or higher 100% of AMI will be offered a cash payout if they choose to move into a private market unit in Cambridge.
- The cash payout include first and last month rent, plus security deposit for the unit. The payout will be calculated based on CHA's Cambridge Payment Standards by bedroom size.
- Eligible households that remain at or over 100% of AMI and decide to stay in public housing can retrieve their cash incentive at any time within four years at or over 100% of AMI. Each year the initial cash offer is reduced by 25% and their rents will continue to be adjusted by the Consumer Price Index (CPI) for the Boston area starting FY 2014.
- Households that choose to stay beyond their fourth year paying ceiling rent at 100% of AMI will be charged a rent equal to CHA's Cambridge Payment Standard.
- All cash payments will be made directly to a Cambridge landlord or as part of a unit purchase transaction.

STATUTORY OBJECTIVE

This program will further CHA's goal of providing incentives for households to become economically self-sufficient.

ANTICIPATED IMPACT

CHA expects that households with incomes at or higher than 100% of AMI will move into the private market allowing more individuals to be housed off the waiting lists.

METRICS, BASELINE + BENCHMARKS

CHA will establish benchmarks after the first year of the policy implementation.

METRIC	FY 2013 BASELINE	BENCHMARK
Number of households with incomes at or higher than 100% of AMI	32	TBD
Subset of initial cohort of households that had a reduction in household members		
Subset of initial cohort of households that had a reduction in household income		
Number of households that have leased a unit in Cambridge		TBD
Average Cash Payout per household moving into a unit in Cambridge		TBD
Median Cash Payout per household moving into a unit in Cambridge		TBD

OVERVIEW OF THE BASELINE HOUSEHOLDS

HOUSEHOLD INCOME	# HOUSEHOLD MEMBERS	HOUSEHOLD SIZE	# WAGE EARNERS	HEAD OF HOUSEHOLD AGE
$57,500 -$69,999	3			
High		2	1	78
Mid		1	1	68
Low		1	1	41
$70,000 -$79,999	7			
High		3	3	68
Mid		3	2	57
Low		1	1	39
$80,000 -$89,999	4			
High		4	3	58
Mid		3	2	47
Low		3	2	41
$90,000 -$99,999	5			
High		6	3	69
Mid		4	2	47
Low		3	2	38
$100,000<	13			
High		6	5	66
Mid		4	3	59
Low		2	2	42

DATA COLLECTION PROCESS

Data will be collected through the Operations Department.

MTW AUTHORIZATIONS

This initiative is made possible through authorization granted in Attachment C.C.2 and 5 of the MTW Amended and Restated Agreement of 2009.

MIXED FAMILY RENT – HOUSING CHOICE VOUCHER PROGRAM

In FY 2014 CHA will extend its Mixed Family Rent policy, already in place in the Public Housing Program, to the Housing Choice Voucher (HCV) Program.

According to HUD standards, some legal immigration statuses do not make an individual eligible to receive housing subsidy. However, ineligible individuals may live in subsidized housing that is secured by an eligible individual. Currently, such households in the HCV Program pay a prorated rent based on the percentage of eligible individuals in the household. Rent is determined in the following manner:

1. Calculate gross rent and housing assistance payment (HAP) are calculated according to HUD rules.
2. Divide the number of eligible household members by the number of total household members to obtain the proration factor.

3. Multiply the HAP by the proration factor to obtain the prorated HAP.
4. Subtract the prorated HAP from the gross rent to determine the prorated household contribution.

This process has resulted in confusion for households and leasing staff. CHA will instead apply a 10% surcharge to the initial family total tenant payment (as defined in the Administrative Plan for the Housing Choice Voucher Program) for households with mixed-immigration status. There are currently five such households in the HCV program. The following table provides an overview of how their rent contribution will be impacted by the proposed policy change.

CURRENT HOUSEHOLD RENT CONTRIBUTION	RENT CONTRIBUTION w/ 10% SURCHARGE	DIFFERENCE IN RENT
$646	$51	-$595
$738	$242	-$496
$1,032	$1,086	$54
$1,185	$1,093	-$92
$1,497	$1,504	-$7

This policy will be effective retroactive to the effective date of the Housing Choice Voucher Program Administrative Plan.

STATUTORY OBJECTIVE

Reduce cost and achieve greater cost effectiveness in Federal expenditures.

ANTICIPATED IMPACT

Increase procedural understanding for voucher holders.

METRICS, BASELINE + BENCHMARKS

CHA does not expect any administrative savings or any other quantifiable administrative benefits for its staff as this change in policy will not reduce the amount of time a staff person spends calculating the voucher holder's rent. This goal of this policy is greater alignment between the Public Housing and HCV Programs.

METRIC	FY 2013 BASELINE	BENCHMARK
Mixed family recertifications in fiscal year	5	n/a

DATA COLLECTION PROCESS

Because CHA does not anticipate any administrative savings or other benefits to result from this change, data collection will be limited to tracking the number of households in this category.

MTW AUTHORIZATIONS

This initiative is made possible through authorization granted in Attachment C.D.2. of the MTW Amended and Restated Agreement of 2009.

SPONSOR-BASED UNITS IN PUBLIC HOUSING

CHA currently partners with Transition House, Cambridge's domestic violence resource agency and a sponsor-based partner, to serve individuals fleeing domestic abuse through the sponsor-based program. Vouchers are provided directly to Transition House. Property owners rent units to Transition House and receive assurance that any tenancy issues will be resolved quickly and professionally through Transition House. The nature of the sponsor-based program allows the service provider to administer the subsidy, screen for eligibility, and determine the period a household or individual may continue to receive a subsidy. CHA is not involved in mediating owner-tenant conflicts, as Transition House is better equipped and incented to help their clients maintain good tenancies.

In FY 2014 CHA will continue to work with Transition House to streamline the availability of housing resources for victims of domestic violence. Transition House will maintain the eight sponsor-based subsidies that they currently receive but will also have access to two floating sponsor-based public housing units and four mobile vouchers. These additional six subsidies will be provided directly to Transition House. After one year, provided that the clients have maintained a good tenancy, CHA will award the subsidy directly to the client, thus creating a pathway to permanent housing for domestic violence victims.

Transition House will assign a liaison to work with CHA, who will be primarily responsible for providing direct services to the families participating in this program, as well as providing expertise in the area of domestic violence to other CHA residents, participants, applicants, staff, and voucher landlords.

PROGRAM DETAILS

- CHA will make available two units in public housing to Transition House.
- Transition House families must:
    1. Have been on the CHA waiting list for at least a year, and
    2. have been a participant in Transition House's program for at least 90 days.
- The units will be occupied by a public housing eligible families, as 24 CFR 990.140 requires. However, Transition House, in lieu of the families, will be under lease.
- Transition House, with assistance from CHA Tenant Selection staff, will determine the eligibility of, and select families to occupy the units in accordance with the CHA Admissions and Continued Occupancy Plan, 24 CFR 966, an Entity Lease between Transition House and CHA, and a Participant Agreement between Transition House and the families to be served.
- The Entity Lease will be modeled after the CHA Public Housing Lease.
- The Participant Agreement will identify the families authorized to use the units, the terms for participating in this program including services which are mandatory and those which are optional, the program fee that is required on a monthly basis with a statement indicating that the Transition House will accept the program fee for participation in the program only, and a list of occupancy rules that must incorporate all of the tenant obligations found in the standard CHA Public Housing Lease.
- The program fee will be determined based on 30% of the family income. This will be collected by Transition House and provided to CHA as the tenant portion of the rent.
- At the end of a calendar year, provided that the families have complied in full with the Participant Agreement, the units will be leased to the families directly.
- The four additional subsidies (mobile vouchers) will operate just like the other Transition

House sponsor-based vouchers for the first year, and will then be converted to traditional mobile vouchers given to the families directly, provided that the families have complied with in full with the Participant Agreement.

- Transition House will assign a liaison whose primarily role responsible for providing support services, information, and referrals to the participants of this program, as well as the following tasks:

    1. Conducting initial resident, participant, applicant and emergency intake assessments arising from incidents of domestic violence.

    2. Monitoring support services, information and referrals.

    3. Recommending interventions and/or referrals as appropriate, based on residents/participants/applicants needs; and developing case plans to address those needs.

    4. Ensuring the CHA staff is appropriately trained in the requirements of VAWA as well as working to cultivate sensitivity for staff in the are of domestic violence.

STATUTORY OBJECTIVE

This program will increase housing choice for low-income individuals and families victims of domestic violence.

ANTICIPATED IMPACT

CHA expects to house or subsidize a total of six families off the waiting list.

METRICS, BASELINE + BENCHMARKS

METRIC	FY 2013 BASELINE	BENCHMARK
Number of families participating in the program	0	6 per year
Number of families to successfully complete the program and be issued a voucher or execute a lease	0	TBD
Total number of families eligible to participate in the program (Currently on CHA's waitlist and working with Transition House)	0	TBD

DATA COLLECTION PROCESS

Data will be collected through the Operations and Leased Housing Departments.

MTW AUTHORIZATIONS

This initiative is made possible through authorization in Attachment C.B.4.

ONGOING MOVING TO WORK ACTIVITIES

CATALOG OF ACTIVITIES

CHA has developed a numbering convention for MTW activities. The new convention comes at the suggestion of HUD and enhances readers' ability to track activities throughout the years.

The first number is the approval year. The second number refers to the activity number for that year. The letters indicate which major policy area the activity relates to – PH indicates Public Housing, HC indicates the Housing Choice Voucher (HCV) Program, PD indicates Planning and Development, and EM indicates Economic Mobility. For example, an activity with the number 2013.03.EM would be the third activity approved in 2013 and would be related to economic mobility.

Below is a list of the activities with the page numbers for more in-depth information.

PUBLIC HOUSING ACTIVITIES 47

2006.01.PH	Rent Simplification	47
2006.02.PH	Minimum Rent	48
2009.01.PH	Ceiling Rent	48
2009.02.PH	Mixed Family Rent Formula	49
2010.01.PH	Lower Elderly Eligibility Age	49
2008.01.PH	Asset income Calculation – Over $50,000	49

HOUSING CHOICE VOUCHER ACTIVITIES 49

2000.02.HC	Vacancy and Damage Payments	49
2000.03.HC	Over 40% of Income Toward Rent	50
2001.01.HC	Massachusetts Rental Voucher Program (MRVP) Preservation	50
2001.02.HC	Local Project-Based Assistance Program	50
2002.01.HC	Locally-Determined Payment Standards and Annual Adjustment Factor (AAF)	50
2006.02.HC	New Administrative Plan	51
2008.03.HC	Sponsor-Based Program	52
2008.05.HC	Inspection Protocol	52
2011.01.HC	Expiring Use Preservation Program	52

ECONOMIC MOBILITY ACTIVITIES 53

	Supporting Opportunity, Acheiving Results (SOAR)	***53***
2010.01.EM	Family Opportunity Subsidy (FOS)	54
2011.01.EM	Career, Family Opportunity - Cambridge (CFOC)	56
2013.01.EM	Family Stability and Savings Plus (FSS+)	57
2013.02.EM	Work Force College Savings Account (CSA) Program	58

PLANNING AND DEVELOPMENT ACTIVITIES 60

2000.01.PD	Mixed Finance	60
2000.02.PD	Expand Supply of Permanently Affordable Housing	60
2010.01.PD	Housing Preservation Fund	61
2011.01.PD	Liberating Assets	61

PUBLIC HOUSING PROGRAM ACTIVITIES

2006.01.PH

RENT SIMPLIFICATION

The Rent Simplification Program (RSP) introduced a tiered rent structure with a biennial recertification process for the Public Housing Program. Rather than charging residents the equivalent of 30% of their income for rent, residents fall into $2,500 income bands. The income band and unit size together determine their rent rate. The rent rate is based on 30% of the low end of the income band, so no resident will ever pay more than 30% of their income towards rent – in fact, many will pay a lower percentage.

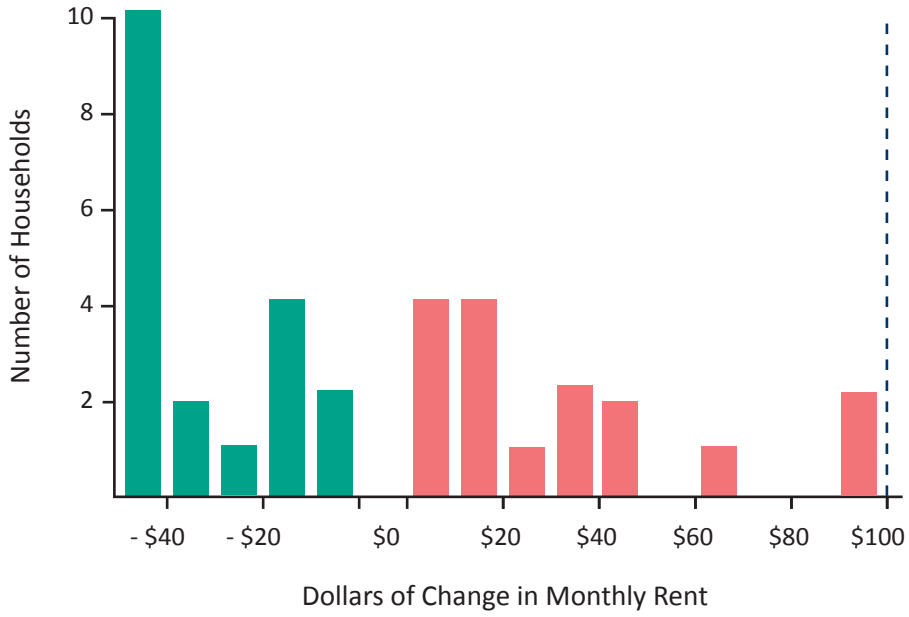
RSP also streamlined the process of calculating deductions, allowing for two standard deduction rates ($2,500 and $5,000) for both childcare and medical care.

In FY 2014, the Operations Department will extend RSP to the 44 public housing units at John F. Kennedy Apartments, an affiliate property. John F. Kennedy Apartments is the only property with federal public housing subsidy that does currently not use RSP procedures; the development is also not reporting though CHA's administrative software, Elite.

Implementing RSP at this property will allow CHA to include the property in its agency data submission through the Public and Indian Housing Information Center (PIC).

All rent increases will be capped at $100. Only two residents would experience an increase of more than $100; both will see an alternate increase of $100. In addition, all residents are able to apply for a hardship rent.

The chart below provides an overview of the impact of RSP on the current 44 households at J.F. Kennedy Apartments. Twenty-two households will see a decrease in rent of between -$1 and -$51; these households are shown in **green**. Twenty-two households will see an increase in rent of between $1 and $100 (including two households with the maximum increase of $100); these households are shown in **red**.



This initiative was approved and implemented in FY 2006.

2006.02.PH
MINIMUM RENT

For all households reporting incomes in the very lowest tiers of the RSP rent schedules ($0 - 2,499 in elderly developments and $0 - 4,999 in family developments), CHA will continue to charge a minimum rent of $50 for the first twelve months of tenancy. After twelve months, households will be charged a higher rent based on the second tier of the appropriate RSP rent schedule.

There are currently 72 households paying minimum rent, including 28 households at elderly properties and 44 at family properties.

This initiative was approved and implemented in FY 2006. The twelve-month limit became effective in FY 2009.

2009.01.PH
CEILING RENT

Since FY 2009 CHA has used HUD's Operating Cost Adjustment Factor (OCAF) to increase the ceiling rents at all federal public housing properties. Using the OCAF allowed CHA to streamline ceiling rent adjustment calculation, making them less cumbersome and more reflective of the gradual increase in operating costs over time. In FY 2012 CHA applied an increase of 1.6% and has not applied another increase since then.

Overall the OCAF has proven to be way below the actual inflation rate of operating the properties. In 2012 rental costs in the greater Boston area increased by 2.5% since last year according to the Consumer Price Index (CPI).

In FY 2014 CHA will discontinue the use of the OCAF to adjust ceiling rents and will apply an annual increase based on the rental housing inflation rate as published in the CPI for the Boston area through the Bureau of Labor Statistics of the U.S. Department of Labor. In FY 2014 the increase will be 2.5%. This percentage increase will be applied to the current ceiling rents. All new rents will be rounded up to the nearest $5.

