CAMBRIDGE HOUSING AUTHORITY
MOVING TO WORK

ANNUAL PLAN 2020
January 1, 2020 - December 31, 2020

HUD Approved 12/17/2019, Amendment Approved 6/1/2020

Community - Acrylic on Canvas
Emmanuel "Manny" Lusardi
Annual Art Contest Winner

In the artist's words: "My painting was influenced and inspired by an antique photo of my immigrant grandparent's store circa 1904.

Shops, stores, and businesses of many different types, often represent the center or heart of many communities across America, just as Central Square represents the heart of Cambridge. A place where people from all walks of life regardless of social status, education, age or background can gather. Throughout American society, the center is a microcosm of diversity represented by any community. Throughout American history individual businesses change, including the type of business and occupants. American life will always include a business center that welcomes all in the community."

About the Artist: Emmanuel "Manny" Lusardi is a father of two daughters and retired retail executive.

His self described folk art is influenced by Warren Kimble and, especially Canadian artist Maude Lewis, among others. Mr. Lusardi hopes to use his art to encourage literacy, creative writing and enhancing and growing the imaginations of children.

FISCAL YEAR 2020

CHA FISCAL YEAR 2020

OVERVIEW OF PROGRAMS + SERVICES

CHA HOUSING AND DEMOGRAPHIC INFORMATION

CAPITAL IMPROVEMENTS

VOLUNTARY COMPLIANCE

PUBLIC PROCESS SCHEDULE

AN OPEN INSTITUTION

DEPARTMENT HIGHLIGHTS

THE BUDGET

FACT SHEETS

HUD REQUIREMENTS

INTRODUCTION

GENERAL OPERATING INFORMATION

PROPOSED MTW ACTIVITIES

APPROVED MTW ACTIVITIES

SOURCES AND USES OF FUNDS

ADMINISTRATIVE

APPENDICES

TABLE OF CONTENTS

STRENGTHENING OUR FOUNDATION

CAMBRIDGE HOUSING AUTHORITY FISCAL YEAR 2020 A7

OVERVIEW OF PROGRAMS + SERVICES A9

CHA HOUSING AND DEMOGRAPHIC INFORMATION A11

CAPITAL IMPROVEMENTS - FIVE YEAR PLAN SUMMARY A15

VOLUNTARY COMPLIANCE AGREEMENT A17

PUBLIC PROCESS SCHEDULE A19

CAMBRIDGE HOUSING AUTHORITY - AN OPEN INSTITUTION A21

DEPARTMENT HIGHLIGHTS A23

THE BUDGET A44

FACT SHEETS A48

- ECONOMIC MOBILITY PROGRAMS A48
  - FINANCIAL STABILITY + SAVINGS PLUS (FSS+) PROGRAM A49
  - PATHWAYS TO PERMANENT HOUSING - HEADING HOME A50
  - PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE A51
  - WORK FORCE COLLEGE SAVINGS PROGRAM A52
- EARLY CHILDHOOD AND YOUTH PROGRAMS A54
  - BABY U AND ALUMNI ASSOCIATION A55
  - BIG BROTHER BIG SISTER A56
  - DREAM MENTORING A57
  - HEAD START A58
  - PATHWAYS TO FAMILY SUCCESS A59
  - THE POSSIBLE PROJECT A60
  - THIS WAY AHEAD/GAP INC A61
  - TUTORING PLUS, INC A62
  - WINDSOR PRESCHOOL A63
  - WORK FORCE YOUTH PROGRAM A64
  - YOUTHBUILD (JUST-A-START) A65
- ADULT PROGRAMS A66
  - BIOMEDICAL CAREERS PROGRAM (JUST-A-START) A67
  - BRIDGE-TO-COLLEGE PROGRAM A68
  - CAMBRIDGE EMPLOYMENT PROGRAM A69
  - GATEWAYS LEARNING PROGRAM A70
- ELDERLY PROGRAMS A72
  - PROGRAM OF ALL-INCLUSIVE CARE OF THE ELDERLY (PACE) A73
  - SERVICE COORDINATION PROGRAM (ELDER SERVICES) A74
  - SOMERVILLE-CAMBRIDGE ELDER SERVICES (SCES) A75

This page intentionally left blank.

STRENGTHENING OUR FOUNDATION

CAMBRIDGE HOUSING AUTHORITY

FISCAL YEAR 2020

JANUARY 1, 2020 - DECEMBER 31, 2020

Our 21st year in the Moving to Work (MTW) Program

In FY20, the Cambridge Housing Authority (CHA) will continue to evolve both in terms of how housing is funded and how we serve our housed population. Over the past year, Executive Director, Michael Johnston has worked diligently with Senior Staff to ensure a smooth transition for the re-organization of the Operations department.

CHA consistently strives to work effectively, efficiently, and with compassion on behalf of those we serve. The Operation Department's re-organization has allowed for a clear hierarchy of leadership in the form of the newly created district manager position. The re-organization also moves the Operations leasing team to district-based locations. This ensures both current and future residents are being served on location. These recently implemented organizational changes have improved customer service and facilitated the retention and recruitment of highly-trained staff. These moves will allow us to better serve our residents in all functions from lease-ups to maintenance requests.

CHA has also continued working on innovative policies and solutions for our residents and voucher-holders. Drawing on the success of our public housing biennial recertifications, CHA was able to vastly improve our voucher program with a similar biennial rent recertification schedule. In FY20, CHA hopes to roll out additional activities to benefit our Housing Choice Voucher population. The proposed activities include triennial recertifications for project-based participants on fixed income, and enhancements to the current landlord incentive program for all participants. Last year, CHA celebrated a large graduating class from our FSS+ program. CHA has used this as a chance to highlight both successes and opportunities for change in the program. To that end, CHA is proposing a new calculation for the escrow savings in the program. This redesigned calculation will allow more households an opportunity to access escrow savings when enrolling in the program.

CHA will continue to build new partnerships to benefit those we serve. To that end, CHA is proposing two new activities for 2020 to help individuals/households at different points in the housing continuum. First, CHA will be working with our current sponsor-based partners and non-profit owners/developers to create a pathway from our existing sponsor-based program to permanent subsidized housing. This program will provide incentives for property owners to hold units for eligible and interested sponsor-based households. The second program CHA is launching will be focused on higher-earning CHA residents. CHA will be partnering with Massachusetts Affordable Housing Alliance (MAHA) to offer households earning over 120% of the area's median household income an opportunity to participate in a homeownership program. The key components of this program will be homeownership education, a 1 to 1 savings match, and realtor assistance. Both of these activities are highlighted beginning on page B17 of this plan.