	CURRENT CEILING RENTS					PROPOSED CEILING RENTS				
RENT SCHEDULES	1BR	2BR	3BR	4BR	5BR	1BR	2BR	3BR	4BR	5BR
Family	$905	$1,077	$1,253	$1,323	$1,463	$930	$1,105	$1,285	$1,360	$1,500
Russell	$905					$930				
Washington Elms	$895	$1,066	$1,241	$1,308	$1,448	$920	$1,095	$1,275	$1,345	$1,485
Woodrow Wilson	$894	$1,065	$1,240			$920	$1,095	$1,275		
Elderly	$1,054	$1,124	$1,194			$1,085	$1,155	$1,225		

There are currently 100 households paying ceiling rents across CHA federal public housing portfolio. Households will see an average increase of $31 in their monthly rental statement. The table below provides an overview of the range of rent increases.

CHANGE IN RENT	NUMBER OF HOUSEHOLDS
$ 25 - 29	42
$ 30 - 34	41
$ 35 - 39	17
TOTAL	100

This initiative was approved and implemented in FY 2009.

2009.02.PH
MIXED FAMILY RENT FORMULA

According to HUD standards, some legal immigration statuses do not make an individual eligible to receive housing subsidy. For example, a non-citizen student with an appropriate visa is not eligible to receive housing subsidy. However, ineligible individuals may live in subsidized housing that is secured by an eligible individual. These households pay a 10% surcharge in addition to the regularly-determined gross rent. There are currently 46 households in this category in the Public Housing Program.

This initiative was approved and implemented in FY 2009.

2010.01.PH
LOWER ELDERLY ELIGIBLE AGE

CHA lowered the eligibility age for elderly properties from 62 to 58 years of age. Applicants who are between 58 and 59 years old can now be housed at elderly designated properties. This change helped CHA market units to a larger group of potential residents as the waiting lists for these sites are relatively shorter than the family waiting lists. Since the beginning of the FY 2013, eleven households in this category were housed off the waiting lists.

This initiative was approved in FY 2008 and modified in FY 2010.

2008.01.PH
ASSET INCOME CALCULATION – OVER $50,000

In FY 2006, CHA adopted a policy to disregard assets under $50,000 in the income calculation. This policy allowed residents the opportunity to establish and increase assets without being discouraged by a corresponding increases in rent. Determining asset income for those residents with $50,000 or more in assets continues to a cumbersome process requiring household members to provide complicated documentation and staff to calculate the income derived from each asset – which include IRAs, trusts, and stocks, among other sources. CHA simplified the process and now considers only the imputed asset income. Imputed income from assets is now calculated by multiplying the actual cash value of all family assets in excess of $50,000 by the current HUD-established passbook savings rate.

This initiative was approved and implemented in FY 2013.

HOUSING CHOICE VOUCHER (HCV) PROGRAM ACTIVITIES

2000.02.HC
VACANCY AND DAMAGE PAYMENTS

In FY 2014, CHA will implement changes to its vacancy and damage payment policy. CHA incorporated provisions into the new Administrative Plan aimed at encouraging owners to remain in the program, while also increasing the accountability of participant households.

Going forward, landlords who waive payment of the last month's rent at initial lease up of a unit, will be entitled to receive up to 80% of the contract rent if a household vacates the unit without prior notice. In addition, landlords who agree to accept a reduced security deposit – equal to either one month of the household's portion of the rent, or $200 – will be compensated for all damages in excess of the security deposit in the event that the household fails to pay.

The original initiative was approved and implemented in FY 2000.

2000.03.HC
OVER 40% OF INCOME TOWARD RENT

CHA allows residents to contribute over 40% of their income towards rent at their initial lease in the program – exceeding the threshold set by U.S. Department of Housing and Urban Development (HUD). In recent years an average of 25 households have been contributing in excess of 40% of their adjusted income. As of this writing there were no households paying over 40% of their income toward rent at initial lease up in FY 2013. CHA does not anticipate any significant increase in these numbers in FY 2014.

This initiative was approved and implemented in FY 2000.

2001.01.HC
MASSACHUSETTS RENTAL VOUCHER PROGRAM (MRVP) PRESERVATION

In addition to its Housing Choice Voucher (HCV) Program portfolio, CHA also administers vouchers funded by the Commonwealth of Massachusetts. The Massachusetts Rental Voucher Program (MRVP) has been under a moratorium for the past several years, with no increases to its payment standards for current participants. CHA uses its MTW authority to support the MRVP program, elevating the payment standards in this program to align with those in the HCV Program. In FY 2014, CHA will allocate approximately $44,736 to assist eight MRVP households. The supplement allows those households to stay in units that would be otherwise unaffordable.

Since FY 2012, CHA has increased the amount per participant to match the payment standard set by CHA. CHA does not anticipate funding additional MRVP households in FY 2014.

This initiative was approved and implemented in FY 2001.

2001.02.HC
LOCAL PROJECT-BASED ASSISTANCE PROGRAM

In FY 2014, CHA will implement changes to its Project-Based Assistance (PBA) Program.

- Households who are over-housed (living in a unit larger than required) will receive an appropriately sized tenant-based voucher. They will be asked to relocate to a new unit. Should they be unable to secure such a unit, they may stay in place and pay a 10% surcharge on top of their set rent.
- Landlords who are unable to lease units within 120 days will be subject to a reduction in the number of units under contract.

This initiative was approved and implemented in FY 2001.

2002.01.HC
LOCALLY DETERMINED PAYMENT STANDARDS + ANNUAL ADJUSTMENT FACTOR (AAF)

HUD adjusted its fair market rent (FMR) standards in 2012, prompting CHA to review its own payment standards. CHA plans to adjust payment standards so that they are the same percentage above HUD FMRs that they have been in previous years. This increase will benefit households currently leasing or looking to lease in Cambridge. Households who choose to lease a unit outside of Cambridge will continue to use the Rental Assistance Payment Standards by Town as prepared and published by the Boston Housing Authority (BHA).

For the last several years, CHA has maintained its payment standards for larger units at between 123% and 125% of HUD's Fair Market Rent (FMR) figures. However, the Cambridge rental market continues to be relatively unaffordable.

	0 BR	1 BR	2 BR	3 BR	4 BR
CHA Payment Standard	$1,220	$1,362	$1,685	$2,000	$2,191
HUD Fair Market Rent	$1,035	$1,156	$1,444	$1,798	$1,955
Zillow.com	$1,125 - $1,700	$1,200 - $2,600	$1,450 - $3,500	$2,000 - $4,100	$3,100 - $4700

CHA may also set its own Annual Adjustment Factor (AFF) to allow owners and landlords to increase their rent and be compensated at a competitive rate, while keeping the unit in the program. At this point, CHA uses its Rent Reasonableness Policy to determine whether individual requests for increase are reasonable, making the use of an AFF not necessary.

In FY 2014, CHA will start implementing a new Rent Reasonableness methodology, allowing staff to consider current market trends when determining potential rent increase. In the past, CHA only used figures from a third-party market study.

2006.02.HC
NEW ADMINISTRATIVE PLAN

CHA's Board of Commissioners approved a new Administrative Plan for the agency's Leased Housing programs in December 2012. Residents and advocates vetted the document during a thirty-day public comment period that yielded over 120 written comments. In addition, CHA engaged in two working group sessions with the Alliance of Cambridge Tenants (ACT) and advocates who provided critical feedback some of which allowed CHA to revised proposed language to better serve voucher partcipants.

The new Administrative Plan now includes all current policies that have been implemented throughout the years under the MTW program. Several of the policy changes featured in the document will take effect by March 2013. These are some of the new policies that will be implemented in FY 2014:

- **Income verification-extension from 60 days to 90 days for documentation:** CHA extended the 60 day verification requirement to 90 days. Any document either submitted to or obtained by CHA for the purpose of income verification cannot be dated more than 90 days from the date of request by CHA.
- **Termination of Participation for participants that no longer needs assistance:** households whose income exceeds the allowable subsidy amount, and remains at zero for one hundred and eighty (180) consecutive days will be immediately terminated. The previous plan allowed for the termination when participant income exceeded subsidy for twelve (12) months.
- **Fee assessed for participants who do not complete or reschedule recertification:** households who fail to attend an originally-scheduled recertification appointment without giving 48 hours prior notice will be charged a fee of $60.
- **Emergency Status Designation:** CHA refined the emergency status and removed the category for individuals or households with disabilities whose condition has changed within 90 of application. This change will also be adopted in the Public Housing Program in order to standardize the emergency criteria agency-wide.

A copy of this document can be found on CHA's website www.cambridge-housing.org.

2008.03.HC

SPONSOR-BASED PROGRAM

This program partners with service providers and other organizations, providing transitional housing for hard-to-house households. The partners (or sponsors) can use subsidies to provide housing to more than one participant per voucher issued. Sponsors are responsible for screening and monitoring compliance of participants.

In FY 2014, CHA will continue to allocate sixty subsidies for this program, issuing vouchers to the following sponsors: Heading Home, Inc., CASCAP, Inc., North Charles, Inc., Just A Start Corp., YWCA, Transition House, Vinfen, and Specialized Housing, Inc.

In FY 2013, Home Start Inc. ended its partnership with CHA due to changes in their program structure. At the same time, CHA allocated eleven additional subsidies to the YWCA and Transition House as part of CHA's efforts to expand the Sponsor-Based Program in Cambridge.

In FY 2014, CHA will work with Transition House – Cambridge's domestic violence resource agency and a sponsor-based partner – to streamline the availability of housing resources for victims of domestic violence. Although CHA already has an emergency status for families escaping a violent home environment, CHA hopes to create a robust partnership with Transition House to increase the number of people served. As of this writing it remains unclear whether the Sponsor-Based Program will serve as a platform for this initiative. More details will be provided in CHA's FY 2013 Annual Report.

In FY 2014, CHA will also continue to review requests from potential new partners, including Youth on Fire and Home for Little Wanderers, in an effort to assist some of the youth aging out of foster care.

This initiative was first approved and implemented in FY 2008.

2008.05.HC

INSPECTION PROTOCOL

CHA's inspection protocol establishes a biennial inspection schedule, reviewing a randomly-selected sample of the current participant units. The newly adopted Administrative Plan added language to increase participant accountability in the inspection process. The major changes to be enforced in FY 2014 include:

- When a unit fails the Housing Quality Standard (HQS) inspection due to negligence of a member of the household, CHA will require the household to either make the repairs or make arrangement with the landlord to bring the unit up to standard within thirty days. CHA will continue to make payments to the landlord while the HQS violation is remediated. CHA will initiate program termination if the household does not make the repairs within the given time period.
- Emergency HQS violations that are not addressed within 48 hours will be cause for CHA to stop payments to the landlord.

2011.01.HC

EXPIRING USE PRESERVATION PROGRAM

Several affordable properties in Cambridge are nearing expiration of the mortgage subsidies that secure their affordability (terms are typically between five and thirty years). As affordability expires, owners may choose to rent units at a market rate, displacing low-income residents. Through the Expiring Use Preservation Program, CHA is working in conjunction with the City of Cambridge Community Development Department to provide continued subsidy to the eligible households residing at these properties by allocating project-based vouchers, based on the number of income eligible residents, for an additional fifteen-year period.

The table below provides an overview of the properties that are or are expected to be part of this initiative:

EXPIRING USE PROPERTIES	TOTAL UNITS IN BUILDING	PROJECT BASED VOUCHERS EXPECTED OR AWARDED	EXPECTED OR ACTUAL AWARD DATE
Inman Square Apartments*	116	116	04 / 2012
Cambridge Court Apartments*	123	98	07 / 2012
Norstin Buildings (Bishop Allen Apartments)*	32	32	07 / 2012
Putnam Square Apartments	94	94	
Rindge Avenue Apartments	274	44	11 / 2014
Linwood Court Apartments	45	45	03 / 2019
808 Memorial Drive	301	212	03 / 2019
Briston Arms	154	105	
CAST II	9	9	
Chapman Arms / Craigie Arms	50	25	
Close Building	61	61	
Harwell Homes	56	10	04 / 2014

*These properties have different policies regarding minimum rent, over- or under-housed units, and mixed immigration status households.

ECONOMIC MOBILITY ACTIVITIES

SUPPORTING OPPORTUNITY, ACHIEVING RESULTS (SOAR)

In FY 2012, CHA formalized a partnership with Heading Home and Crittenton Women's Union (CWU) to build on the Family Opportunity Subsidy (FOS) and Career Family Opportunity – Cambridge (CFOC) Programs. The group – called the Co-Invest Collaborative – worked to draft a more comprehensive program structure that would encompass existing high-touch economic mobility programs and establish lighter-touch engagement with residents.

The result of this collaboration is a new program called Supporting Opportunity, Achieving Results (SOAR). The program structure will include three levels of engagement with residents and voucher holders.

A Mobility Mentor trained in CWU's methodology will work in CHA's Central Office – in a newly established Mobility Mentoring Center – to offer consultations and referrals for residents and voucher holders in the outreach phase, Level I, and Level II.

Level I participants will work with the Mobility Mentor to set clear and measurable goals with a timeline of less than six months. They will work together to identify service providers and other resources that will help them pursue those goals. As goals are met, participants will receive cash incentives.

Level II participants will work according to the same structure, but will set more rigorous, long-term goals that will take up to twelve months to complete and may be attached to larger monetary incentives.

Level III will encompass the existing CFO and FOS programs.

Participants may enter the SOAR structure at different levels, and the Mobility Mentor will work to refer potential participants into the appropriate stage.

As part of the roll-out of the SOAR Program, Mobility Mentoring staff have engaged in extensive outreach to increase awareness among CHA staff members, and to identify public and private service providers throughout Cambridge.

LEVEL OF ENGAGEMENT	SERVICE LOCATION	SERVICE DESCRIPTION	INCENTIVES OFFERED FOR...	LEVEL OF CONTACT	ENROLLMENT GOAL
Outreach and Engagement	CHA Central Office	Drop-In	No incentives offered	1-2 meetings per person	225
Level I	Mobility Mentoring Center	Bridge-Assessment Setting < 6 month goals	Up to $100 for completion of two short term goals	Minimum: 1 in-person meeting and 2 phone meetings	100
Level II	Mobility Mentoring Center	Bridge Assessment Mobility Mentoring Assessment Setting 6-12 month goals Training programs and referrals	Up to $250 for completion of goals and completion of Exit Assessment	Minimum: 1 in-person meeting per month	65
Level III	Mobility Mentoring Center Heading Home	Career Family Opportunity – Cambridge (CFOC) Family Opportunity Subsidy (FOS)	More than $250 for acheivement for progress towards goals and acheivement of goals	Minimum: 1 in-person meeting per month	40 CFO 45 FOS

2010.01.EM
FAMILY OPPORTUNITY SUBSIDY (FOS) PROGRAM

The Family Opportunity Subsidy Program (FOS) is an innovate approach to ending homelessness designed to support high-capacity families as they transition out of local shelters into economic independence. The program is managed in partnership with Heading Home, Inc., a local non-profit with expertise in transitional housing. FOS consists of two phases:

- Pre-FOS: Households are moved from shelters into stable housing secured through a sponsor-based subsidy issued to Heading Home. During this phase, participants must set and achieve certain goals aimed at increasing capacity.
- FOS: Households receive tenant-based subsidies and take on more responsibilities. Mentors and other resources continue to be available to participants, and goal-setting remains a major component of the program.

Throughout FY 2012 and FY 2013, CHA and Heading Home, Inc. consulted with Crittenton Women's Union to revise the program. Reflecting on the experiences of the initial cohort yielded key insights and highlighted areas of the program that needed revision. While revisions were underway, FOS did not admit any new participants. CHA expects that the revised program will be implemented and new admissions will resume by January 2013.

As of this writing there are 27 active participants in the program – twelve are in the Pre-FOS phase, and an additional fifteen in FOS. During calendar year 2012, Heading Home terminated seven participants from the Pre-FOS phase, and CHA terminated one FOS participant; all terminations were the result of participants' failure to meet program requirements, such as non payment of rent and unreported income. New participants will be admitted to the Pre-FOS phase by the end of January 2013. CHA committed a maximum of 55 subsidies to this program for both – including participants in the Pre-FOS and FOS phases.

Below is a brief summary of the program revisions that will be rolled out in January 2013:

Introduce a Mobility Mentoring Platform

Staff at Heading Home, Inc. will use the Bridge to Self-Sufficiency approach developed by Crittenton and Women's Union (CWU). Case management staff will be trained as Mobility Mentors and will use the CWU approach for assisting participants on issues related to: family stability; well-being; education and training; financial management; and employment and career management.

Increase Length of Pre-FOS Phase

The original program design allocated one year for Pre-FOS. The revised program will provide the participant two years to ensure that they are adequately prepared for the core FOS program. The first year of Pre-FOS will serve as a transition year for participants to get back on their feet and secure a stable living environment. During the second year, participants are expected to focus on developing clear goals related to employment and asset development.

As a result of increasing the Pre-FOS phase to two years, and with the objective of maintaining the total program participation to ten years, the core FOS phase will last a maximum of seven years.

Application and Selection Process

The application for the Pre-FOS phase will include questions related to the Bridge to Self-Sufficiency assessment. As part of the assessment, participants are required to provide documentation verifying that their income is under 50% of the Area Median Income (AMI), and evidence that they have a high school diploma or GED.

Requirements to Transition from Pre-FOS to the Core FOS Program

Participants in the Pre-FOS phase will now be required to open a savings account and contribute to an Individual Development Account (IDA). Participants must have a minimum of $500 in personal savings in their IDA by the completion of Pre-FOS. IDA savings will be matched 1:1, with a maximum match of $1,200.

Program Incentives

Participants will be eligible to receive up to $1,000 per year, for the first five years (two years of Pre-FOS and the first three years of FOS), when they achieve goals set in the Bridge to Self-Sufficiency framework. Total program incentives are capped at $5,000. These incentives will be drawn from the Plus-One Payout funds.

Savings/IDA Requirement

Participants were already transitioning from the Pre-FOS to the core FOS program with savings and IDA accounts. Going forward, they will be required to save $250 per year for the first two years in the core FOS program, and $500 per year for each of the remaining five years. Total participant savings for the seven years period must be at least $3,000.

Plus-One Payout Earned through Matched Savings

Participants who successfully complete all program requirements will receive a lump sum payment of $12,000 in the final year of FOS. This payout, coupled with the participant's IDA match, will bring the total disbursement to $15,000.

To be eligible for the Plus-One Payout, participants must secure employment income that equals at least 51% of the Area Median Income (AMI). Participants will not qualify for exception rents that exceed 40% of the head of household's income.

Early Program Completion

After the completion of Year 3, participants who achieve all of the required program outcomes and are employed for at least three months earning at least 81% of AMI, may elect to "graduate early". Early graduates will receive 50% of their remaining FOS budget in addition to the Plus-One Payout earned through matched savings.

This initiative was approved in FY 2010, implemented in FY 2011, and revised in 2012.

2011.01.EM
CAREER FAMILY OPPORTUNITY – CAMBRIDGE (CFOC) PROGRAM

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

As of this writing there are seventeen participants enrolled in CFOC. The program is open to all CHA residents and currently includes six participants receiving project-based vouchers, seven participants with tenant-based vouchers, and four participants residing at public housing properties. Nearly all CFOC participants are female, single heads of household, and have an average of two minor dependants.

During the past year, four participants withdrew during the assessment stage for a variety of reasons including but not limited to health issues and inability to attend peer community group meetings. CHA and CWU will continue to enroll and assess applicants during FY 2014 with the goal of enrolling a total of twenty new participants. New enrollment figures may be higher as CHA increases outreach efforts through the new SOAR platform (Supporting Opportunity, Achieving Results). More detailed information can be found on page 51 of this Plan.

Independent Evaluation

CHA's Career Family Opportunity program (CFOC) is currently part of an ongoing evaluation coordinated by Crittenton Women's Union (CWU) and executed by Brandeis University. In fall 2012 CWU published preliminary results of this evaluation.

The Brandeis team was tasked with evaluating the potential savings the CWU programs in Boston and Cambridge could have on overall subsidy use. Brandeis used a Returns on Investment (ROI) model and has so far analyzed data for the first two years of CWU program in Boston. The CFO-Cambridge program will be part of the next phase of the evaluation. The preliminary results from the Boston program helps set a baseline against which Cambridge participant data can be compared.

The Brandeis ROI report indicates the following:

- $30,185 average per participant total subsidy received
- $11,381 health subsidy (85% of participants covered by MassHealth-Medicaid)
- $5,931 housing subsidy (all participants housed by Boston Housing Authority)
- $5,230 child care (two-thirds of all participants have some child care subsidy)

- $3,244 food support (three-quarters of all participants receive Supplemental Nutrition Assistance Program (SNAP) and/or Supplemental Nutrition Program for Women, Infants, and Children (WIC))
- $2,622 disability assistance (30% of all participants receive Social Security Disability Insurance)
- $1,777 other subsidies (unemployment insurance, Temporary Aid to Families with Dependent Children (TAFDC), etc.)

These expenditures are helping families make ends meet but by nature of the subsidies families are not encouraged to reduce their use. The ROI model will help understand the impact the CFOC program may have in reducing the average subsidy expenditure over time.

More detailed information on CFOC's program design and eligibility requirements can be found in CHA's FY 2011 Annual Plan.

This initiative was approved and implemented in FY 2011.

2013.01.EM
FAMILY STABILITY + SAVINGS PLUS (FSS+) PROGRAM

Throughout FY 2013, CHA finalized the program design for a new asset development program to be coordinated in partnership with Compass Community Capital. The Family Stability and Savings Program (FSS+) is based on the U.S. Department of Housing and Urban Development's (HUD) Family Self-Sufficiency (FSS) Program. CHA is using MTW regulatory flexibility to modify certain components of the HUD program. Modifications are intended to increase participants' opportunities to successfully increase their assets.

The FSS+ program is a voluntary five-year program available to CHA participants in the MTW Housing Choice Voucher (HCV) program. FSS+ provides financial education and coaching in five areas: income and employment; credit and debt; savings; utilization of quality financial products; and asset development. Participants also contribute to an escrow savings account.

The FSS+ program is currently unavailable to Public Housing residents. However, CHA will continue to explore opportunities to expand to MTW residents in Public Housing. Since HUD authorized the CHA's FSS+ Program as a MTW activity in CHA's 2012 MTW Plan, the FSS+ program is unavailable to residents or participants in non-MTW programs.

The FSS+ program will encourage advancement in employment through coaching, support, and escrow incentive. Upon enrollment in the FSS+ program, participants will work with Compass to outline goals related to the five main areas identified above. As FSS+ participants increase their earned income, CHA will credit and manage an escrow account. Participants may use a percentage of their escrow account holdings to achieve goals. Upon successful program completion, participants will have access to the account balance that can be used to further economic mobility and financial security.

Successful program completion requires participants to meet goals in the five core areas, employment by the participant, and verification that no household member has received cash welfare (TAFDC) during the twelve months prior to the expiration of the FSS+ contract.

CHA is using MTW authority to implement programmatic enhancements to HUD's conventional FSS Program.

The FSS+ program has several key characteristics:

- Simplified Escrow Calculation: The FSS+ escrow calculation has removed income limits from the calculation, incentivizing households with higher-incomes to enroll in the program, and reducing the potential for administrative error when performing calculations.
- Shared Escrow Model: Monthly escrow credit will be shared equally between the participant and CHA. CHA is implementing FSS+ without HUD FSS Coordinator funds, and the share will support the on-going cost of administration. This model, in additional to funding support from Compass provides the resources for a financially solvent program. CHA will seek opportunities for direct funding from HUD for FSS+ Coordinators.
- Escrow Distribution: Participants who remain in the MTW HCV program can use the savings accumulated in their escrow account to make progress towards their financial goals. Participants who chose to withdraw from the MTW HCV program upon FSS+ completion will have unfettered access to the balance of their escrow account.

Escrow Savings Account

FSS+ provides a savings incentive for participants who increase their earnings through employment during the course of the program. Participants who increase their wage income are eligible to save a portion of their rent increase in an "escrow" account. This account is held in the participant's name, by CHA, for up to five years. Participants are eligible to take interim disbursements from their escrow account during participation in the FSS+ program for the purpose of advancing goals related to financial security. Upon successful completion of the FSS+ program, participants who remain in the MTW HCV program may use the savings t in their escrow account to make further progress toward their financial goals. Specifically, escrow funds may be used toward job training, education, credit repair, small business development, homeownership, or saving in qualified education or retirement accounts. Participants who voluntarily transition to homeownership or market rate housing upon successful completion of the FSS+ program are eligible to use their escrow account without restriction to advance the goal of household economic independence.

Program Implementation

CHA and Compass have only just begun the monthly briefing orientations for potential FSS+ program participants. Program administrators have begun to conduct monthly financial education workshops for applicants. During the month of October, CHA and Compass began enrollment and executed Contracts of Participation effective November 2012. Enrollment for FSS+ will be ongoing. Currently there are approximately twenty households that have either enrolled or completed the financial workshop classes.

Independent Evaluation

CHA is currently working with Compass Community Capital and Brandeis University to develop a program evaluation plan. A draft outline of the evaluation plan can be foun in Appendix Five.

2013.02.EM
WORK FORCE COLLEGE SUCCESS INITIATIVE – MATCHED SAVINGS COMPONENT

CHA has partnered with Midas Collaborative, a network of asset building nonprofits, and the Corporation for Enterprise Development (CFED) to develop an innovative approach to financial literacy for teenager through its Work Force after school program. The program's goal is to help students meet their savings goals for post-secondary education. The program is design to provide broad financial management skills to students starting in the tenth grade.

As of this writing the program design is being reviewed by parents and students. CHA expects to finalize the core program components by spring 2013 and begin implementing the program by fall 2013.

Program Model

CSA will allow students to save up to $800 from part-time employment and will be rewarded if certain milestones are achieved. Parents will be asked to contribute to the account and CHA will match up to $1,500. The maximum savings goal for each student, including CHA's 1:1 match, is $3,000.

Savings and contribution details are as follows:

SAVINGS SOURCE	MAXIMUM CONTRIBUTION AMOUNT
Student Employment Savings	$800
Family Contribution	$200
Work Force Monetized Incentives	$405
One-Time Incentives	$100
TOTAL CONTRIBUTION	$1,505
TOTAL CHA MATCH	$1,505
TOTAL SAVINGS	**$3,010**

Work Force Monetized Incentives are offered for completion of the following goals:

Attendance and Participation:
An attendance rate of 85% or higher each semester is expected for students to receive the incentive. The incentive will increase over the course of the program.

Employment Evaluation:
Attainment of Competent, Superior, or Outstanding rating on seven out of ten categories on their employment evaluation.

Family Engagement:
Incentives will be offered to students whose family members attend or participate in at least two of the following events per year:

- A financial literacy workshop;
- A Work Force class presentation event;
- A parent and student college event; or
- A Work Force Parent Panel at a school event.

Academic Success Outputs:
Incentives will be offered to students who complete at least two of the following events per year:

- Has four or fewer excused absences per class per academic quarter;
- Completes an average of two hours of homework at a Work Force Homework Center per week per semester;
- Attends one-on-one tutoring night for at least one semester per year;
- Completes the required summer reading for his/her school prior to start of the school year; or
- Holds a leadership position in at least one school club or sports team for one semester.

In addition, the Work Force will offer $50 one-time incentives when students:

- Open an IDA.

- Complete the Free Application for Federal Student Aid (FAFSA) by the February 14 deadline.

Program Implementation

The Work Force will implement the Matched Savings Component during the 2013-2014 academic year.

- Eighth and ninth grade: Promotion of the Matched Savings Component and implementation of early financial education workshops to build student and family "buy-in."
- End of ninth grade: Official kick off and opening of CSA accounts.
- Tenth through twelfth grade: Full participation by students and families in the CSA program.

Graduation and Tracking

The College Success Initiative and the Matched Savings Component will include a monitoring and evaluation plan. CHA expects to follow up with students for up to two years after graduation. Students will check in at least twice a year to collect funds from their accounts for academic related purchases. Work Force Teacher-Counselors will use these check-in meetings to follow up with the students and provide services as needed.

CHA and its partners will work on developing an evaluation plan in early FY 2014. More details on the final program design will be provided in CHA's FY 2013 Annual Report in summer 2013.

PLANNING + DEVELOPMENT ACTIVITIES

With an estimated $228 million in capital needs, CHA has increased use of its MTW flexibility to leverage funds for capital projects and to increase the number of hard affordable units throughout Cambridge. Below is a brief description of all the measures CHA has taken –with its MTW flexibility, to ensure that there are as many options as possible to preserve the public housing portfolio. Most of these initiatives are currently on hold as CHA awaits a decision from HUD's Special Application Center on the draft disposition application submitted in October 2012 to transfer all of its federal public housing units to a project-based rental assistance subsidy model. For more information on the disposition process, and other ongoing capital projects please see Chapter III.

2000.01.PD
MIXED FINANCE

As mentioned in CHA's FY 2013 Annual Plan, the agency's plan to dispose of its federally-assisted public housing units may render moot any need for regulatory relief for mixed-finance project. A draft disposition application is pending review by HUD's Special Application Center so no specific proposals or recommendations for regulatory relief are anticipated for FY 2014.

This initiative was proposed in FY 2000, and it is on hold.

2000.02.PD
EXPAND SUPPLY OF PERMANENTLY AFFORDABLE HOUSING

Due to limited capital funds and pressing capital needs throughout the agency's public housing portfolio. CHA does not anticipate taking on any new initiatives aimed at expanding the supply of affordable housing through acquisition or construction in FY 2014 beyond the development work already underway at Temple Place, Porter Road, and 195 Prospect Stree. For more details on these development projects see page 28.

This initiative was approved in FY 2000.

2010.01.PD
HOUSING PRESERVATION FUND

The Housing Preservation Fund was created to provide the agency the flexibility needed to inject housing choice voucher subsidies at the CHA owned developments. This fund was also designed to assist in the preservation of other subsidized Cambridge units. Thus far, CHA has only used 17 project-based vouchers at Lincoln Way. CHA is likely to use some more vouchers for development efforts in the future as mentioned earlier in the introduction of this Plan.

Possible Finance Approach Under Rental Assistance Demonstration

In recent discussions, HUD has indicated a willingness to consider a modified financial proposal to allow CHA to move forward with a portion of its Phase 2 Public Housing Preservation Program, provided that the proposal works within the RAD principle of not requiring an increase in funding to the CHA for implementation.

With this opening, CHA has started to examine under existing MTW initiatives (Liberating Assets and the Public Housing Preservation Fund) ways in which we could move forward to complete the capital work required to redevelop Manning and Millers River Apartments. Under this approach, CHA would retain the operating and capital subsidies for the properties while adding a MTW subsidy to provide for sufficient income to meet the operating needs of the property plus allow for CHA to obtain a mortgage to fund the needed improvements. The subsidy would be in lieu of using or allocating a housing choice voucher if current funding levels are maintained. In any event, this funding approach would lessen the total number of housing choice voucher that CHA would need to allocate to either development since we would be able to maintain current funding sources.

Similar to CHA's proposal in the Disposition Application for J.F. Manning Apartments, CHA is proposing that current residents and applicants (and residents and applicants of any affected developments) will retain their current substantive and procedure rights including grievance hearings, conference panel, resident council funding, tenant participation, relocation, etc.

This initiative was approved in FY 2010.

2011.02.PD
LIBERATING ASSETS

CHA received approval from HUD in FY 2011 to place the Declaration of Trust on each federal property as subordinate to a private lien or mortgage. This strategy was expected to provide CHA unprecedented flexibility in structuring financial transactions that will maximize the leverage potential of the agency's significant real estate assets and result in more favorable financing terms. This activity is however on hold as CHA awaits the review of its draft disposition application by HUD's Special Application Center.