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

In addition to increased construction costs, CHA is also experiencing delays in accessing the needed private activity bonds from the Commonwealth of Massachusetts. These bonds are key to the CHA's ability to raise equity through the Low-Income Housing Tax Credit (LIHTC) program. Unfortunately, the Commonwealth has a high demand for private activity bonds, including a substantial number where affordable units are at risk of being lost absent the use of private activity bonds. In 2018, despite the challenges and demands facing the Commonwealth and its allocation of private activity bonds, the Commonwealth has reiterated its commitment to work with the CHA to allow for our RAD/Section 18 disposition projects to proceed in a timely fashion. In fact, an allocation of $82 million in private activity bonds is currently being provided, which is allowing the CHA to proceed with the much needed rehabilitation of Millers River Apartments. Additionally, in February 2019, CHA received an allocation of $45 million in private activity bonds from MassHousing for Burns Apartments. CHA is on schedule to close on the project's tax credit and other financing by late 2019 with construction to start at Burns in January 2020.

With all that said, CHA continues to work through a wide range of challenges to produce positive results. While many challenges may be unpredictable, CHA has proven it can find and/or create industry-leading solutions to mitigate these concerns.

PROGRAMS + SERVICES

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

	PROGRAM NAME	OPTIMAL ANNUAL CAPACITY
EARLY CHILDHOOD	**Baby University**	40 Families
	Baby U Alumni Association	174 Families and growing
	Pathways to Family Success	15 Families
	Head Start	40 families
	Windsor Street Preschool	34 Families, 17 dedicated slots for CHA families
YOUTH	**DREAM Mentoring**	15 Youth
	Work Force Youth Program (CHA)	**280 Youth (includes 2 summer programs)**
	Work Force College Savings Program (CHA)	**200 Work Force Youth**
	Tutoring Plus, Inc.	55 Work Force Youth
	This Way Ahead/Gap Inc	135 Youth; 74 Internships
	Big Brother Big Sister	110+ Youth
	The Possible Project	40 Youth
	Youthbuild (Just-A-Start)	3-5 slots for young Adults
ADULT	**Biomedical Careers Program (Just-A-Start)**	3-5 slots for Adults
	Bridge-to-College Program	5 Adults
	Community Computer Centers (CHA)	**200 Youth; 110 Adults**
	Cambridge Employment Program	95 Adults
	Gateways Learning Program	100 Adults (all below fine except aging)
	Financial Stability and Savings (FSS+)	3,900 voucher households;
	Pathways to Permanent Housing - Heading Home	45 Adults
	Pathways to Permanent Housing - Transition House	4 Families (20 Families over 5 years)
AGING IN PLACE	**Service Coordination Program (Elder Services - CASCAP, Inc)**	1,000 Elderly Adults (non-PACE)
	Program of All-inclusive Care for the Elderly (PACE)	70 Elderly Adults
	Somerville-Cambridge Elder Services (SCES)	9 Elderly Adults
	TOTAL (Households are counted more than once if participating in more than one program.)	**644 Youth** **4,635 Families[1]** **1,079 Elderly[2] Adults**

1. The Family count aggregates optimal annual capacity adults and MTW voucher households (approximately 3,900, inclusive of elderly heads of household and households living in buildings preserved through CHA's Expiring Use program).
2. The Elderly Adult count aggregates optimal annual capacity Elderly Adults.

This page intentionally left blank.

CHA HOUSING AND DEMOGRAPHIC INFORMATION

CHA HARD UNITS AND VOUCHER INVENTORY AND HOUSEHOLDS[1]

	2016 BASELINE[1] HUD APPROVED 01 JUL 2017		CURRENT JUL 2019		PLANNED[2] 31 DEC 2020
MTW HOUSING UNITS					
PUBLIC HOUSING UNITS	854		534		22
PUBLIC HOUSING HOUSEHOLDS		1,363		422	
RAD UNITS			1,247		1,284
RAD HOUSEHOLDS				1,187	
FORMER PH UNITS (SECTION 18 DEMO)			807		1,282[3]
FORMER PH HOUSEHOLDS (SECTION 18 DEMO)				649	
MTW VOUCHERS					
VOUCHER UNITS (PBV, TBV, ALL EXPIRING USE)	5,304 (RAD included)		4,179		4,179
VOUCHER HOUSEHOLDS		4,723		4,040	
TOTAL MTW UNITS AND VOUCHERS	**6,158**		**6,767**		
TOTAL MTW HOUSEHOLDS		**6,086**		**6,298**	
NON MTW					
NON-MTW FEDERAL VOUCHERS (VASH, Shelter Plus, Mod Rehab, Mainstream, DHVP/ NED)			580		580
NON-MTW FEDERAL VOUCHER HOUSEHOLDS				494	
STATE ASSISTED UNITS (NEW CONSTRUCTION)			110		110
STATE ASSISTED HOUSEHOLDS (NEW CONSTRUCTION)				97	
STATE VOUCHERS (MRVP, Mod Rehab State, DMH, AHVP)			192		192
STATE VOUCHER HOUSEHOLDS				135	
TOTAL NON MTW UNITS			**882**		
TOTAL NON MTW HOUSEHOLDS				**726**	
TOTAL CHA UNITS AND VOUCHERS	**6,158**		**7,649**		**7,649**
TOTAL CHA HOUSEHOLDS				**7,024**	

1. This table does not include local non-traditional vouchers (sponsor-based vouchers), ports, relocation-issued vouchers. There were 13 relocation-specific vouchers leased up on July 1, 2019
2. Planned Units and Vouchers are only included in this table because it is difficult to predict households that will be served.
3. Conversions are pending application submissions and HUD review; exact dates of conversion are to be determined and subject to change.

CHA WAITLIST INFORMATION

In FY17 CHA instituted web-based waitlist platform so that CHA will only accept waitlist applications online, unless a reasonable accomodation request to apply using a paper application is submitted. On October 1, 2016 CHA re-opened its voucher waitlist and on July 5, 2017, CHA re-opened its elderly/disabled waitlist for public housing, RAD, and former public housing sites. With the voucher re-opening, site-based waitlists (SBWL) were established to enable applicants to select project-based voucher site(s) that meet(s) their needs and enable site-based owners to contact only those applicants that have expressed interest in their properties. With the elderly/disabled waitlist re-opening, CHA modified its policy so that applicants are no longer limited to selecting only 3 site lists and can apply to as many site lists as fit their needs. This applies to any unit in CHA housing, including the family waitlist that re-opened on August 1, 2018.

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

CHA WAITLIST NUMBERS

ON July 25, 2019

	DISTINCT APPLICANTS[1]	APPLICATIONS	AVERAGE APPLICATION(S) PER APPLICANT
CHA HOUSING	9,686	52,850	5.5
CHA VOUCHERS	15,478	99,527	6.5
SINGLE ROOM OCCUPANCY[2] (SRO)	1,048	1,048	1

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

YOUNG DISABLED[1] HOUSEHOLDS SERVED

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

YOUNG DISABLED HOUSEHOLDS

On July 25, 2019

	Total Units[2]	Units Occupied	Younger Disabled HH	Percent Young Disabled by Units	Percent Young Disabled by Occupancy
116 Norfolk Street	37	37	6	16.2%	16.2%
Daniel F. Burns	196	150	16	8.2%	10.7%
Elderly Condos	5	5	0	0%	0%
Harry S. Truman Apartment	59	56	12	20.3%	21.4%
John F Kennedy	44	42	4	9.1%	9.5%
Linnaean Street	20	20	2	10.0%	10.0%
Lyndon B. Johnson Apts	177	168	15	8.5%	8.9%
Manning Apartments LLC	205	194	32	15.6%	16.5%
Millers River LLC	213	202	28	13.2%	13.9%
Putnam School	33	27	4	12.1%	14.8%
R.C. Weaver Apartments	20	15	3	15.0%	20.0%
Roosevelt Midrise	75	69	21	28.0%	30.4%
Russell Apartments LLC	52	52	7	13.5%	13.5%

1. CHA's Designated Housing Plan requirement is 13.5% per Massachusetts General Laws (Chapter 121B, Section 39).
2. Total Unit count for each development may not match unit counts under RAD or counts from previous years because this table counts units according to a unit's vacancy detail in Elite. Vacancy detail indicating :lease up, make-ready or occupied were counted. Units that may be offline, merged or have another description were not counted in Total Units.

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

On July 25, 2019

	FORMER PUBLIC HOUSING (DISPO)	%[1]	RAD	%[1]	LIPH	%[1]	Vouchers	%[1]	Non-MTW	%[1]
INCOME[2]										
≤ 30 AMI	487	74%	768	65%	260	62%	2966	73%	626	87%
31 AMI - 50 AMI	114	17%	243	21%	82	20%	824	20%	71	10%
51 AMI - 60 AMI	22	3%	58	5%	24	6%	143	4%	11	2%
61 AMI - 80 AMI	18	3%	40	3%	19	5%	75	2%	8	1%
≥ 80 AMI	13	3%	67	6%	34	8%	32	1%	6	1%
UNIT SIZE										
0BR	250	38%	61	5%	43	10%	213	5%	206	29%
1BR	196	30%	473	40%	186	44%	1775	44%	394	55%
2BR	118	18%	333	28%	97	23%	1385	34%	79	11%
3BR	79	12%	244	21%	59	14%	568	14%	32	4%
4BR+	11	2%	65	6%	76	18%	99	2%	11	2%
RACE										
Native Hawaiian/ Other Pacific Islander	7	1%	11	1%	3	1%	3	0%	1	0%
Black/African American	284	43%	640	54%	215	51%	1722	43%	280	39%
White	327	50%	447	38%	179	43%	1809	45%	413	57%
Asian	32	5%	74	6%	20	5%	483	12%	21	3%
American Indian/ Alaska Native	4	1%	4	0%	2	0%	14	0%	7	1%
ETHNICITY										
Hispanic or Latino	68	10%	159	14%	52	12%	690	17%	76	11%
Not Hispanic or Latino	586	90%	801	86%	376	88%	3341	83%	646	89%
CAMBRIDGE STATUS										
Living In Cambridge	654	100%	1,017	100%	419	100%	2107	52%	460	64%
TOTAL HOUSEHOLDS[2]	**654**		**1,176**		**419**		**4040**		**722**	

CAPITAL IMPROVEMENTS
FIVE YEAR PLAN SUMMARY

SOURCES	2020	2021	2022	2023	2024	Beyond 2024	Total
Capital Fund Program	$2,800,000	$1,400,000	$1,400,000	$350,000	$350,000	$87,500	$6,387,500
State Modernization Program	$1,424,648	$-	$-		$-	$-	$1,424,648
MTW Block Grant	$750,000	$750,000	$750,000	$750,000	$750,000	$750,000	$4,500,000
State or Local Subordinate Loans		$18,200,000	$11,200,000	$11,200,000		$2,000,000	$42,600,000
LIHTC Equity	$4,858,624	$57,963,000	$127,953,000	$88,016,000	$18,117,000	$22,951,000	$319,858,624
Development Period Cash Flow	$2,850,000	$3,000,000	$3,000,000	$1,500,000	$1,000,000	$-	$11,350,000
Construction/Permanent Loan	$83,451,913	$92,805,987	$161,389,239	$118,737,713	$143,087,228	$81,817,726	$681,289,806
CHA Program Loan	$13,693,937	$18,187,500	$17,393,394	$14,305,325	$15,334,681	$10,000,000	$88,914,837
Replacement Reserves	$4,108,963	$812,500	$1,106,606	$4,194,675	$3,165,319	$77,250	$13,465,313
Earned Development Fee	$4,200,000	$4,305,000	$4,412,625	$4,070,647	$3,755,171	$3,454,812	$24,198,256
	$3,461,033						
Total Sources	$118,138,086	$197,423,987	$328,604,864	$243,124,360	$185,559,399	$121,138,288	$1,193,988,984

USES	2020	2021	2022	2023	2024	Beyond 2024	Total
Program Costs and Overhead	$4,200,000	$4,305,000	$4,412,625	$4,070,647	$3,755,171	$3,454,839	$24,198,282
Architectual and Engineering	$9,161,332	$14,504,429	$14,223,089	$13,593,083	$3,930,671	$4,597,600	$60,010,203
Fees and Costs	$7,989,321	$21,756,643	$21,334,633	$20,389,625	$5,896,006	$6,896,400	$84,262,628
Operating and Replacement Reserves	$216,114	$160,372	$2,091,153	$11,348,209	$11,044,020	$10,213,449	$35,073,317
Construction							
Manning Apartments Revitalization	$200,000	$-	$-	$-	$-	$-	$200,000
Garfield Apartments Revitalization	$269,000	$-	$-	$-	$-	$-	$269,000
St. Paul's Residence Revitalization	$447,000	$-	$-	$-	$-	$-	$447,000
Millers River Apartments Revitalizaton	$37,472,000	$37,472,000	$-		$-	$-	$74,944,000
Roosevelt Towers Low-Rise Revitalization	$16,264,286	$16,264,286	$5,421,429	$-	$-	$-	$37,950,000