The disposition and conversion of CHA's federal public housing stock from a public housing subsidy model to a project-based rent assistance model will provide CHA an opportunity to provide a more financially secured option for investors or creditors. CHA is thus awaiting HUD's feedback on its draft application before this and other activities described in this section can move forward.

This initiative was approved in FY 2011.

SOURCES + USES OF FUNDING

BUDGET ASSUMPTIONS

Under the MTW Program CHA is funded through three main sources: Public Housing Operating Subsidy, Housing Choice Voucher Program Operating Subsidy, and a Capital Fund. The first two are based on a formula established by the MTW Agreement signed between CHA and HUD in 1999, while funds allocated to the Capital Fund are determined on an annual basis through the Federal budget process. CHA complies with most asset management guidelines set by HUD and established its own local asset management plan to delineate where practices differ from the HUD guidelines. CHA local asset management plan is provided in Appendix Four.

Local Housing Authorities face a high level of uncertainty as automatic cuts in federal discretionary spending take effect in March 2013. Hence, CHA budget for FY 2014 is conservative and may have to be revised once HUD's budget is finalized. CHA's estimates a 84% proration in its Federal Public Housing Operating Subsidy and 95% proration in the Housing Choice Voucher Operating Subsidy.

With a 84% proration the Federal Public Housing Program is budgeted at a deficit this year. Hence, CHA is unable to budget any small capital improvements at the properties at the moment. Based on the funding received CHA will review its budget and any carry over balance available at FY 2013 year-end, may become available to small capital work in FY 2014.

MOVING TO WORK FUNDS

	FEDERAL PUBLIC HOUSING*	MTW HOUSING CHOICE VOUCHERS	CAPITAL / MTW FUNDS	TOTAL MTW FUNDS
SOURCES				
Operating Receipts	$10,103,951	$0		$10,103,951
HUD Grants	$10,010,014	$38,447,453	$3,250,000	$51,707,467
Operating Transfers In	$0	$0		$0
TOTAL SOURCES	$20,113,965	$38,447,453	$3,250,000	$61,811,418
USES				
Administrative	$4,624,460	$2,443,315	$325,000	$7,392,775
Tenant Services	$810,353	$238,064		$1,048,417
Maintenance Labor	$2,202,006			$2,202,006
Materials, Supplies, Contract Costs	$4,983,228			$4,983,228
General Expenses	$2,827,135	$447,033		$3,274,168
Housing Assistance Payments		$32,315,769		$32,315,769
Utilities	$4,958,730			$4,958,730
Extraordinary Maintenance – Non-Routine	$102,000			$102,000
TOTAL OPERATING EXPENSES	$20,507,912	$35,444,181	$325,000	$56,277,093
Capital Improvements	$0	$0	$2,925,000	$2,925,000
TOTAL EXPENSES	$20,507,912	$35,444,181	$3,250,000	$59,202,093
Operating Transfers Out	$0	$3,000,000	$0	$3,000,000
TOTAL EXPENSES	**$20,507,912**	**$38,444,181**	**$3,250,000**	**$62,202,093**
NET INCOME (DEFICIT)	**($393,947)**	**$3,272**	**$0**	**($390,675)**

* Subsidy prorated at 84%. Pending final federal funding notice.

OTHER FEDERAL FUNDS

In addition to MTW funds, CHA also receives funds from other federal programs such as Mainstream Voucher, Moderate Rehabilitation, and Service Coordinator programs.

	NON-MTW VOUCHERS	TENANT SERVICES	TOTAL OTHER FUNDS
SOURCES			
Operating Receipts	$0	$270,845	$270,845
HUD Grants	$3,403,147	$69,406	$3,472,553
TOTAL SOURCES	$3,403,147	$340,251	$3,743,398
USES			
Administrative	$271,002		$271,002
Tenant Services	$0	$622,147	$622,147
General Expenses	$59,468		$59,468
Housing Assistance Payments	$3,023,679		$3,023,679
TOTAL EXPENSES	$3,354,149	$622,147	$3,976,296
NET INCOME (DEFICIT)	**$48,998**	**($281,896)**	**($232,898)**

STATE FUNDS

There are currently 139 units that are part of CHA's State Public Housing Program. As in prior years, State funded units run at a deficit. In the past, CHA has been able to supplement the State Public Housing (and voucher) programs thanks to MTW budgetary flexibility. The extent to which CHA supplements State programs in FY 2014 will depend on the outcome of the Federal budget.

	STATE PUBLIC HOUSING	STATE LEASED HOUSING	OTHER	TOTAL STATE FUNDS
SOURCES				
Operating Receipts	$465,285	$0	$1,383,622	$1,848,907
Operating Subsidy	$319,805	$1,493,280		$1,813,085
Operating Transfers in	$0	$138,000	$0	$138,000
TOTAL SOURCES	$785,090	$1,631,280	$1,383,622	$3,799,992
USES				
Administrative				
Tenant Services	$329,444	$173,469	$270,802	$773,715
Maintenance Labor	$1,635		$4,769	$6,404
Materials, Supplies, Contract Costs	$93,180		$140,773	$233,953
Protective Services	$170,857		$269,038	$439,895
General Expenses	$0	$0		$0
Housing Assistance Payments	$93,564	$38,449	$295,502	$427,515
Utilities		$1,414,000	$0	$1,414,000
Extraordinary Maintenance – Non-Routine	$224,100		$283,601	$507,701
TOTAL OPERATING EXPENSES	$912,780	$1,625,918	$1,264,485	$3,803,183
NET INCOME (DEFICIT)	**($127,690)**	**$5,362**	**$119,137**	**($3,191)**

CENTRAL OFFICE COST CENTER (COCC)

The Central Office Cost Center (COCC) is supported by a fee-for-service structure. These fees include management and bookkeeping fees charged to all Federal and State Public Housing programs and Mixed Finance developments CHA administers. In FY 2014 CHA will reduce some of these fees. The local asset management plan describes some of theses changes.

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

	FY 2014
SOURCES	
Total Management Fees	$2,078,264
Fee-for-Service	$3,070,576
TOTAL SOURCES	$5,148,840
USES	
Salaries	$2,237,597
Benefits	$1,358,856
Central Maintenance Labor	$991,952
Administrative Contracts	$243,000
Office Rent	$305,874
Other Administrative Overhead	$438,895
TOTAL EXPENSES	$5,576,174
NET INCOME (DEFICIT)	**($427,334)**

BLOCK GRANT

CHA's budgetary flexibility under MTW allows CHA to allocate funds to a Block Grant to fund activities that may otherwise not receive any or enough funds. The table to the right shows the estimated funds allocated to the Block Grant for FY 2014.

The actual beginning cash will be determined by funding provided in CY 2013. Thus 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.

	FY 2013
ESTIMATED BEGINNING CASH – APRIL 1, 2012	*$3,419,559*
SOURCES OF CASH	
Trans-MTW HCV	$3,000,000
TOTAL SOURCES	$3,000,000
TOTAL CASH	**$6,419,559**
USES OF CASH	
Operating Transfers	
Transfers to Federal LIPH	
Transfers to State LIPH	
Transfers to MRVP	$138,000
SUBTOTAL	$138,000
CAPITAL EXPENDITURES	
P+D Capital	$5,492,342
SUBTOTAL	$5,492,342
BLOCK GRANT PROJECTS	
Policy + Technology Lab	$361,121
FSS+ -Admin Fees	$45,000
SUBTOTAL	$406,121
TOTAL USES	**$6,036,463**
3/31/2013 ESTIMATED BALANCE	**$383,096**

MOVING TO WORK ESTIMATED OPERATING RESERVES

The table to the right shows estimates for 30-day operating reserves at CHA Public Housing properties as required by asset management guidelines. These reserves are based on the new structure of Asset Management Projects (AMPs) that incorporate all the newley federalized properties at the beginning of FY 2013. CHA continues to maintain a 60-day reserve level on the MTW Housing Choice Voucher program.

	THIRTY-DAY OPERATING RESERVES
Washington Elms	$196,848
Corcoran Park	$164,509
Putnam Gardens	$136,454
Newtowne Court	$276,852
D.F. Burns Apartments	$181,659
Millers River Apartments	$247,193
Jefferson Park	$232,484
Roosevelt Towers	$128,417
116 Norfolk Street	$61,182
CambridgePort Common	$35,479
F.J. Manning Apartments	$156,629
L.J. Russell Apartments	$48,692
Elderly Condos	$14,739
Woodrow Wilson Court	$58,224
SUBTOTAL	$1,939,361
MTW Housing Choice Vouchers*	$6,424,047
SUBTOTAL	$6,424,047
TOTAL RESERVES	**$8,363,408**

* A 60-day reserve is required by CHA's MTW Agreement.

ADMINISTRATIVE

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 4/1/2013, 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 and conducted a public hearing to discuss the Plan and invited public comment.
2. The Agency took into consideration public and resident comment 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 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.

4. The PHA will affirmatively further fair housing by examining their 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.
5. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
6. 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.
7. 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

8. The PHA will comply with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
9. 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.

10. 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.
11. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).

12. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58.

13. 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.
14. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.

15. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
16. 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.).
17. 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.

18. All attachments to the Plan have been and will continue to be available at all times and all locations that the Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its Plan and will continue to be made available at least at the primary business office of the PHA.

CAMBRIDGE HOUSING AUTHORITY — PHA Name

MA.0003-001 — PHA Number/HA Code

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

JAMES G. STOCKARD, JR — Name of Authorized Official

CHAIRPERSON — Title

Signature

01.23.13 — Date

BOARD APPROVAL OF ANNUAL PLAN

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE BOARD OF COMMISSIONERS OF THE CAMBRIDGE HOUSING AUTHORITY WEDNESDAY, OCTOBER 24, 2012 12:00 NOON

MEMBERS PRESENT:	JAMES G. STOCKARD, JR., VICE-CHAIRPERSON WARREN R. MCMANUS, CHAIRPERSON ANTHONY PINI, TREASURER GERARD J. CLARK, ASSISTANT TREASURER
MEMBERS ABSENT:	JACQUELINE F. ADAMS, MEMBER
ALSO PRESENT:	GREGORY RUSS, EXECUTIVE DIRECTOR SUSAN C. COHEN, GENERAL COUNSEL JOHNSON IP, PLANNING & DEVELOPMENT DEPARTMENT TOM GRAHAM, IT DEPARTMENT SHIRLEY SANFORD, RECORDING SECRETARY

SUBMISSION OF FY 2014 MTW ANNUAL PLAN

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

Gregory Russ, Executive Director

Attest:
Seal

HOUSEHOLDS SERVED

1 - 1 CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY UNIT SIZE – FY 2014 ANNUAL PLAN

PROGRAM	1999 BASELINE	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2014 PLAN
FEDERAL FAMILY							
0 BR	0	4					1
1 BR	144	151	149	150	178	201	212
2 BR	466	448	460	450	477	486	523
3 BR	386	370	380	376	392	400	425
4 BR +	108	96	98	96	104	100	104
FEDERAL FAMILY SUBTOTAL	**1,104**	**1,069**	**1,087**	**1,072**	**1,151**	**1,187**	**1,265**
STATE FAMILY							
0 BR			10	11	4		
1 BR		73	53	57	82	83	85
2 BR		147	152	131	98	67	66
3 BR		95	94	70	36	19	18
4 BR +		10	3	5	3	3	3
STATE FAMILY SUBTOTAL*		**325**	**312**	**274**	**223**	**172**	**172**
TOTAL FAMILY HOUSING		**1,394**	**1,399**	**1,346**	**1,374**	**1,359**	**1,437**
FEDERAL ELDERLY							
0 BR	574	364	453	462	419	473	522
1 BR	274	247	246	259	242	485	514
2 BR	3	3	3	3	3	15	15
3 BR						1	1
4 BR +							
FEDERAL ELDERLY SUBTOTAL	**851**	**614**	**702**	**724**	**664**	**974**	**1,052**
STATE ELDERLY							
0 BR		43	50	43	52	1	6
1 BR		259	248	243	275	30	24
2 BR		10	12	11	11		
3 BR			1	1			
4 BR +							
STATE ELDERLY SUBTOTAL*		**312**	**311**	**298**	**338**	**31**	**30**
TOTAL ELDERLY HOUSING		**926**	**1,013**	**1,022**	**1,002**	**1,005**	**1,082**
GRAND TOTAL PH		**2,320**	**2,412**	**2,368**	**2,376**	**2,364**	**2,519**

* Data for the State Public Housing Program for FY 2008 is based on that fiscal year's MTW Annual Plan.

Includes residents at Roosevelt Towers State and Putnam School, which are properties owned by CHA but are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

NOTES:

1. Data for the 1999 baseline for State Public Housing units is not available.
2. Between FY 2011 and FY 2013 428 state family public housing units were transferred to the Federal program.

1 - 2 CAMBRIDGE FEDERAL HCV PROGRAM: HOUSEHOLDS LEASED BY UNIT SIZE – FY 2014 ANNUAL PLAN

PROGRAM	1999 BASELINE	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2014 PLAN
FAMILY MTW HCV							
0 BR	35	55	64	109	62	65	70
1 BR	169	434	483	522	536	490	503
2 BR	438	580	589	543	547	523	535
3 BR	304	338	339	311	345	359	382
4 BR +	45	61	48	51	52	50	55
FAMILY SUBTOTAL	**991**	**1,468**	**1,523**	**1,536**	**1,542**	**1,487**	**1,545**
ELDERLY MTW HCV							
0 BR	21	38	43	87	44	45	71
1 BR	155	299	306	275	349	390	463
2 BR	115	120	134	124	115	116	110
3 BR	22	24	29	17	16	19	22
4 BR +	0	3	4	4	5	6	7
ELDERLY SUBTOTAL	**313**	**484**	**516**	**507**	**529**	**576**	**673**
TOTAL MTW HCV	**1,304**	**1,952**	**2,039**	**2,043**	**2,071**	**2,063**	**2,218**
NON-MTW HCV	884*	505	514	464	461	416	455
GRAND TOTAL FEDERAL HCV	**2,188**	**2,457**	**2,553**	**2,507**	**2,532**	**2,479**	**2,673**

* Several non-MTW increments expired and were transferred into the MTW increment.

NOTE:

1. Non-MTW vouchers were rolled into the MTW program in June 2009 with HUD approval. The figures given under Non-MTW HCV for FY 2010 through FY 2014 PLAN include Mainstream, Mod Rehab, Shelter Plus Care and Disaster Housing Assistance Program vouchers.

1 - 3A CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY INCOME RANGE – FY 2014 ANNUAL PLAN*

PROGRAM		0 – 30% of AMI		30 – 50% of AMI		50 – 80% of AMI		> 80% of AMI**		TOTAL
FEDERAL FAMILY										
MA003000301	Washington Elms	100	58%	38	22%	21	12%	14	8%	173
	Washington Street	1	100%							1
MA003000302	Corcoran Park	90	59%	35	23%	22	14%	5	3%	152
	Richdale	1	100%							1
MA003000303	Putnam Gardens	83	70%	22	19%	10	8%	3	3%	118
	River Howard	21	66%	7	22%	3	9%	1	3%	32
	Center Street	1	100%							1
MA003000305	Newtowne Court	169	65%	66	25%	21	8%	6	2%	262
MA003000307	Garfield Street	6	75%	1	13%			1	13%	8
	Seagrave Road	1	100%							1
	Columbus Avenue	2	67%	1	33%					3
MA003000321	Jackson Street	3	30%	5	50%			2	20%	10
	Jefferson Park	103	60%	46	27%	14	8%	8	5%	171
	Whittemore Avenue	1	50%	1	50%					2
MA003000342	Roosevelt Towers	78	63%	25	20%	16	13%	4	3%	123
	Willow Street Homes	10	71%	2	14%	2	14%			14
	226 Norfolk Street	2	67%	1	33%					3
	Roberts Road			1	100%					1
MA003000349	Valentine Street	4	80%			1	20%			5
	Cambridgeport Commons	7	70%			1	10%	2	20%	10
MA003000350	Inman Street	1	25%	2	50%	1	25%			4
MA003000354	Family Condos	5	71%			1	14%	1	14%	7
MA003000356	Fairmont Street	7	70%	3	30%					10
	Hingham Street	3	75%	1	25%					4
	Woodrow Wilson Court	50	75%	11	16%	5	7%	1	1%	67
	FEDERAL FAMILY SUBTOTAL	**749**	**63%**	**268**	**23%**	**118**	**10%**	**48**	**4%**	**1,183**
TAX CREDIT										
MA003000357	Lincoln Way	18	49%	11	30%	5	14%	3	8%	37
MA003000359	Jackson Gardens	32	71%	11	24%	2	4%			45
	TAX CREDIT SUBTOTAL	**50**	**61%**	**22**	**27%**	**7**	**9%**	**3**	**4%**	**82**
STATE FAMILY										
202	Jefferson Park 202	73	74%	17	17%	5	5%	3	3%	98
MA06H052044	Roosevelt Midrise	55	74%	11	15%	6	8%	2	3%	74
	STATE FAMILY SUBTOTAL	**128**	**74%**	**28**	**16%**	**11**	**6%**	**5**	**3%**	**172**
	TOTAL FAMILY HOUSING	**927**	**65%**	**318**	**22%**	**136**	**9%**	**56**	**4%**	**1,437**
	FAMILY + ELDERLY GRAND TOTAL	**1,873**	**74%**	**431**	**17%**	**157**	**6%**	**58**	**2%**	**2,519**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

** Households listed as over 80% of AMI were below 80% at the time they received assistance, and were eligible for public housing.