78-80 Porter Road	$7,200,000	$1,800,000	$-	$-	$-		$9,000,000
Burns Apartments Revitalization	$25,050,000	$25,050,000	$16,700,000	$-	$-	$-	$66,800,000
689 Misc Improvements	$1,200,000	$-	$-	$-	$-	$-	$1,200,000
JFK Fire Pump Replacement	$160,000	$-	$-	$-	$-	$-	$160,000
Willow Street Exterior Painting	$80,000	$-	$-	$-	$-	$-	$80,000
22 Lopez Street Rear Egress Stairs	$120,000	$-	$-	$-	$-	$-	$120,000
Lancaster Street Masonry Repairs	$1,103,066	$-	$-	$-	$-	$-	$1,103,066
Lancaster Street Roof Repair	$355,382	$-	$-	$-	$-	$-	$355,382
Lancaster Street Misc	$437,585	$-	$-	$-	$-	$-	$437,585
River Howard Homes Storage Garage	$200,000	$-	$-	$-	$-	$-	$200,000
Putnam Gardens Fence Replacement	$150,000	$-	$-	$-	$-	$-	$150,000
Roosevelt Towers Mid-Rise Envelope Repair	$50,000	$-	$-	$-	$-	$-	$50,000
Window Replacement - Hingham Street	$80,000	$-	$-	$-	$-	$-	$80,000
Washington Elms Paver Replacement	$200,000	$-	$-	$-	$-	$-	$200,000
JFK Trash Compactor	$250,000	$-	$-	$-	$-	$-	$250,000
155 Willow Street New Construction	$-	$6,520,500	$6,520,500	$-	$-	$-	$13,041,000
Jefferson Park Federal Revitalization	$250,000	$50,000,000	$50,000,000	$50,000,000	$-	$-	$150,250,000
Corcoran Park Revitalization	$-	$150,000	$15,283,333	$15,283,333	$15,283,333		$46,000,000
Misc. Site Improvements - Any Dev	$25,000	$25,000	$25,000	$25,000	$25,000	$25,000	$150,000
Misc. Exterior Improvements - Any Dev	$25,000	$25,000	$25,000	$25,000	$25,000	$25,000	$150,000
Misc. Interior Improvements - Any Dev	$25,000	$25,000	$25,000	$25,000	$25,000	$25,000	$150,000
Truman Revitalization	$-	$7,162,500	$7,162,500	$-	$-	$-	$14,325,000
Weaver Apartments Revitalization	$-	$-	$4,050,000	$1,350,000	$-	$-	$5,400,000
Woodrow Wilson Court Roof Replacement	$-	$550,000	$-	$-	$-	$-	$550,000
116 Norfolk Street Revitalization	$-	$-	$3,200,000	$12,800,000	$-	$-	$16,000,000
Roosevelt Towers Mid-Rise Revitalization	$-	$-	$19,818,750	$26,425,000	$6,606,250	$-	$52,850,000
Cambridge Street Building New Construction	$-	$-	$5,125,000	$10,250,000	$5,125,000		$20,500,000
Lambert Street New Construction	$-	$-	$7,875,000	$15,750,000	$7,875,000		$31,500,000
Scattered Site and Condos - Selected Upgrades	$-	$-	$999,375	$3,997,500	$2,998,125	$-	$7,995,000
Linnaean Street Revitalization	$-	$-	$-	$-	$1,344,000	$12,096,000	$13,440,000
River Howard Homes Revitalization	$-	$-	$-	$-	$-	$26,880,000	$26,880,000
JFK Apartments Revitalization	$-	$-	$-	$-	$-	$5,175,000	$5,175,000
Willow Street Homes Revitalization	$-	$-	$-	$-	$-	$1,750,000	$1,750,000
Total Construction	$91,613,319	$145,044,286	$142,230,887	$135,930,833	$39,306,708	$45,976,000	$600,102,033
Repayment of Construction Loans	$4,958,000	$11,653,259	$144,312,477	$57,791,963	$121,626,822	$50,000,000	$390,342,521
Total Uses	$118,138,086	$197,423,987	$328,604,864	$243,124,360	$185,559,399	$121,138,288	$1,193,988,984

VOLUNTARY COMPLIANCE AGREEMENT

CHA continues to work towards fulfilling its Voluntary Compliance Agreement (VCA) with HUD's Office of Fair Housing and Equal Opportunity. Thirty-seven (37) wheelchair accessible units in its Public Housing portfolio were completed as of July 2018. Construction of the final five (5) required units began in early 2019 as the Revitalization of Millers River is now underway. Construction at that 297-unit site will take close to three years, with the handicapped accessible units expected to be completed by mid-2021. While 5 units are required to meet the requirements under the VCA, CHA will be constructing a total of fifteen accessible units at Millers River. An additional 8 accessible units are planned for Burns Apartment as part of its revitalization. Work at Burns Apartments is scheduled to begin in January 2020 with the handicapped accessible units also expected to be completed by mid-2021.

Planned Units	Completed Units	Planned Date	Completed Date	Status
2	2		03 / 2008	Units completed at Lyndon B. Johnson Apartments
5	5		12 / 2008	Units completed at Frank J. Manning Apartments
5	5		05 / 2010	Units completed at Frank J. Manning Apartments
1	1		03 / 2010	Unit completed at Willow Street Homes
3	3		11 / 2011	Units completed at Jackson Gardens
1	1		02 / 2012	Unit completed at Lyndon B. Johnson Apartments
4	4		03 / 2012	Units completed at Lyndon B. Johnson Apartments
4	4		08 / 2013	Units completed at Lincoln Way
2	2		12 / 2015	Units completed at Temple Place[1]
8	8		07 / 2018	Units completed at Jefferson Park State
2	2		07 / 2018	Units completed at Frank J. Manning Apartments
5		6/2021		Units planned for Millers River Apartments
42	**37**			**Total**

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

This page intentionally left blank.

PUBLIC PROCESS SCHEDULE FOR FY20

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

ACTIVITY	OPPORTUNITIES FOR PUBLIC PARTICIPATION
FY20 ANNUAL PLAN	Public hearing (9/3/19) and 30-day comment period (8/16/19 - 9/19/19).
CAPITAL PLANNING	Ongoing Resident meetings at various properties as CHA moves ahead with RAD and Section 18 Disposition.
SECTION 3 PLAN	If changes are made there will be a thirty-day public comment period. One working session with advocates and resident leaders during the public comment period.
CHA TENANT LEADERS MEETING(S)	Quarterly meetings, available upon request, that are open to tenant council officers, ACT Board and Committee members.
RAD	CHA will provide advance copies of various RAD and disposition documents to ACT, CEOC and legal services.
ADMINISTRATIVE PLAN	30-day comment period for substantial policy changes.
POLICY DOCUMENTS (ACOP AND ADMIN PLAN)	Meet with tenants, CEOC and legal services to discuss the Admin Plan (3 Parts) and ACOP if and when policy changes in the documents are being considered. May involve more than one meeting.
RESIDENT TRAINING	Ongoing. CHA will continue to provide training sessions (including but not limited to reasonable accommodation, the conference panel, and the grievance panel); provide training on the low-income housing tax credit (LIHTC) program; arrange orientation/training for tenant coordinators; and work with ACT and tenant councils to plan trainings and workshops on policies and topics that build resident capacity and leadership.
MEETING ON METRICS	Two working sessions on request.

This page intentionally left blank.

AN OPEN INSTITUTION[1]

EXECUTIVE COMPENSATION

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

FIVE HIGHEST SALARY EARNERS

Executive Director	$175,000	Deputy Executive Director	$162,617
Director of Planning + Development	$171,925	Director of Leased Housing	$133,301
Chief Financial Officer	$161,912		

BOARD OF COMMISSIONERS

NAME	MEMBER SINCE	APPOINTMENT	EXPIRATION OF TERM
Susan Connelly	2014	Governor's appointee	November 11, 2019
Gerard Clark	1974	City of Cambridge appointee	January 26, 2020
Elaine Derosa	2018	City of Cambridge appointee	October 16, 2023
Anthony Pini	2010	City of Cambridge appointee/Labor representative	October 20, 2019
Victoria Bergland	2013	City of Cambridge appointee/CHA Resident	December 14, 2022

BOARD OF COMMISSIONERS DUTIES

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

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

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

BOARD RESPONSIBILITIES:

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

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

1. CHA's FY14 Annual Plan includes a new section on governance and executive compensation, voluntarily created in light of the negative publicity around public housing authorities across the country. CHA is committed to providing the status of executive compensation and Board composition.
2. The FY14 Consolidated Appropriations Act that was passed by the Senate on January 16, 2014 continues the cap on housing authority salaries that was set in the FY12 appropriations law and applies only to expenditure of Section 8 or Section 9 funds (i.e., Housing Choice Voucher or Public Housing operating funds). In cases where other sources of funds – such as de-federalized or state resources – are used, the cap can be exceeded.
3. DHCD adopted a salary cap by notice, dated February 15, 2012.

This page intentionally left blank.

DEPARTMENT HIGHLIGHTS

PROPERTY MANAGEMENT/PUBLIC HOUSING

The Operations Department maintains the grounds, buildings, building systems and all other aspects of CHA's portfolio of hard units. This includes various Affiliate and non-profit properties. The majority of CHA's portfolio has converted to project-based subsidies under HUD's Rental Assistance Demonstration (RAD) and Section 18 Disposition, laying the groundwork for a full conversion within the next five years. After two years of being closed, CHA's family site based waitlist re-opened on August 1, 2018, following the elderly/disabled waitlist re-opening on July 5, 2017.

CONTINUED RAD RELOCATION

Relocation efforts will continue throughout all of FY20 and will rely on the use of vacant units across the portfolio to house those residents affected while renovations continue. This relocation process and targeting the use of vacant units citywide has proven to be successful in prior years. With additional Section 18 Disposition and RAD projects scheduled for the fourth quarter (Q4) of 2019, we anticipate that Relocation efforts will continue beyond 2020. Sites with the most relocation activity include: Daniel F. Burns Apartments, Millers River, Roosevelt Towers Low-Rise, and Porter Road. CHA continues to provide the best housing solutions for residents and has a strong working relationship with residents and management staff to ensure a smooth transition. Our relocation staff works closely with every family that faces relocation to find them a unit that meets their needs and the majority of their preferences whenever possible. The agency is committed to performing these tasks at the highest level and has a dedicated team of (3) full-time employees for this process.

RESIDENT POLICIES AND PROCEDURES

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

1)Existing CHA Ceiling Rent

2) Tax Credit Maximum Rent

3)Contract Rent

In some cases, the intersection of these rents created a significant increase in what residents had paid for their previous unit. CHA developed a revised rent policy that found common ground between the rent types and results in the most equitable treatment of all residents possible given the statutory regulations of LIHTC and Section 8 rules.

As developments continue to convert to Project Based Vouchers (PBV's), CHA will no longer use the current ceiling rent as the maximum rent charged for a unit. Instead, CHA sets the ceiling rent at either the Tax Credit Maximum Rent (minus the utility allowance) or $1 below the Contract rent, whichever is higher. CHA decided on $1 below the Contract Rent, to meet the Low Income Housing Tax Credit (LIHTC) program requirement that subsidy is paid on the unit in order to exceed the Tax Credit Maximum Rent for the unit. Going forward, CHA will continue to use the rent simplification rent charts by adjusting the bands to reflect new ceiling rents. Under this policy, less than 10% of residents will experience a change in rent. Those that fall below the ceiling rent band will continue to pay the appropriate rent schedule for their development. For any household that experiences an increase in rent charged at a RAD development, the increase, will be phased in over the course of three years.

POLICY IMPLEMENTATION AND STAFF ENRICHMENT

CHA is in the final stages of creating a Customer Service Policy that will be implemented throughout the

Operations Department. A Customer Service Committee was created and comprised of seven (7) CHA employees within the Operations Department. The committee first met in December of 2018, and a total of six times before a draft was developed in May 2019. The vision of the committee was to create a policy that establishes guidelines to ensure that employees, in addition to residents, are clear on the high level of customer service expectations that should be delivered and received. Before finalizing the customer service policy, CHA held a working session with resident leaders for their input. Once the Policy has been reviewed by resident leaders, and changes are made, it will be rolled out to staff.

CHA is in the final stages of creating a Recertification Resource Guide. This extensive document will be completed at the end of FY19, beginning of FY20. This will be an indispensable tool for staff to have handy as it covers a lot of material used in the day to day of Management Staff while conducting annual and interim certifications for CHA's various subsidy programs. It is currently in the final editing stages and when completed, the guide will be introduced to staff in a comprehensive training to ensure management staff fully understands the content.

CHA has hired a new consulting agent, US Housing Consultants, for tax credit compliance. Not only does USHC review all tax credit files, they also offer staff training. Their compliance department offers various trainings that are tailored to specific needs of CHA staff. Additionally, USHC also offers a wide variety of LIHTC and HOME compliance courses. These trainings will be of great value for the Operations staff.

STASH HOMEOWNERSHIP

The STASH program seeks to create homeownership opportunities through combined financial and programmatic support structures, including, a partnership with the Massachusetts Affordable Housing Alliance (MAHA). This homeownership program will serve CHA residents where the household income exceeds 120% AMI. There are no local programs that serve this income category but it is unrealistic to expect these households to be able to move to homeownership in the local market without additional supports. CHA has designed a program that will meet these households' needs. This includes a 1:1 savings match up to a total savings of $48,000 and services through MAHA that include homebuyer education, in-house realtor assistance, and post-purchase education. Expected program duration is 2-5 years with years 3-5 being used primarily for home search. CHA will fund the STASH program through non-federal funds.

CHA plans to cap participation in this program to 10 households a year but anticipates less households participating based on past outreach and internship research. This program will also free up units for lower-income households in need of subsidized housing on the wait list.

SAFETY AND SECURITY

As our commitment to quality housing continues we recognize that we must be more creative in establishing a comfortable level of safety for our residents. All newly renovated sites are being equipped with high tech security camera systems to cover more area on the property, coupled with a digital recording system that provides a quicker method to locate specific footage.

Property Management teams and maintenance staff continue to physically inspect entry doors and grounds to ensure they are is no easy path of entrance for non-residents. CHA will continue monthly briefings and sharing information regarding Safety and Security in the developments between the Property Management staff at CHA and the Cambridge Police Department (CPD).

In addition, lighting surveys are done at every development throughout the city twice a year. These lighting surveys are done after dark to ensure that the properties are adequately illuminated.

CHA conducted a series of Fire Prevention trainings at multiple developments in partnership with the Cambridge Fire Department. These fifteen (15) meetings were held in early 2019 and were very well attended. Residents were given detailed information on what to do in case of a fire and best practice for fire prevention. Residents

were given a handout on CHA's fire and evacuation procedures and were able to ask questions pertaining to this topic. CHA plans to continue to offer these trainings on an ongoing basis into FY20.