† Roosevelt Towers State and Putnam School are properties owned by CHA. They are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

1 - 3B CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY INCOME RANGE – FY 2014 ANNUAL PLAN*

PROGRAM		0 – 30% of AMI		30 – 50% of AMI		50 – 80% of AMI		> 80% of AMI**		TOTAL
FEDERAL ELDERLY										
MA003000307	D.F Burns Apartments	167	87%	21	11%	4	2%	1	1%	193
MA003000310	H.S. Truman Apartments	52	90%	5	9%	1	2%		0%	58
	Millers River Apartments	256	87%	34	12%	3	1%	1	0%	294
MA003000321	R.C. Weaver Apartments	18	90%	2	10%		0%		0%	20
MA003000345	116 Norfolk Street	34	94%	1	3%	1	3%		0%	36
	St. Pauls Residence	18	95%	1	5%		0%		0%	19
MA003000350	F.J. Manning Apartments	164	87%	19	10%	6	3%		0%	189
MA003000351	Linnaean Street	16	84%	1	5%	2	11%		0%	19
	L.J. Russell Apartments	44	86%	6	12%	1	2%		0%	51
MA003000354	Elderly Condos	3	60%	2	40%		0%		0%	5
FEDERAL ELDERLY SUBTOTAL		**772**	**87%**	**92**	**10%**	**18**	**2%**	**2**	**0%**	**884**
TAX CREDIT										
MA003000311	L.B. Johnson Apartments	152	90%	15	9%	1	1%		0%	168
TAX CREDIT SUBTOTAL		**152**	**90%**	**15**	**9%**	**1**	**1%**	**0**	**0%**	**168**
STATE ELDERLY										
MA06H052063	Putnam School	22	73%	6	20%	2	7%		0%	30
STATE ELDERLY SUBTOTAL		**22**	**73%**	**6**	**0**	**2**	**0**	**0**	**0%**	**30**
TOTAL ELDERLY HOUSING		**946**	**87%**	**113**	**10%**	**21**	**2%**	**2**	**0%**	**1,082**
FAMILY + ELDERLY GRAND TOTAL		**1,873**	**74%**	**431**	**17%**	**157**	**6%**	**58**	**2%**	**2,519**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

** Households listed as over 80% of AMI were below 80% at the time they received assistance, and were eligible for public housing.

† Roosevelt Towers State and Putnam School are properties owned by CHA. They are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

1 - 4A CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY RACE – FY 2014 ANNUAL PLAN*

PROGRAM		AMERICAN INDIAN		ASIAN		BLACK		WHITE		OTHER		TO-TAL
FEDERAL FAMILY												
MA003000301	Washington Elms	3	2%	10	6%	101	58%	59	34%			173
	Washington Street					1	100%					1
MA003000302	Corcoran Park	3	2%	4	3%	98	64%	47	31%			152
	Richdale							1	100%			1
MA003000303	Putnam Gardens			7	6%	78	66%	32	27%	1	1%	118
	River Howard			2	6%	15	47%	15	47%			32
	Center Street							1	100%			1
MA003000305	Newtowne Court	2	1%	20	8%	166	63%	74	28%			262
MA003000307	Garfield Street					6	75%	2	25%			8
	Seagrave Road							1	100%			1
	Columbus Avenue					3	100%		0%			3
MA003000321	Jackson Street					7	70%	3	30%			10
	Jefferson Park	1	1%	11	6%	115	67%	43	25%	1	1%	171
	Whittemore Avenue							2	100%			2
MA003000342	Roosevelt Towers	1	1%	6	5%	78	63%	38	31%			123
	Willow Street Homes			1	7%	11	79%	2	14%			14
	226 Norfolk Street					2	67%	1	33%			3
	Roberts Road							1	100%			1
MA003000349	Valentine Street					3	60%	2	40%			5
	Cambridgeport Commons					7	70%	3	30%			10
MA003000350	Inman Street					3	75%	1	25%			4
MA003000354	Family Condos					3	43%	4	57%			7
MA003000356	Fairmont Street					3	30%	7	70%			10
	Hingham Street			1	25%	2	50%	1	25%			4
	Woodrow Wilson Court					48	72%	19	28%			67
	FEDERAL FAMILY SUBTOTAL	**10**	**1%**	**62**	**5%**	**750**	**63%**	**359**	**30%**	**2**	**< 1%**	**1,183**
TAX CREDIT												
MA003000357	Lincoln Way					24	65%	13	35%			37
MA003000359	Jackson Gardens			3	7%	22	49%	20	44%			45
	TAX CREDIT SUBTOTAL	**0**	**0%**	**3**	**4%**	**46**	**56%**	**33**	**40%**	**0**	**0%**	**82**
STATE FAMILY												
202	Jefferson Park 202			8	8%	55	56%	35	36%			98
MA06H052044	Roosevelt Midrise			3	4%	31	42%	40	54%			74
	STATE FAMILY SUBTOTAL	**0**	**0%**	**11**	**6%**	**86**	**50%**	**75**	**44%**	**0**	**0%**	**172**
	TOTAL FAMILY HOUSING	**10**	**1%**	**76**	**5%**	**882**	**61%**	**467**	**32%**	**2**	**0%**	**1,437**
	FAMILY + ELDERLY GRAND TOTAL	**15**	**1%**	**125**	**5%**	**1,211**	**48%**	**1,162**	**46%**	**6**	**0%**	**2,519**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

† Roosevelt Towers State and Putnam School are properties owned by CHA. They are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

1 - 4B CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY RACE – FY 2014 ANNUAL PLAN*

PROGRAM		AMERICAN INDIAN		ASIAN		BLACK		WHITE		OTHER		TOTAL
FEDERAL ELDERLY												
MA003000307	D.F Burns Apartments	2	1%	7	4%	57	30%	127	66%			193
MA003000310	H.S. Truman Apartments			3	5%	13	22%	42	72%			58
	Millers River Apartments	1	< 1%	8	3%	70	24%	212	72%	3	1%	294
MA003000321	R.C. Weaver Apartments					9	45%	11	55%			20
MA003000345	116 Norfolk Street			1	3%	9	25%	26	72%			36
	St. Pauls Residence					8	42%	11	58%			19
MA003000350	F.J. Manning Apartments	1	1%	21	11%	75	40%	91	48%	1	1%	189
MA003000351	Linnaean Street			1	5%	3	16%	15	79%			19
	L.J. Russell Apartments	1	2%	1	2%	17	33%	32	63%			51
MA003000354	Elderly Condos						40%	3	60%			5
FEDERAL ELDERLY SUBTOTAL		**5**	**1%**	**42**	**5%**	**263**	**30%**	**570**	**64%**	**4**	**< 1%**	**884**
TAX CREDIT												
MA003000311	L.B. Johnson Apartments			6	4%	57	34%	105	63%			168
TAX CREDIT SUBTOTAL		**0**	**0%**	**6**	**4%**	**57**	**34%**	**105**	**63%**	**0**	**0%**	**168**
STATE ELDERLY												
MA06H052063	Putnam School			1	3%	9	30%	20	67%			30
STATE ELDERLY SUBTOTAL		**0**	**0%**	**1**	**3%**	**9**	**30%**	**20**	**67%**	**0**	**0%**	**30**
TOTAL ELDERLY HOUSING		**5**	**< 1%**	**49**	**5%**	**329**	**30%**	**695**	**64%**	**4**	**< 1%**	**1,082**
FAMILY + ELDERLY GRAND TOTAL		**15**	**1%**	**125**	**5%**	**1,211**	**48%**	**1,162**	**46%**	**6**	**< 1%**	**2,519**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

† Roosevelt Towers State and Putnam School are properties owned by CHA. They are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

1 - 5A CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY ETHNICITY – FY 2014 ANNUAL PLAN*

PROGRAM		HISPANIC		NON-HISPANIC		TOTAL
FEDERAL FAMILY						
MA003000301	Washington Elms	30	17%	143	83%	173
	Washington Street			1	100%	1
MA003000302	Corcoran Park	17	11%	135	89%	152
	Richdale			1	100%	1
MA003000303	Putnam Gardens	11	9%	107	91%	118
	River Howard	6	19%	26	81%	32
	Center Street	1	100%		0%	1
MA003000305	Newtowne Court	27	10%	235	90%	262
MA003000307	Garfield Street			8	100%	8
	Seagrave Road			1	100%	1
	Columbus Avenue			3	100%	3
MA003000321	Jackson Street	2	20%	8	80%	10
	Jefferson Park	17	10%	154	90%	171
	Whittemore Avenue	2	100%			2
MA003000342	Roosevelt Towers	19	15%	104	85%	123
	Willow Street Homes	3	21%	11	79%	14
	226 Norfolk Street			3	100%	3
	Roberts Road			1	100%	1
MA003000349	Valentine Street	1	20%	4	80%	5
	Cambridgeport Commons	3	30%	7	70%	10
MA003000350	Inman Street	1	25%	3	75%	4
MA003000354	Family Condos	2	29%	5	71%	7
MA003000356	Fairmont Street	3	30%	7	70%	10
	Hingham Street	2	50%	2	50%	4
	Woodrow Wilson Court	11	16%	56	84%	67
	FEDERAL FAMILY SUBTOTAL	**158**	**13%**	**1,025**	**87%**	**1,183**
TAX CREDIT						
MA003000357	Lincoln Way	6	16%	31	84%	37
MA003000359	Jackson Gardens	9	20%	36	80%	45
	TAX CREDIT SUBTOTAL	**15**	**18%**	**67**	**82%**	**82**
STATE FAMILY						
202	Jefferson Park 202	14	14%	84	86%	98
MA06H052044	Roosevelt Midrise	8	11%	66	89%	74
	STATE FAMILY SUBTOTAL	**22**	**13%**	**150**	**87%**	**172**
	TOTAL FAMILY HOUSING	**195**	**14%**	**1,242**	**86%**	**1,437**
	FAMILY + ELDERLY GRAND TOTAL	**274**	**11%**	**2,245**	**89%**	**2,519**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

† Roosevelt Towers State and Putnam School are properties owned by CHA. They are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

they are part of the Other State Assisted category.

1 - 5B CAMBRIDGE PUBLIC HOUSING: HOUSEHOLDS SERVED BY ETHNICITY – FY 2014 ANNUAL PLAN*

PROGRAM		HISPANIC		NON-HISPANIC		TOTAL
FEDERAL ELDERLY						
MA003000307	D.F Burns Apartments	11	6%	182	94%	193
MA003000310	H.S. Truman Apartments	3	5%	55	95%	58
	Millers River Apartments	25	9%	269	91%	294
MA003000321	R.C. Weaver Apartments			20	100%	20
MA003000345	116 Norfolk Street	2	6%	34	94%	36
	St. Pauls Residence	1	5%	18	95%	19
MA003000350	F.J. Manning Apartments	19	10%	170	90%	189
MA003000351	Linnaean Street			19	100%	19
	L.J. Russell Apartments	2	4%	49	96%	51
MA003000354	Elderly Condos			5	100%	5
FEDERAL ELDERLY SUBTOTAL		**63**	**7%**	**821**	**93%**	**884**
TAX CREDIT						
MA003000311	L.B. Johnson Apartments	12	7%	156	93%	168
TAX CREDIT SUBTOTAL		**12**	**7%**	**156**	**93%**	**168**
STATE ELDERLY						
MA06H052063	Putnam School	4	13%	26	87%	30
STATE ELDERLY SUBTOTAL		**4**	**0**	**26**	**87%**	**30**
TOTAL ELDERLY HOUSING		**79**	**7%**	**1,003**	**93%**	**1,082**
FAMILY + ELDERLY GRAND TOTAL		**274**	**11%**	**2,245**	**89%**	**2,519**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

† Roosevelt Towers State and Putnam School are properties owned by CHA. They are not counted in the inventory as public housing properties as they are part of the Other State Assisted category.

1 - 6 CAMBRIDGE PUBLIC HOUSING: YOUNG DISABLED HOUSEHOLDS SERVED – FY 2014 ANNUAL PLAN

PROGRAM		# UNITS	YOUNG DISABLED HOUSHOLDS	PERCENTAGE
FEDERAL ELDERLY				
MA003000307	D.F Burns Apartments	194	34	18%
MA003000310	H.S. Truman Apartments	58	9	16%
	Millers River Apartments	293	41	14%
MA003000321	R.C. Weaver Apartments	20		0%
MA003000345	116 Norfolk Street	36	9	25%
	St. Pauls Residence	19	11	58%
MA003000350	F.J. Manning Apartments	189	22	12%
MA003000351	Linnaean Street	19	3	16%
	L.J. Russell Apartments	51	7	14%
MA003000354	Elderly Condos	5		0%
	FEDERAL ELDERLY SUBTOTAL	**884**	**136**	**15%**
TAX CREDIT				
MA003000311	L.B. Johnson Apartments	169	34	20%
	TAX CREDIT SUBTOTAL	**169**	**34**	**20%**
STATE ELDERLY				
MA06H052063	Putnam School*	29	4	14%
	STATE ELDERLY SUBTOTAL	**29**	**4**	**14%**
	TOTAL ELDERLY HOUSING	**1,082**	**174**	**16%**

* Putnam School is owned by CHA but it is not counted in the inventory as public housing as they are part of the Other State Assisted category.

Note: F.J. Manning Apartments and Elderly Condos were until recently part of the State Public Housing Program. The State program had a threshold of 13.5% for the entire portfolio not for each individual property. Hence, CHA is not fully compliant at this point in time. In addition, R.C. Weaver Apartments is also non-compliant with CHA's Designated Housing Plan as of this writing. As untis become available CHA will focus efforts to raise the percentage of young disabled in these properties.

1 - 7 FY 2012 AREA MEDIAN INCOME (AMI) LIMITS BY HOUSEHOLD SIZE

HOUSEHOLD SIZE	30% of AMI	50% of AMI VERY LOW-INCOME	80% of AMI LOW-INCOME
1 PERSON	$20,550	$34,250	$45,500
2 PEOPLE	$23,500	$39,150	$52,000
3 PEOPLE	$26,450	$44,050	$58,500
4 PEOPLE	$29,350	$48,900	$65,000
5 PEOPLE	$31,700	$52,850	$70,200
6 PEOPLE	$34,050	$56,750	$75,400
7 PEOPLE	$36,400	$60,650	$80,600
8 PEOPLE	$38,750	$64,550	$85,800

NOTE:

1. Effective December, 2011. These limits are determined by the U.S. Department of Housing and Urban Development and are subject to change.