In an effort to empower residents to feel safer in their neighborhoods, CHA holds sporadic neighborhood meetings with CHA residents and the Cambridge Police Department (CPD). The goal of these meetings is to build a strong bond, trust, and respect between all parties involved. This gives CHA residents a platform to express safety concerns in their neighborhood and gives CPD a forum to outline their efforts and strategy to keep the neighborhood safe.

In 2019, CPD in cooperation with CHA has continued their door-to-door campaign at CHA family sites to offer information, make introductions, and bridge a gap between CPD and the public. The CPD plans to continue their door to door outreach efforts in 2020.

CHA uses these multiple platforms to partner with the Cambridge Police Department and Cambridge Fire Department to bring services and information to our resident population. CHA maintains a great working relationship with both agencies and relies on the agencies to make our properties safer.

LEASED HOUSING/HOUSING CHOICE VOUCHER (HCV)

The Leased Housing Department manages all of CHA's Federal and State voucher programs including the Housing Choice Voucher Tenant-Based Voucher program (TBV), the Project Based Voucher program (PBV), the Single Room Occupancy program (SRO), the Veteran's Affairs Supportive Housing Program (VASH), Non-Elderly Disabled voucher programs (NED), and vouchers funded by the Commonwealth of Massachusetts Alternative Housing Voucher Program (AHVP), Massachusetts Rental Voucher Program (MRVP), and Department of Mental Health subsidies (DMH). Using its MTW flexibility, CHA also provides sponsor-based assistance to local agencies who provide shelter and supportive services to hard-to-house individuals. CHA will utilize this program to also include tenant protection vouchers that are triggered by Section 18 dispostion and demolition approvals. Through its Expiring Use Preservation Program, CHA administers Project-Based and Enhanced Vouchers to over 1,700 families ensuring long-term affordability in and outside of Cambridge. CHA has and continues to develop innovative programming to assist voucher holders to find and maintain affordable housing and achieve economic self-sufficiency. Recent projects and initiatives are outlined below.

FSS+ PROGRAM

Since 2012 CHA has operated a modified version of the Family Self-Sufficiency Program – referred to as the Financial Stability and Savings Plus Program (FSS+). Since 2012 this program has served over 300 participants and 98 have graduated the program to date. CHA partners with Compass Working Capital to provide financial coaching and counseling to participants. While this program has been successful in providing opportunities for participants to increase earnings, savings, move to homeownership, and improve overall economic self-sufficiency, CHA is proposing to tweak the program in order to further improve opportunities and outcomes for participants. CHA is proposing to streamline and simplify the FSS escrow calculation to make it easier for participants to understand. Additionally, there will now be added incentive for higher-income working households to enroll and still be able to escrow, even if they entered the program already at a higher income level. Finally, CHA also plans to offer additional incentive payments to households who have graduated the FSS+ program who are interested in purchasing homes and/or moving to unassisted housing. CHA recognizes that although a household may graduate the FSS+ program and receive an escrow payment, they may not be immediately ready to purchase or home or graduate from HCV assistance. However, they may be ready in the future and may benefit from an additional financial assistance from CHA to assist them in these goals. CHA is proposing to provide an incentive payment of $5,000 for FSS+ graduates who purchase a home within one year of graduation from the FSS+ program. The incentive payment may be used for expenses associated with the home purchase, including but not limited to down payment assistance, closing costs and other fees associated with the home purchase. Additionally, CHA is proposing to provide an incentive payment of $5,000 to FSS+

graduates who exit the HCV program within 2 years of graduation and move to unassisted housing. [See activity SS.2013.02 for more info]

LANDLORD INCENTIVES

The low rental vacancy rate in Cambridge, coupled with the high-cost market, makes finding housing difficult for families with a tenant-based voucher. To address the challenge of finding available rental housing within the City of Cambridge, CHA will expand its existing Landlord Incentives activity to offer an additional incentive to make the HCV program more attractive and increase the number of housing options for HCV families in the City of Cambridge. CHA will provide a one-time leasing incentive payment per unit – in the amount of the contract rent – to landlords who have fewer than five units currently rented to CHA families; or to landlords who have not leased a unit to a CHA HCV family in the last three years (including landlords who have never leased a unit to a CHA family). [See activity HC.2000.02 for more info]

PAYMENT STANDARD METHODOLOGY - SMALL AREA FAIR MARKET RENTS

In July 2019 CHA changed its methodology for setting its annual payment standards for Federal Tenant-Based Housing Choice Vouchers (HCVs). In the past CHA has established an exception payment standard for households leasing up in Cambridge, which has allowed CHA to set its payment standards above the typical 90-110% FMR range. For areas outside of Cambridge CHA has used the Boston Housing Authority payment standards, typically set at 110% of FMR.

Historically, public housing authorities (PHA's) have been limited by HUD to using one payment standard for each metropolitan area. However, under new HUD regulations PHA's can now adjust their FMR's for each zip code where they assist families, therefore setting a rent structure in much more specific geographic areas. These zip-code based amounts are established by HUD each year and are referred to as "Small Area Fair Market Rents" (SAFMRs). Because they are zip-code based rather than encompassing an expansive region, the use of SAFMRs allow for expanded housing options in many communities currently inaccessible to our voucher holders while avoiding the negative impact of artificially inflating rents in others.

CHA implemented this change effective for July 1, 2019 for units in Cambridge and has adopted BHA's payment standards (also using the SAFMRs) for units outside of Cambridge. CHA is hopeful that the change will not only help to preserve existing leased units in areas where the market is steadily rising, but also open up areas of the region in which voucher holders have traditionally had difficulty finding units.

TRIENNIAL RECERTIFICATIONS FOR ELDERLY/DISABLED PROJECT-BASED HOUSEHOLDS

All MTW households currently recertify on a biennial basis (every two years). This allows households to save increases in income between recertifications as they generally do not need to report most increases between recertifications. In FY 2020 CHA is proposing to implement a triennial recertification cycle (every three years) for elderly/disabled Project Based (PB) Program households where the sole source of all household income is from fixed income sources (such as Social Security, disability income, etc.). Households on fixed income generally do not have as many changes to income or deductions between recertifications; thus, CHA is seeking to minimize the amount of times households are required to come in to CHA and present all of the documentation needed to recertify in order to lessen the burden on these households and allow them to save increases between recertifications. Households who do experience changes between recertifications will still be able to have their rent adjusted as an interim recertification, as elderly/disabled households do not have a limit on the number of

interims they can request between recertifications. Tenant-based households will not be impacted at this time, as this activity will only apply to elderly/disabled fixed income households in project-based units.

ADMIN PLAN UPDATE

The Leased Housing department is in the process of updating its Administrative Plan. The Administrative Plan for the Housing Choice Voucher Program – Part I has not seen significant revisions in several years. CHA will be making updates to both the formatting and structure of the document to make it easier to navigate, and will also be updating policies to reflect current regulations as well as new initiatives. CHA will present a draft of the new document in the coming months, and there will be a public comment period.

OTHER ACTIVITIES

In 2018 CHA applied for and was awarded additional Special Purpose Vouchers (SPVs). In August 2018 CHA was awarded ten (10) additional Veterans Affairs Supportive Housing (VASH) vouchers, bring the total count to 165 vouchers. CHA intends on issuing a Request for Proposals (RFP) in the Fall of 2019 to project-base some of its available VASH vouchers.

CHA also applied for additional Mainstream vouchers under the FY2017 NOFA issued in the Spring of 2018. In the fall of 2018 CHA was awarded eighty-nine (89) 811 Mainstream vouchers, for non-elderly households in which at least one individual is a person with a disability. CHA intends to target these vouchers to eligible households who are currently homeless or transitioning out of institutional or other segregated settings. CHA has identified several service provider partners to assist in the referral, housing search, and lease-up process as well as provide on-going services to participants once leased in a unit. CHA also intends to project-base a portion of the new 811 Mainstream vouchers, focusing on owners who have partnerships with healthcare institutions.

PLANNING + DEVELOPMENT

The Planning + Development (P+D) Department secures capital funding from a variety of different state, federal, local and private sources for both the revitalization of our housing portfolio (approximately 2,900 hard units in the City of Cambridge) as well as for the development of new affordable housing opportunities. In 2020, P+D will be responsible for more than $90 million in overall on-going capital improvements, with an emphasis on long-term durability, livability, energy efficiency and high-quality construction. In 2020 P+D will also be continuing CHA's conversion process for the remainder of its federal public housing properties.

The CHA has been working to convert its federally-assisted public housing portfolio to the Section 8 program since HUD's approval of CHA's portfolio conversion application under HUD's Rental Assistance Demonstration (RAD) Program in December 2013. In addition to utilizing the RAD program, the CHA has also received or will receive 1,005 tenant protection vouchers through the Section 18 Disposition process. As of July 1, 2019, CHA has onverted 1,915 units of its 2,427 federal public housing units, or 78.9%. An additional 353 units, or 14.5%, are anticipated to convert before January 1, 2020, for a total of 2,258, or 93% of CHA's federal public housing portfolio.

Property	Conversion Date	# of Units	Funded Rehab[1]	Comment
Putnam Gardens	01/01/2015	122	$24,778,740	Construction was completed in July 2018.
JFK Apartments	01/01/2015	44[2]	NA	Property did not require any rehab as it was comprehensively rehabbed in 2004
LBJ Apartments	01/01/2015	177	NA	Property did not require any rehab as it was comprehensively rehabbed in 2013
Lincoln Way	01/01/2015	53[3]	NA	Property did not require any rehab as it was newly constructed in 2013

Jackson Gardens	01/01/2015	45	NA	Property did not require any rehab as it was comprehensively rehabbed in 2011
Newtowne Court	04/01/2015	268	$48,205,170	Construction was completed in March 2018.
Washington Elms	04/01/2016	175	$28,070,614	Construction was completed in July 2017.
Woodrow Wilson Ct	04/01/2016	68	$2,566,099	Construction was completed in November 2016.
Manning Apartments	03/01/2016	198[4]	$65,990,119	Construction was completed in December 2018.
Milles River	06/01/2016	297	$107,274,915	The three year construction period started in January 2019.
Russell Apartments	01/01/2018	51[5]	$14,304,230	Construction was completed in March 2019, and fully occupied in May 2020.
Burns Apartment	06/01/2018	198	$66.8M estimated	Financial closing to occur by Dec 2019 with construction beginning in Jan 2020
Corcoran Park	06/01/2018	153	$46M estimated	Financial closing/construction are anticipated to occur by September 20201
River Howard	07/01/2018	32	NA	Project did not require any rehab as it was comprehensively rehabbed in 2007.
Willow Street Homes	07/01/2018	14	NA	Project did not require any rehab as it was comprehensively rehabbed in 2011.
Cambridgeport Commons	06/01/2019	10	NA	Project did not require any initial rehab.
UDIC	08/01/2019 estimated	26	NA	Project did not require any rehab as it was comprehensively rehabbed in 2011.
Jefferson Park Fed	09/01/2019 estimated	175[6]	$150M estimated	Financial closing/construction are anticipated to occur by December 2020
Garfield Street	09/01/2019 estimated	8	$2,280,000	RAD and Section 18 conversion are estimated to occur by 09/15/2019.
St. Paul's Residence	09/01/2019 estimated	20[7]	$5,685,000	RAD and Section 18 conversion are estimated to occur by 09/15/2019.
Roosevelt Towers	01/01/2020 estimated	124	$37.95M estimated	
Total		2,258	Actual $299,154,887 Estimate $300,750,000 $599,904,887	**93% of CHA's federal public housing units will have been converted by 01/01/2020**

1) Rehab $ as of July 2019.
2) Total units at JFK Apartments are 69 units, only 44 are RAD units, the balance are traditional Section 8 PBAs
3) Total units at Lincoln Way are 70 units, only 53 are RAD units, the balance are traditional Section 8 PBAs
4) As part of the rehabilitation, 6 new units are being created and will be supported by traditional Section 8 PBAs resulting in a total of 204 units at Manning Apartments.
5) As part of the rehabilitation, 1 new unit is being created and will be supported by traditional Section 8 PBAs resulting in a total of 52 units at Russell Apartments.
6) As part of the rehabilitation, the CHA is hoping to add 65 new affordable units to Jefferson Park.
7) As part of the rehabilitation, 4 new SRO units are being created and will be supported by HUD-Veterans Affairs Supportive Housing (VASH) Section 8 PBAs resulting in a total of 24 units at St. Paul's Residence.

During 2020, construction will be underway and/or initiated at five RAD/Section 18 converted developments, and four non-RAD sites. In addition, more routine modernization activity will be occurring at numerous locations across the portfolio as detailed in "Other Modernization Activities" below.

The conversion to Section 8 and/or rehabilitation of the remainder of the portfolio will be completed in future years as CHA's access to Private Activity Bond is approved by the Commonwealth of Massachusetts. See five year plan summary for details on capital funding and planned expenditures over the next five years.

As noted above, CHA will complete the conversion of 2,268 public housing units under RAD or Section 18 disposition to project-based assistance by the close of 2019 and is working to move forward on remaining 169 units. In addition to the on-going conversion efforts, the CHA is also working to obtain the final resources needed to proceed with renovations at 786 units (which includes a portion of the 169 units). CHA's efforts to move forward have been made more difficult as it encountered much worse than anticipated existing conditions at the properties. This has meant much higher construction costs to restore units and meet the 20-year RAD viability standards. Construction costs in general in the Boston area have gone up double digits the past couple of years given the overall construction boom that is occurring.