WAITING LIST INFORMATION

2 - 1A CAMBRIDGE PUBLIC HOUSING: WAITING LIST BY UNIT SIZE – FY 2014 ANNUAL PLAN

PROGRAM	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2014 PLAN
FEDERAL FAMILY						
0 BR	13	98				2
1 BR	2,224	3,083	1,141	732	569	417
2 BR	1,698	2,357	1,551	2,125	2,668	2,566
3 BR	663	970	793	1,056	1,244	1,276
4 BR +	130	170	162	174	224	250
FEDERAL FAMILY SUBTOTAL	**4,728**	**6,678**	**3,647**	**4,087**	**4,705**	**4,511**
STATE FAMILY						
0 BR		20	98			
1 BR	633	1,862	2,904	503	206	106
2 BR	507	1,754	2,192	1,032	397	451
3 BR	78	616	1,002	390		
4 BR +	64	117	136	23		
STATE FAMILY SUBTOTAL*	**1,282**	**4,349**	**6,234**	**1,948**	**603**	**557**
TOTAL FAMILY HOUSING	**6,010**	**11,027**	**9,881**	**6,035**	**5,308**	**5,068**
FEDERAL ELDERLY						
0 BR	1,282	1,384	1,177	1,404	955	882
1 BR	113	220	179	791	1,402	1,429
2 BR	50	81	34	71	69	90
3 BR	2	3		786		
4 BR +	1	1				
FEDERAL ELDERLY SUBTOTAL	**1,448**	**1,689**	**1,390**	**3,052**	**2,426**	**2,401**
STATE ELDERLY						
0 BR	956	1,310	1,590	237		
1 BR	126	135	162	1,427	210	245
2 BR	45	62	77	55		
3 BR		3	4	1		
4 BR +						
STATE ELDERLY SUBTOTAL*	**1,127**	**1,510**	**1,833**	**1,720**	**210**	**245**
TOTAL ELDERLY HOUSING	**2,575**	**3,199**	**3,223**	**4,772**	**2,636**	**2,646**
GRAND TOTAL PH	**8,585**	**14,226**	**13,104**	**10,807**	**7,944**	**7,714**

2 - 1B CAMBRIDGE PUBLIC HOUSING: WAITING LIST BY UNIT SIZE – FY 2014 PLAN

PROGRAM	FY 2014 PLAN
REGIONAL WAITING LIST	
0 BR	2,389
1 BR	77
2 BR	455
3 BR	173
4 BR +	40
SUBTOTAL	**3,134**

2 - 2A CAMBRIDGE PUBLIC HOUSING: WAITING LIST BY RACE – FY 2014 ANNUAL PLAN*

PROGRAM	AMERICAN INDIAN		ASIAN		BLACK		WHITE		OTHER		TOTAL
FEDERAL FAMILY											
Washington Elms	7	1%	87	7%	585	47%	538	43%	23	2%	1,240
Corcoran Park	11	1%	45	4%	559	48%	535	46%	15	1%	1,165
Putnam Gardens	7	1%	43	6%	350	49%	299	42%	10	1%	709
Newtowne Court	6	< 1%	121	8%	674	45%	672	45%	22	1%	1,495
River Howard Homes	7	1%	30	5%	331	52%	261	41%	9	1%	638
Jefferson Park	8	< 1%	98	6%	719	42%	861	51%	18	1%	1,704
Roosevelt Towers			60	8%	317	42%	360	48%	10	1%	747
Woodrow Wilson Court	6	1%	28	5%	276	54%	201	39%	4	1%	515
Lincoln Way			10	3%	201	56%	144	40%	1	< 1%	356
Jackson Gardens	2	0%	42	7%	285	46%	285	46%	6	1%	620
FEDERAL FAMILY SUBTOTAL	**54**	**1%**	**564**	**6%**	**4,297**	**47%**	**4,156**	**45%**	**118**	**1%**	**9,189**
STATE FAMILY											
Roosevelt Towers State	4	1%	33	6%	253	45%	254	46%	13	2%	557
STATE FAMILY SUBTOTAL	**4**	**1%**	**33**	**6%**	**253**	**45%**	**254**	**46%**	**13**	**2%**	**557**
FAMILY HOUSING TOTAL	**58**	**1%**	**597**	**6%**	**4,550**	**47%**	**4,410**	**45%**	**131**	**1%**	**9,746**
FEDERAL ELDERLY											
H.S. Truman Apartments	5	2%	8	4%	74	34%	133	60%			220
D.F. Burns Apartments	4	1%	13	2%	191	36%	326	61%	3	1%	537
Millers River Apartments	8	1%	22	4%	223	36%	359	58%	5	1%	617
L.B. Johnson Apartments	1	1%	9	8%	37	31%	70	59%	1	1%	118
R.C. Weaver Apartments			6	17%	7	20%	21	60%	1	3%	35
Linnaean Street			4	4%	18	18%	79	78%			101
F.J. Manning Apartments	12	1%	92	9%	332	34%	530	55%	3	< 1%	969
L.J. Russell Apartments	4	1%	37	10%	120	33%	203	56%	1	< 1%	365
FEDERAL ELDERLY SUBTOTAL	**34**	**1%**	**191**	**6%**	**1,002**	**34%**	**1,721**	**58%**	**14**	**0%**	**2,962**
STATE ELDERLY											
Putnam School	3	1%	11	4%	78	32%	151	62%	2	1%	245
STATE ELDERLY SUBTOTAL	**3**	**1%**	**11**	**4%**	**78**	**32%**	**151**	**62%**	**2**	**1%**	**245**
TOTAL STATE PH	**37**	**1%**	**202**	**6%**	**1,080**	**34%**	**1,872**	**58%**	**16**	**0%**	**3,207**
GRAND TOTAL PH	**95**	**1%**	**799**	**6%**	**5,630**	**43%**	**6,282**	**48%**	**147**	**1%**	**12,953**
REGIONAL WAITING LISTS											
East Cambridge**	3	1%	8	3%	125	43%	149	52%	4	1%	289
Mid Cambridge***	13	2%	39	5%	266	34%	464	59%	6	1%	788
North Cambridge****	5	1%	14	4%	150	44%	171	50%	3	1%	343
Cambridge SROs	32	1%	70	3%	1,201	44%	1,363	50%	77	3%	2,743
TOTAL REGIONAL PH	**53**	**1%**	**131**	**3%**	**1,742**	**42%**	**2,147**	**52%**	**90**	**2%**	**4,163**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

** The East Cambridge waiting list includes the following federal sites: 15C Roberts Rd., Willow Street Homes, and 226 Norfolk St.; the list also includes the following state sites: 118 Trowbridge St., 244 Hampshire St., 87 Amory St., and 88 Hancock St.

*** Mid-Cambridge waiting list includes the following federal sites: 19 Valentine St., 6-8 Fairmont St., 4 Centre St., 2 and 20 Chestnut St., 12-18 Hingham St., and 15 Inman St. - Putnam Square Apts. is also included in this list.

**** North Cambridge waiting list includes the following federal sites: 121 Jackson St., 125-127 Whittemore Ave., 13 Seagrave Rd., 175 Richdale Ave., 8-10 Columbus Ave., and Garfield St.

NOTES:

1. Applicants can choose up to three properties and may qualify for more than one program, therefore the total number on all site-based waiting lists differ from the total number of applicant households.
2. Only certain properties have a waiting list associated with them.

2 - 2B CAMBRIDGE PUBLIC HOUSING: WAITING LIST BY ETHNICITY– FY 2013 ANNUAL PLAN*

PROGRAM	HISPANIC		NON-HISPANIC		TOTAL
FEDERAL FAMILY					
Washington Elms	377	30%	863	70%	1,240
Corcoran Park	365	31%	800	69%	1,165
Putnam Gardens	187	26%	522	74%	709
Newtowne Court	455	30%	1,040	70%	1,495
River Howard Homes	181	28%	457	72%	638
Jefferson Park	555	33%	1,149	67%	1,704
Roosevelt Towers	240	32%	510	68%	750
Woodrow Wilson Court	126	24%	389	76%	515
Lincoln Way	76	21%	280	79%	356
Jackson Gardens	205	33%	415	67%	620
FEDERAL FAMILY SUBTOTAL	**2,767**	**30%**	**6,425**	**70%**	**9,192**
STATE FAMILY					
Roosevelt Towers State	153	27%	404	73%	557
STATE FAMILY SUBTOTAL	**153**	**27%**	**404**	**73%**	**557**
FAMILY HOUSING TOTAL	2,920	30%	6,829	70%	9,749
FEDERAL ELDERLY					
H.S. Truman Apartments	46	21%	174	79%	220
D.F. Burns Apartments	92	17%	445	83%	537
Millers River Apartments	91	15%	526	85%	617
L.B. Johnson Apartments	14	12%	104	88%	118
R.C. Weaver Apartments	3	9%	32	91%	35
Linnaean Street	10	10%	91	90%	101
F.J. Manning Apartments	143	15%	826	85%	969
L.J. Russell Apartments	40	11%	325	89%	365
FEDERAL ELDERLY SUBTOTAL	**439**	**15%**	**2,523**	**85%**	**2,962**
STATE ELDERLY					
Putnam School	27	11%	218	89%	245
STATE ELDERLY SUBTOTAL	**27**	**11%**	**218**	**89%**	**245**
TOTAL STATE PH	**466**	**15%**	**2,741**	**85%**	**3,207**
GRAND TOTAL PH	**3,386**	**26%**	**9,570**	**74%**	**12,956**
REGIONAL WAITING LISTS					
East Cambridge**	65	22%	224	78%	289
Mid Cambridge***	108	14%	680	86%	788
North Cambridge****	85	25%	258	75%	343
Cambridge SROs	421	15%	2,322	85%	2,743
TOTAL REGIONAL PH	**679**	**16%**	**3,484**	**84%**	**4,163**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

** The East Cambridge waiting list includes the following federal sites: 15C Roberts Rd., Willow Street Homes, and 226 Norfolk St.; the list also includes the following state sites: 118 Trowbridge St., 244 Hampshire St., 87 Amory St., and 88 Hancock St.

*** Mid-Cambridge waiting list includes the following federal sites: 19 Valentine St., 6-8 Fairmont St., 4 Centre St., 2 and 20 Chestnut St., 12-18 Hingham St., and 15 Inman St. - Putnam Square Apts. is also included in this list.

**** North Cambridge waiting list includes the following federal sites: 121 Jackson St., 125-127 Whittemore Ave., 13 Seagrave Rd., 175 Richdale Ave., 8-10 Columbus Ave., and Garfield St.

NOTES:

1. Applicants can choose up to three properties and may qualify for more than one program, therefore the total number on all site-based waiting lists differ from the total number of applicant households.
2. Only certain properties have a waiting list associated with them.

2 - 3 CAMBRIDGE PUBLIC HOUSING: WAITING LIST BY INCOME LEVEL – FY 2014 ANNUAL PLAN

PROGRAM	0 – 30% of AMI		30 – 50% of AMI		50 – 80% of AMI		> 80% of AMI		TOTAL
FEDERAL FAMILY									
Washington Elms	1,018	91%	78	7%	22	2%	5	< 1%	1,123
Corcoran Park	944	81%	161	14%	50	4%	10	1%	1,165
Putnam Gardens	574	81%	105	15%	27	4%	3	0%	709
Newtowne Court	1,228	82%	197	13%	59	4%	11	1%	1,495
River Howard Homes	483	76%	115	18%	37	6%	3	0%	638
Jefferson Park	1,480	87%	159	9%	50	3%	15	1%	1,704
Roosevelt Towers	598	80%	117	16%	31	4%	4	1%	750
Woodrow Wilson Court	409	79%	78	15%	22	4%	6	1%	515
Lincoln Way	281	79%	50	14%	23	6%	2	1%	356
Jackson Gardens	498	80%	92	15%	24	4%	6	1%	620
FEDERAL FAMILY SUBTOTAL	**7,513**	**83%**	**1,152**	**13%**	**345**	**4%**	**65**	**1%**	**9,075**
STATE FAMILY									
Roosevelt Towers State	443	80%	86	15%	21	4%	7	1%	557
STATE FAMILY SUBTOTAL	**443**	**80%**	**86**	**15%**	**21**	**4%**	**7**	**1%**	**557**
FAMILY HOUSING TOTAL	**7,956**	**83%**	**1,238**	**13%**	**366**	**4%**	**72**	**1%**	**9,632**
FEDERAL ELDERLY									
H.S. Truman Apartments	193	88%	18	8%	7	3%	2	1%	220
D.F. Burns Apartments	503	94%	24	4%	8	1%	2	0%	537
Millers River Apartments	568	92%	38	6%	10	2%	1	0%	617
L.B. Johnson Apartments	97	82%	15	13%	6	5%			118
R.C. Weaver Apartments	31	89%	3	9%	1	3%			35
Linnaean Street	81	80%	14	14%	4	4%	2	2%	101
F.J. Manning Apartments	891	92%	47	5%	23	2%	8	1%	969
L.J. Russell Apartments	302	83%	38	10%	23	6%	2	1%	365
FEDERAL ELDERLY SUBTOTAL	**2,666**	**90%**	**197**	**7%**	**82**	**3%**	**17**	**1%**	**2,962**
STATE ELDERLY									
Putnam School	209	85%	22	9%	13	5%	1	< 1%	245
STATE ELDERLY SUBTOTAL	**209**	**85%**	**22**	**9%**	**13**	**5%**	**1**	**< 1%**	**245**
TOTAL STATE PH	**2,875**	**90%**	**219**	**7%**	**95**	**3%**	**18**	**1%**	**3,207**
GRAND TOTAL PH	**10,831**	**84%**	**1,457**	**11%**	**461**	**4%**	**90**	**1%**	**12,839**
REGIONAL WAITING LISTS									
East Cambridge**	222	77%	46	16%	19	7%	2	1%	289
Mid Cambridge***	640	81%	102	13%	41	5%	5	1%	788
North Cambridge****	271	79%	52	15%	19	6%	1	< 1%	343
Cambridge SROs	2,486	91%	212	8%	40	1%	5	< 1%	2,743
TOTAL REGIONAL PH	**3,619**	**87%**	**412**	**10%**	**119**	**3%**	**13**	**0%**	**4,163**

* Excludes J.F. Kennedy Apartments, CHA's HOPE VI program.

** The East Cambridge waiting list includes the following federal sites: 15C Roberts Rd., Willow Street Homes, and 226 Norfolk St.; the list also includes the following state sites: 118 Trowbridge St., 244 Hampshire St., 87 Amory St., and 88 Hancock St.

*** Mid-Cambridge waiting list includes the following federal sites: 19 Valentine St., 6-8 Fairmont St., 4 Centre St., 2 and 20 Chestnut St., 12-18 Hingham St., and 15 Inman St. - Putnam Square Apts. is also included in this list.

**** North Cambridge waiting list includes the following federal sites: 121 Jackson St., 125-127 Whittemore Ave., 13 Seagrave Rd., 175 Richdale Ave., 8-10 Columbus Ave., and Garfield St.

NOTES:

1. Applicants can choose up to three properties and may qualify for more than one program, therefore the total number on all site-based waiting lists differ from the total number of applicant households.
2. Only certain properties have a waiting list associated with them.

2 - 4 CAMBRIDGE LEASED HOUSING: WAITING LIST OVERVIEW – FY 2014 ANNUAL PLAN

	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
NUMBER OF BEDROOMS		
0 BR	131	9%
1 BR	507	36%
2 BR	480	34%
3 BR	226	16%
4 BR +	48	3%
TOTAL HOUSEHOLDS	1,392	100%
RACE		
American Indian	17	1%
Black	52	4%
Asian	734	53%
White	590	42%
Other		
TOTAL HOUSEHOLDS	1,393	100%
ETHNICITY		
Hispanic	297	21%
Non-Hispanic	1,095	79%
TOTAL HOUSEHOLDS	1,392	100%
INCOME RANGES		
< 30% of AMI	1,104	79%
30 - 50% of AMI	236	17%
50 - 80% of AMI	42	3%
> 80% of AM	10	1%
TOTAL HOUSEHOLDS	1,392	100%

* The total number of applicant households by bedroom size is different from the other categories as some applicant households qualify for more than one unit size and are thus on multiple lists. Additionally, several households did not provide demographic information at the time of their initial application.

PUBLIC COMMENTS + RESPONSES

PUBLIC PROCESS

Comment: Several commenters requested that CHA commit to additional chances for public input and incorporate those opportunities into the Public Process schedule published in the Annual Plan draft. Specifically, commenters requested opportunities to comment on the following issues, programs, or policies:

Federal Public Housing Lease
Commenters requested that CHA share the draft lease and hold a working session with resident leaders and advocates in advance of the thirty-day public comment period.

Section 3 Plan
Commenters requested that CHA commit to a city-wide public meeting to obtain feedback from residents on the draft document.

Admissions and Continued Occupancy Policy and Administrative Plan
Commenters reminded CHA that in the past it has committed to hold an annual review of the ACOP with resident leaders and advocates. The commenters requested that this annual review be stated in the public process schedule. They also requested to have a similar process for the Administrative Plan.

Response: CHA added more opportunities for public engagement in the Public Process schedule published in this Annual Plan. CHA will share an advance copy of the Federal Public Housing Lease with advocates and resident leaders, and will hold a working session within the thirty-day comment period.

CHA will hold a working session with advocates and resident leaders on the Section 3 Plan but will not host a city-wide meeting on the rewrite of its Section 3 Plan. Nonetheless, CHA is very open to receiving any suggestions.

Lastly, CHA will solicit written proposals on potential changes to the ACOP and the Administrative Plan once a year beginning in late-summer 2014. Based on comments received, CHA will schedule a working session to discuss ideas with advocates and resident leaders . CHA has just completed a revision to the Admin Plan, and intends to do further revisions to the ACOP in this next year.

CHA would like to emphasize that any major changes to agency policies will be always part of the Annual Plan process and will be presented to the public during the established public comment periods.

C: Two commenters urged CHA to include residents, advocates, and the Cambridge community in the development of any new special programs, and to outline this commitment in the Annual Plan.

R: Starting in FY 2014 CHA will engage resident leaders during the quarterly meetings with the Alliance of Cambridge Tenants (ACT) and resident council members. Discussion of potential new special programs will be included in these meetings.

C: Two commenters requested that CHA include resident leaders in the planning and implementation of planned customer service training for staff, and to outline this commitment in the Annual Plan.

R: CHA's Customer Service Manager will solicit input from resident leaders prior the design of any training. At this point CHA believes it is not feasible to include resident leaders in any staff training.

C: A commenter requested that CHA engage residents in the selection of research topics addressed by the Policy

and Technology Lab. The commenter asked CHA to prioritize projects informed by problems or questions that have been identified by residents and advocates.

R: Residents are encourage to submit ideas for research projects at any time via email at clucey@cambridge-housing.org. CHA reserves the right to match any project proposals against the priorities of the agency and the research interests of fellows at any specific time.

HOUSING CHOICE VOUCHER PROGRAM

C: Two commenters asked whether CHA follow up on the publication of research that showed a large number of voucher holders leasing units outside of Cambridge. The commenters wondered whether CHA would pursue a deeper analysis of the pattern of residential locational choices.

R: CHA is interested in this analysis but is unable to pursue further inquiry at this time. CHA's intention is to engage in this analysis through the Policy and Technology Lab in the near future.

C: One commenter expressed concerns over the potential impact of CHA policies on the attraction and retention of landlords in the HCV program. The commenter cited the example of a relatively new policy implemented that would have CHA withhold Housing Assistance Payments (HAP) to landlords when a tenant has missed a scheduled recertification or failed to present all of the necessary paperwork to recertify their income. The commenter stated their feeling that this policy is extremely punitive and increases the possibility of a person becoming homeless as no reimbursement is provided to the landlord for the months between suspending payment and completion of the tenants recertification.

R: CHA very thoroughly considered comments related to this and other policies during the public process for the Administrative Plan. It is not CHA's intention to punish voucher holders or their landlords. CHA does not agree with the commenter that this change will result in voucher holders becoming homeless as it intends to encourage voucher holders' commitment to fulfill their program obligations.

C: One commenter asked CHA to clarify and expand the list of criteria that allow voucher holders to extend their unit search time.

R: CHA responded to comments on this issue during the public process for the Administrative Plan and CHA would direct the commenter to those responses. They can be found in the 'Comments + Responses' document published at the conclusion of the Administrative Plan public process. Specific reference to this issue is made in the responses to comments 37, 45, 87, 94, 100, and 101.

This document is available online in CHA's website. Readers can also follow this link for direct access:

http://cambridge-housing.org/Whats-New/Administrative-Plan-for-the-Housing-Choice-Voucher

RENT SIMPLIFICATION

C: Two commenters expressed concern about what they felt was a lack of consideration for households with sporadic, temporary, or per diem income under the Rent Simplification Program. Commenters stated their feeling that households with fluctuating incomes are negatively impacted by the biennial recertification policy as their rents can become unaffordable for long periods of time. Commenters requested that CHA engage in a brainstorming exercise with advocates and tenant leaders to discuss ways to best handle such cases. One commenter requested that CHA commit to a series of meetings in the Public Process schedule of this Annual Plan.

R: CHA is willing to entertain ideas on how to address the issue of sporadic income. Interested parties are encouraged to submit written comments and proposals on this issue. CHA will then schedule a working session

to discuss the proposed options and other ideas.

TRANSITION TO MARKET RENT

C: Several commenters asked why CHA is limiting the incentives to households who relocate within Cambridge and not offering an incentive to those who may leave the city for more affordable rents.

R: As a Cambridge-based institution CHA believes that it has an obligation to encourage households to stay in Cambridge.

C: Several commenters asked if CHA could offer more information about the individual circumstances of any households who are currently at or above 100% of the Area Median Income (AMI), such as the length of stay at CHA at that income level, bedroom size, household composition, or medical expenses.

In addition, one commenter asked if CHA could offer more specific details about each household's willingness to move out of public housing, or whether these households anticipate changes in either household composition or income -- such as the retirement of the head of household -- in the near future.

R: CHA included a breakdown of the impact analysis done to the 32 households as part of the final draft of this Annual Plan.

C: Several commenters expressed opposition to the proposed rent increase for households with incomes at or above 100% of AMI that remain in their public housing units after four years. The commenters stated that there is a big gap between ceiling rents and the CHA payment standards, and that some households may not be able to afford the average Cambridge rents. The commenters urged CHA to consider a less dramatic increase for households who decide to stay in their unit after the four-year period. The commenters suggested two possible alternatives: 10% surcharge above the ceiling rent or rent based on 30% of their income.

R: Households with incomes at or above 100% AMI who decide to stay in their public housing units will see their rents increase every year. This increase will be based on the Consumer Price Index, which is currently 2.5%. By the fourth year, bringing rent in line with the CHA Payment Standards will not represent a dramatic increase – in fact, it will be roughly in line with the gradual increases seen in each of the preceding three years.

Moreover, if all of these households in question were to pay the CHA Payment Standard, 29 of the 32 would continue to pay between 16% and 29% of their income towards rent, and the three remaining households would pay no more than 31% of their income towards rent.

CEILING RENT

C: One commenter asked whether CHA has considered how a change in the calculation of the Consumer Price Index (CPI) to a chained CPI would impact ceiling rents (in the event that this becomes part of a budget deal).

R: There are too many assumptions beyond CHA's control that have to be made in order to estimate the difference between regular CPI, or cost of living adjustment, to a chained CPI, that attempts to account for how people react to inflated prices. The only assumption that CHA can make at this time is that if ceiling rents were calculated using a chained CPI, these would increase by a smaller percentage each year. For example, since the late 1990s the chained CPI has increased by about 0.3% each year, which is significantly less than the current CPI.

ECONOMIC MOBILITY ACTIVITIES

C: One commenter asked CHA to clarify whether residents and voucher holders who are elderly or suffer from

a disability are precluded from participating in the Supporting Opportunity, Achieving Results (SOAR) program. The commenter expressed the belief that elderly and disabled residents are worried that resources will be shifted away from CHA households that are ineligible for these programs.

R: No one is precluded from applying to these programs. Any household that is able to meet the criteria and requirements for these programs are able to participate. CHA is not shifting resources from one group of residents to serve another, on the contrary, CHA is looking at various ways to support and assist the diverse community it serves – including attracting new sources of funds.

C: One commenter expressed interest in learning more about the evaluation component of the Family Stability and Savings (FSS+) program. The commenter asked whether potential participants are screened by other measures other than just self-motivation. In addition, the commenter asked if peer groups continue to meet as participants move through the FSS+ program.

R: Prospective participants are required to attend six hours of financial workshops as a prerequisite for enrollment. Once they attend all workshops, households outline their goals with a member of the Compass Working Capital staff and sign the Contract of Participation. There are no other requirements for enrollment. The peer groups do not continue to meet throughout their participation.

C: One commenter asked if the Crittenton Women's Union (CWU) Mobility Mentors are knowledgeable about accessing social security work incentive programs such as Ticket to Work or the Plan for Achieving Self-Sufficiency (PASS), or whether these mentors refer participants to other agencies for these services.

R: Mobility Mentors will refer participants to other service providers with greater knowledge of and experience with these programs.

C: One commenter requested that Mobility Mentors participate in future quarterly meeting with the Alliance of Cambridge Tenants (ACT) to explain the Mobility Mentoring platform in greater detail.

R: CHA will coordinate through its Tenant Liaison to have Mobility Mentors participate in future a quarterly meeting.

C: One commenter urged CHA to ensure that participation in all economic mobility programs is voluntary and that prospective participants are aware of the risks, responsibilities, opportunities, and consequences if goals are not met. The commenter also requested that CHA state whether and where safety nets exist for participants experiencing unanticipated hardships.

R: All special programs are voluntary and potential participants are briefed extensively on the risks and benefits of each program. Some hardship provisions are included in these programs; those provisions vary between programs, but further detail can be found in the program descriptions.

ADMINISTRATIVE PLAN FOR THE HOUSING CHOICE VOUCHER PROGRAM

C: One commenter asked whether the Leased Housing Department plans to develop a Participant Handbook for new and current voucher holders now that the Board of Commissioners has approved the Administrative Plan. The commenter reminded CHA that, in the FY 2013 Annual Plan, CHA stated that the Leased Housing Department would engage staff in the development of a user-friendly document that incorporates all policies and procedures relevant to program participants.

R: CHA is aware of this commitment and expects to begin working on the development of a participant handbook once the Leased Housing Department completes a series of staff training sessions.

C: One commenter expressed concern over the discontinued use of the model lease that CHA had formerly encouraged landlords to use when leasing to a voucher holder. The commenter stated the feeling that this change may be extremely detrimental for voucher holders as landlords may now be more inclined to impose leases that disadvantage tenants in various ways. The commenter stated that this change was added to the Administrative Plan after a draft version of the document was published for the thirty-day public comment period, thus not allowing program participants and advocates to comment on it.

R: CHA agrees with the commenter that the draft Administrative Plan did have a reference to the "model lease", which was discussed at the working session with resident leaders and advocates. CHA addressed this issue also as part of Administrative Plan public process. Specific reference to this issue is made in comment #81 found in the 'Comments + Responses' document published at the conclusion of the Administrative Plan public process.

CHA has never felt comfortable maintaining a "model lease" for several reasons. First, it is a form that we are not required to provide or maintain, as the lease is a document negotiated between the owner and the participant. Second, CHA is not a party to the lease and by providing a model lease owners who have used it have the misconception that CHA is indeed responsible for enforcing the lease terms with voucher holders. CHA feels strongly that the landlord is responsible for selecting, signing, and enforcing a lease. Hence, providing a model lease can be misconstrued by a landlord that if he/she uses it, CHA accepts some responsibility for their relationship with their tenant.

While the draft Administrative Plan first required the owner to submit their own lease and only allowed use of the model lease if their own was unacceptable, discussions at the working session pushed to make the model lease the primary document rather than the alternate document. On reflection, staff felt it was better to eliminate the document altogether.

If legal services advocates and/or the Alliance of Cambridge Tenants (ACT) wish to place a model lease on their website, CHA could offer this information to voucher holders at the briefing sessions.

C: Several commenters expressed disappointment with the results of the public process for the Administrative Plan. While the commenters expressed appreciation that CHA made certain changes in response to public comments, they also felt that very few significant substantive changes resulted from the public process. The commenters suggested that, in fact, CHA made some harmful changes from after the public comment period without engaging in discussions or accepting comments on two particular issues: phase-in rent reductions for mixed immigrant families, and the discontinued use of a model lease.

R: CHA was both surprised and saddened by this comment. CHA made many of the changes suggested during the public comment period. Other comments led CHA to revise provisions. In every instance, the concerns expressed by commenters and stakeholders were considered and debated at length by staff. While in some instances, CHA has adopted procedures that require an applicant or participant to take responsibility for the impact of their own actions, in no event did CHA make a decision that it considered punitive. While not every provision can meet all of the concerns expressed, where a suggested change was not made, or was not made completely, CHA made the decision carefully. In all cases, CHA sought to balance the administrative and budgetary needs of the agency with the ultimate goals of the program and the people it serves.

C: One commenter asked CHA edit the narrative pertaining to the vetting of the draft Administrative Plan to include mention of the participation of the Alliance of Cambridge Tenants (ACT) in the process.

R: CHA added this to the final draft of this Annual Plan. Please refer to page 51 for revised narrative.

SECTION 3 PLAN

C: One commenter urged CHA to include more detailed information about Section 3 opportunities, including but not limited to the amount of spending covered under Section 3 and whether any of those funds were allocated to alternative uses. In addition, the commenter expressed the belief that there is a need for more detailed narrative on efforts made to negotiate opportunities with contractors and vendors including explanation for lack of compliance (similar to narrative included in close out orders presented to the Board of Commissioners).

R: CHA will address these concerns as it lays out the work plan for redrafting its Section 3 Plan.

C: One commenter asked CHA not to exclusively focus on longer-term opportunities under Section 3, as they felt that these opportunities may be harder to come by. The commenter asked CHA to expand efforts to include part-time or temporary positions that may assist residents and voucher holders to gain skills and secure an income source – even for a short period of time.

R: CHA will address these concerns as it lays out the work plan for redrafting its Section 3 Plan.

PROJECT-BASED VOUCHERS IN PUBLIC HOUSING

C: Several commenters asked CHA to make a commitment in this Annual Plan that no current voucher holder would lose their voucher in order to "free up" vouchers to support project-basing efforts.

R: CHA has included a clear narrative, stating that no current voucher holder will have their status threatened by the project-basing initiative. For revised text please see page 18.

C: Several commenters asked CHA to commit to a public process in the event that a certain number (fifty or more) of additional vouchers would be used for project-basing.

R: At this early stage in the process, CHA declines to commit to a public process as it is currently unable to estimate if and how many mobile vouchers would be used for development purposes. CHA is awaiting HUD's consideration of the draft Disposition Application, and several other steps in the process would need to be completed before HUD can determine the number of tenant protection vouchers that may become available to CHA. Only then CHA can more accurately estimate the number of mobile vouchers that may be used out of its current portfolio. However, CHA would note that even at that stage, it would only project-base mobile vouchers upon turnover.

EXPIRING USE PRESERVATION PROGRAM

C: One commenter commended CHA for working with the Massachusetts Department of Housing and Community Development (DHCD) on a regional approach to preserve expiring use vouchers throughout the state. The commenter stated that a good option for this partnership is to consider allowing households with enhanced vouchers who have incomes at 80% of AMI to project-base their vouchers. In addition, the commenter stated that private owners can be accountable for the cost of educating voucher holders on their option to project-base or keep their enhanced voucher.

R: CHA thanks the commenter for the thoughtful suggestions. Since the public comment period ended CHA already met with the Cambridge and Somerville Legal Services staff to discuss more ideas on how the program

can function. CHA will continue to engage the local advocate community as conversations with DHCD and HUD progress.

MIXED FAMILY RENT FORMULA FOR HOUSING CHOICE VOUCHER PROGRAM

C: Several commenters commended CHA for extending the mixed family rent formula to the Housing Choice Voucher Program, however the commenters opposed the phase-in provisions for the existing voucher holders who would see a rent decrease as a result of the new formula. The commenters cited four factors to support their belief that CHA should consider eliminating the phase-in policy:

1. *Only four households are going to be affected by the policy;*
2. *CHA provided no logic as to why it distinguishes existing voucher holders (subject to the two-year phase-in) from new program participants (for whom the formula would immediately apply);*
3. *CHA did not include any provisions for existing voucher holders that may become a mixed family by adding a spouse or a child to the household; and*
4. *CHA did not impose such a phase-in for public housing residents, but in fact made the reduced rent retroactive.*

R: CHA agrees with the commenter and has revised the initiative to eliminate the phase-in clause. For the revised narrative please see page 42.

POSSIBLE FINANCE APPROACH UNDER RENT ASSISTANCE DEMONSTRATION

C: Several commenters asked for clarification on the amount of existing CHA tenant-based vouchers that may be used to subsidized units at F.J. Manning Aparments if CHA takes part in HUD's Rental Assistance Demonstration (RAD). The commenters asked if there are other fund available, such as funds from the Cambridge Affordable Housing Trust Fund. The commenters also asked CHA to clearly state an estimated range of vouchers that would be used and how these would be set aside. The commenters expresed that these details are important as there are less and less tenant-based vouchers available to those on CHA's waiting lists.

R: The potential use of our existing vouchers has been anticipated by CHA since the FY 2010 MTW Annual Plan. At that time, CHA indicated that it would potentially use up to 782 vouchers to preserve public housing units if other funding resources to complete the needed work were not available. With over $28 million in stimulus funding awareded to CHA, CHA was able to reduce the projected scale of potential voucher use as part of the Public Housing Preservation Program to range of 275 400, which is mentioned in CHA's FY 2011 MTW Annual Plan.

The RAD subsidy, which would come from HUD, would replace current public housing operating and capital funds. Additional MTW funds that would supplement the RAD subsidy would not affect existing CHA tenant-based vouchers. The additional MTW funds would come from the combined MTW funds that the agency already has at its disposal. However, should the voucher program experience any significant funding cuts, CHA would need to reserve its rights to reduce some tenant-based vouchers through attrition, if financially feasible. This has also been stated in prior Annual Plans. If HUD is interested in this concept, CHA would provide a more exact impact of the proposed RAD deal on tenant-based vouchers as part of a public process.

C: Several commenters urged CHA to add language to the final draft of the Annual Plan to ensure that current residents and voucher holders will retain their substantive and procedural rights, and that any new ownership entity will function as if it is a local housing authority vis-a-vis tenant.

R: Similar to CHA's proposal in the Disposition Application for F.J. Manning Apartments, CHA is proposing that current residents and applicants (and residents and applicants of other affected developments) will retain their current substantive and procedure rights including grievance hearings, conference panel, resident council funding, tenant participation, relocation, etc. CHA added this clarifying language in the section in question. Please see page 61 for revised narrative.

C: Several commenters urged CHA to committ to a robust public process prior to the submission of any formal RAD application to HUD.

R: CHA will continue its longstanding commitment to a robust public process should it move forward with an actual RAD proposal to HUD. At a minimum, CHA will:

- Notify affected residents at developments proposed for conversion as well as ACT and each development's resident council;
- Conduct at least two meetings with residents at developments proposed for conversion.
- Prepare comprehensive written responses to comments received at the meetings to be submitted with the RAD application.

The CHA will also comply with the resident notification and consultation requirements as required under 24 CFR Part 903 as well as applicable relocation requirements.

C: Several commenters expressed concerns over the possible outsourcing of maintenance work from union to non-union jobs, and how this may affect the quality of work and the relationships with residents.

R: CHA would like to emphasize that the RAD proposal to HUD is just that, a proposal based on the specific circumstances of F.J. Manning Apartments. In the past, similar actions on the part of CHA, such as outsourcing of management and maintenance at J.F. Kennedy Apartments, have not impacted the workforce. It is not possible to determine at this point the impact of the RAD proposal on the workforce, as that relates to larger CHA workforce issues that go beyond the scope of this particular proposal.

MISCELLANEOUS

C: One commenter requested that CHA include information about its decision to participate in the pilot rent-reporting program run by the Credit Builders Alliance (CBA). The commenter encouraged CHA to include a description of this program in the final draft of the Annual Plan and describe how CHA will address concerns about late rent payments and insufficient funds being reported to Rent Reveal. The commenter also urged CHA to describe how CHA or CBA will identify and screen residents who are interested in participating in the program.

R: CHA added information on this pilot program Chapter Three of this Annual Plan. CHA will advertise this credit building opportunity to residents that have a consistent and timely rent payment history. In addition, CHA will reach out to residents who are already participating in other economic mobility programs, such as the Career Family Opportunity (CFO) Program.

C: One commenter called attention to the fact that CHA does not provide any information in the section entitled "Long-Term Moving to Work Plan". The commenter is interested to know whether CHA has any long-term goals

other than the dynamic subsidy described in the introduction of this Annual Plan.

R: CHA has opted to use the Introduction of this Annual Plan to discuss its short- and long-term plans and finds it redundant to state them again in the body of the Annual Plan. Nonetheless, CHA has been asked by HUD to keep the Chapter entitled "Long-Term Moving to Work Plan" blank so that the layout requirements for the Annual Plan and Reports are met.

C: One commenter stated that it would be useful to have CHA include some narrative on the development of the Privacy Standards for how CHA collects, uses, and shares residents and applicants personal information.

R: CHA added a brief narrative about the Privacy Policy in Chapter Three.

C: Several commenters urged CHA to explore the possibility of designating certain public housing buildings as non-smoking rather than having an across the board ban on any smoking. The commenters expressed concerned over the risk of frail and elderly residents getting fined or being evicted as they may not be able to go outside to smoke – assuming designated smoking areas are provided. The commenters asked CHA to consider grandfathering in existing smokers and to provide the tools (at low or no cost) for smoking cessation.

R: CHA will not consider designating only certain buildings as non-smoking because of the potential public health issues this action may cause in other CHA buildings. Administrative procedures for transfers and new move-ins would be unduly complicated if some buildings were designated as smoke-free and others were not. We have made no decisions on designated smoking areas or lease enforcement mechanisms. These issues will be discussed as part of the process for developing the Healthy Air policy. We do intend to work with the Cambridge Health Alliance to sponsor no-cost smoking cessation programs at the housing developments.

C: Several commenters asked CHA to include some cigarette smokers and residents who do not support eviction as a penalty for violating a non-smoking policy, on the Healthy Air Initiative Steering Committee.

R: CHA is unable to commit to the commenters' request. CHA will consider anyone who is committed to developing a smoke-free housing policy and has the time to participate in regularly scheduled committee meetings. The Steering Committee's goal is to evaluate the response of the resident community to the healthy air initiative through surveys and at meetings and to establish a smoke-free policy that takes into consideration the concerns of all constituencies.

C: Several commenters asked CHA to provide a public comment period if it decides to proceed with some type of smoking restrictions as a lease amendment or alternatively ensure the public that it complies with the applicable procedures in the federal regulations and the current lease.

R: Once the policy and lease amendment are recommended to the Board of Commissioners, there will be a 60 day comment period before the final policy is sent to the Board for approval. The policy and lease amendment will become effective once the Board adopts the policy and the lease amendment is signed by the residents.

C: One commenter pointed out that the numbers of Young Disabled Households published in the Annual Plan draft indicated non-compliance with CHA's Designated Housing Plan.

R: CHA revised the numbers and updated the table in Appendix Two to reflect the corrected numbers. The revised table can be found in page 77 of this final draft.

C: One commenter asked CHA to actively recruit young disabled adults if, in fact, CHA is not in compliance with its Designated Housing Plan. In addition, the commenter asked CHA to focus on facilitating more services for individuals that may not be able to engage in the comprehensive economic mobility programs

R: CHA thanks the commenter for expressing concern over this matter. CHA has revised the numbers, which accurately show that all but three elderly properties are compliant. F.J. Manning Apartments and Elderly Condos were until recently part of the State Public Housing Program. The State program had a threshold of 13.5% for the entire portfolio not for each individual property. Hence, CHA is not fully compliant at this point in time. In addition, R.C. Weaver Apartments is also non-compliant with CHA's Designated Housing Plan as of this writing. As untis become available CHA will focus efforts to raise the percentage of young disabled in these properties.

C: One commenter asked whether CHA would be willing to adjust the percentage of young disabled adults living at elderly properties due to the recurring complaints from elderly residents about younger residents with mental health issues, or whether it may address these complaints in other ways.

R: CHA feels that 13.5% is a reasonable threshold – one that is, in fact ,still used by the State Public Housing Program – and has no plans to change it. The origin of the percentage derives from state law, M.G.L. c.121B §39.

C: One commenter asked how voucher holders can find out the date of their next scheduled unit inspection.

R: Unit inspections are scheduled every two years based on the date of the last inspection. Voucher holders can call the Leasing Department to get the specific date for their next unit inspection.

C: One commenter asked if CHA would consider relying on third-party unit inspections conducted by property management agencies as a replacement for CHA conducted inspections. The commenter stated that some project-based units have at least two or three inspections per year scheduled and paid by their property management company or private landlords.

R: CHA will consider this comment in the next revision of the Administrative Plan.

C: One commenter asked CHA for clarification on how the Housing Choice Voucher Program will be impacted by the anticipated budget cuts.

R: Center for Budget Policies and Priorities estimated that if sequestration occurs over 6,000 voucher families in Massachusetts will be affected. For more information on sequestration and the potential impact on the national and state housing assistance budgets please go to the Center of Budget Policy and Priorities website at www.cbpp.org.

LOCAL ASSET MANAGEMENT PLAN

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

RETAINING FULL FUNGIBILITY

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

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

WORKING CAPITAL - INCLUSION OF FULL CFP DATA ON EACH AMP BUDGET

Given the fungibility of work items under CFP and CHA's 5-year plan, 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 in our FY 2014. 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 chose 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.

COCC FEES

This fiscal year, due to the uncertainty surrounding HUD funding, CHA made every effort to reduce the burden on the property budgets. The management fee is frozen at $67.45 per eligible unit month. (HUD allowable maximum rate is $70.66). The book keeping fee is lowered to the standard allowable rate of $7.50 per unit month from last fiscal years $13 per unit month. Asset management fees are only budgeted at cash flowing properties.

PENSION + OTHER POST EMPLOYMENT BENEFITS (OPEBS)

CHA is in compliance with the Generally Accepted Accounting Principles (GAAP) and Statement No. 45 ofthe 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 a 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.

FSS+ DRAFT EVALUATION DESIGN

CHA is partnering with Brandeis University's Institute of Assets and Social Policy and COMPASS Community Capital to extend the evaluation of the FSS program already in place in Lynn, Massachusetts to CHA's FSS+ program and focus on two main questions:

1. 50/50 shared escrow model. What is the impact of the modified escrow model on program enrollment and participant outcomes? How will this escrow model affect the program's long-term financial sustainability and potential for scale?

2. Restricting escrow funds to asset building purposes. What is the impact of restricting escrow funds toward asset building purposes on program participation, earnings, or asset growth? How do participants exercise and understand their choices under both the conventional (Lynn, MA) and modified (CHA) set of escrow options?

CHA and its partners are currently pursuing a research grant from HUD's Policy Development and Research (PD&R) office to make this evaluation possible. Below is an overview of the research design and methodology.

RESEARCH DESIGN AND METHODOLOGY

The Process Evaluation component of the study researches how the essential elements of Compass' FSS model were implemented and draws from participant surveys, participant and staff interviews, and program administrative data to develop an understanding of the effectiveness of the program design and participant satisfaction with the key program components. The process and success in implementing the Compass FSS program in Lynn, MA was thoroughly addressed in the first annual report for the pilot project available at http://iasp.brandeis.edu/pdfs/CompassFSS_YrOneEval.pdf.

The Outcome Evaluation examines the impact of early program participation and sets in place the data collection required for the full impact evaluation beyond to assess if participation in Compass' new approach to the FSS program contributes to increased economic security. It draws from participant-level administrative data that captures demographic and economic characteristics reported at baseline and annually. The analysis examines key economic outcomes related to income, employment, and asset accumulation. These economic indicators provide a measure of progress as they relate to Compass FSS core program objectives: a.) increased earnings, b.) improved credit score of 660 or higher, c.) debt-to income ratio less than 15%, d.) sustained pattern of savings, e.) utilization of quality financial services and products, f.) increased sense of financial well-being, and g.) asset development including homeownership, small business, and advanced education.

The effect of the program on financial practices and perceptions of financial well-being are measured from data collected through the Financial Education Post-Workshop Survey and the Financial Practices and Well-being Survey which is administered at FSS enrollment at baseline and annually thereafter. These surveys are designed to assess participants' financial confidence, skills, past and present use of positive and negative financial services, and family well-being. These instruments were constructed drawing from several previously validated survey tools.

Qualitative data for the outcome evaluation is obtained through systemic in-depth interviews of a valid sample of Compass FSS participants that is analyzed using thematic coding and grounded theory of analysis procedures. These participant interviews provide information of the motivation and aspirations of participants who choose to enroll in Compass FSS, their economic and savings goals, work progress and their perspectives on the effectiveness of key program components and program benefits. The ultimate goal of the interviews is to develop an in-depth understanding of the Compass FSS program's effectiveness in helping participants make

progress toward economic security.

With a focus on the program's impact on public expenditures, data collection for the cost-benefit analysis was set in place at baseline. The expenditure side of the equation includes Compass' specific operation costs and overhead that can be attributed to this program. Data collected by Compass at baseline and annually documents participants' use of local, state, and federal public benefits. It will be determined if any reduction in public benefits offsets the additional costs of the Compass FSS program over the standard FSS program and, if over the longer term, it is possible to project an overall return on investment.

RESEARCH PRODUCTS AND CONTRIBUTION TO THE FIELD

The data findings and analysis for the first year of program implementation were presented in the research progress report released in November 2011. This report of the early process and outcome evaluations is available at http://iasp.brandeis.edu/pdfs/CompassFSS_YrOneEval.pdf. The qualitative and quantitative data collected in the second year of program implementation will be analyzed and the results of the continuing process and outcome evaluations will be presented in a report to be released in January 2013. The findings of these initial progress reports have helped guide modification of program implementation in Lynn and at the new site in Cambridge, MA. The early program results have been presented in several forums, including for the research track at the recent CFED Asset Learning Conference. This has contributed to the learning for FSS programs and the general field interested in integrating asset building into programs providing housing assistance.

The opportunity to produce a third progress report with the addition of the CHA site, quasi-comparative analyses reports, and a final comprehensive report will greatly enhance the capacity to make a substantial contribution to the field of FSS study and that of other housing-based services. The third year progress report will include an analysis of process evaluation findings after the first year of operation at CHA, noting any differences that can be attributed to the MTW design. The multi-methods data used to conduct the outcome evaluation for this report will report early results for CHA's MTW FSS+ model and results for individuals who have participated in the Compass FSS program in Lynn for up to three years.

Further analysis of outcomes will be possible with the creation of the "tracking index" for Compass FSS participants' pre-FSS program entry and while in the FSS program to evaluate the impact of FSS on family economic security by analyzing data accessible through HUD or the PHA. This will be taken a step further with the identification and analysis of a quasi-comparison group through access to historical data files from HUD to evaluate the impact of the Compass FSS model on multiple personal economic variables. These findings will be made widely available through the publication of up to five learning briefs to translate emerging lessons in real time and to lay the groundwork for a community of practice and learning in the broader housing field.

The final project report will be a comprehensive study of all aspects of the research including the multiple years of experience at Lynn Housing Authority, assessment of the impact of the modification of the standard FSS model at CHA, and calculation of the return on investment realized from potential reduction of receipt of public benefits. An effort will be made to also include as much economic data as possible about the status of new program graduates. The intent is to release this final report in June 2015 and to make it widely available to those interested in the impact of an alternative model of the FSS program on economic security and asset development. The researchers will also seek out opportunities to present the research findings and lessons learned to fellow researchers, program development leaders, and policy makers.