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

CHA's ability to put together a financing plan for the remainder of its Phase 2 sites is contingent upon the timely receipt of private activity bonds and the receipt of some additional Section 18 TPVs being made available through PIH 2018-04, Demolition and/or disposition of public housing property, eligibility for tenant protection vouchers and associated requirements. If some or all of the disposition applications are approved, CHA should be in a better position to move forward with putting together a viable financing plan for the remainder of its public housing units.

Below is the anticipated schedule for the Phase 2 projects based upon projected access to the required private activity bonds:

SCHEDULE OF CHA DEVELOPMENTS REQUIRING PRIVATE ACTIVITY BONDS

	Property	Units	Total Development Cost[8]	Estimated Tax Exempt Bond Amount	Requested Financial Closing Date	Potential Disposition Application
1	Jefferson Park Fed	277[9]	$176,883,000	$88,000,000	Late 2019	Section 18 Approved
2	116 Norfolk St	50[10]	$20,226,000	$10,00,000	Mid-2021	Submitted December 2018
3	Corcoran Park	153	$72,329,700	$35,492,000	Mid-2020	Section 18 Approved
4	Truman Apts	59	$33,530,000	$14,000,000	Mid-2021	Submitted December 2018

SCHEDULE OF CHA DEVELOPMENTS REQUIRING PRIVATE ACTIVITY BONDS

6	Roosevelt Twr Mid[11]	154	$109,988,000	$55,050,000	Mid-2022	MUTM[12] rent increase Mar 2018
	Total	**693**	**$412,956,700**	**$202,542,000**		Rehab Units= 511 New units=169

8) Includes acquisition costs since the 4% LIHTC are a combination of acquisition and rehabilitation.
9) Includes 102 new units of affordable housing – see description later in this section.
10) Includes 13 new units of affordable housing – units are reflected in the chart for potential new development.
11) Includes 67 new units of affordable housing – see description later in this section.
12) MUTM = Mark up to Market. Roosevelt Towers Mid-Rise was rehabilitated in the early 1980's using Section 8 Substantial Rehabilitation vouchersa dministered by the State Agency making it eligible for a MUTM rent increase which will help support the much needed renovation/addition to the building.

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

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

	Property	Units	Projected RAD Closing Date	Potential Application under PIH 2018-4
1	Small Family - 15 Inman St, 12-18 Hingham St, 125-127 Whittemore Ave. 226 Norfolk St, and 8-10 Columbus Ave	16	CHAP Canceled[13]	Submitted December 2018
2	Scattered Condos - 4 Centre St #5, 175 Richdale Ave, #119, 15-C Roberts Rd, 13 Seagrave Rd #1, 245 Washington St #1, 87 Amory St #3, 244 Hampshire St #1, 88 Hancock Street ##3 and 7, 118 Trowbridge St#1 and #2, 2353 Mass Ave #25, #33, #35, and #53, 14 Ware St, #34, 41 Ware St, #34	17	CHAP Canceled	Submitted December 2018
3	Weaver Apartments, 81 Clifton St	20	CHAP Canceled	Yes, application under consideration.
4	Linnaean Street	20	CHAP Canceled	Yes, application under consideration
	Total	**73**		

13) CHAP stands for Commitment to Enter into a Housing Assistance Payment contract under the Rental Assistance Demonstration (RAD) Program.

In addition to pursuing disposition under the provisions of PIH Notice 2018-4, CHA will continue to assess and evaluate the possibility of streamlined voluntary conversion as provided by PIH Notice 2019-05. It is possible that the CHA may pursue the PIH Notice 2019-05 option in case its efforts to obtain disposition approvals under PIH Notice 2018-04 or the more standard disposition routes are not successful.

In June 2017, the CHA established the Cambridge Housing Affordable Lending LLC (Lending LLC) to expand its business services to provide financing to affordable housing preservation and development activities. CHA has been using the Lending LLC to provide advantageous financing to benefit some of its Phase 2 deals. It also can be used in a way that would result in more cost effective financing such as lowering construction financing

using funds as cash collateralization, bridge financing, or support the issuance of tax-exempt bond proceeds for lower cost financing. As part of its 2019 and future year projects, the CHA is expanding the Lending LLC's role to include serving as the guarantor of the financing and required commitments as well as the repository of pooled operating reserves.

To date, the Lending LLC has provide or will provide loans to the following properties:

Property	# of Units	Loan Date	Loan Amount
Russell Apartments	52	12/22/2017	$7,867,000
River Howard	32	07/01/2018	$4,229,076
Willow Street Homes	14	07/01/2018	$1,229,689
Cambridgeport Commons	10	06/01/2019	$880,654
UDIC Properties	26	08/01/2019 est.	$2,390,314
Garfield Street	8	09/15/2019 est.	$1,719,534
St. Paul's Residence	24	09/15/2019 est.	$3,101,382
Total	166		$21,417,649

2019 CONSTRUCTION CONTINUING INTO 2020 AND NEW CONSTRUCTION

Work is underway or expected to be underway and extending into 2020 at five RAD or Section 18 locations as noted below:

1. ***Garfield Street Modernization - $2.3 million***

   CHA anticipates converting Garfield Street to RAD/Section 18 as a blended conversion in September 2019. As part of its RAD/Section 18 conversion, a rehab scope of approximately $2.3 million was developed to address building exterior and site, building systems, and unit interior improvements. This scope was necessary to address current modernization at the site as well as ensure the property's twenty (20) year viability, a standard for obtaining HUD's approval to convert a property to RAD. It is anticipated that construction will be completed by Spring 2020.

2. ***St. Paul's Modernization - $5.7 million***

   CHA anticipates converting St. Paul's Residence to RAD/Section 18 as a blended conversion in September 2019. As part of its RAD conversion, a rehab scope of approximately $5.7 million has been developed to refresh and repair building components which have seen virtually only limited modernization since its 1992 redevelopment. The scope of work includes re-building the elevator to make it code compliant and meets the building's needs. In addition, the heating and ventilation systems will be replaced and/or upgraded and interior refurbishments to the unit and common spaces completed. The masonry on the building envelope will be repairs and the windows replaced in accordance with the requirements of the Cambridge Historic Commission. The project includes adding four (4) additional SRO units. It is anticipated that construction will be completed by late Spring 2020.

3. ***Millers River Apartments Revitalization - $108 million***

   Millers River Apartments, a 297 unit high-rise development, was approved for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) in 2015. An interim disposition occurred on June 1, 2016 with the final transfer to the LIHTC equity investor in December 2018 as part of a $108 million revitalization of the property. The interim period was designed to allow the CHA to secure tax credit equity (4%) and

both short term and long-term private debt. Construction at the property began in January 2019 and is projected to take three years to complete.

The scope of work of the Miller River Revitalization project includes:

Building System Work:

- Building envelope improvements to address severe water infiltration problems, low performing window walls, and a complete absence of thermal breaks at walls and floors that results in significant heat loss
- Improvements to the building's ventilation system, which is currently a significant issue as the building in under negative pressure and air quality is poor
- Installation of a central air conditioning system to the entire building
- Replacement of the entire waste and water piping in the building
- Significant upgrades to electrical equipment and distribution: switchgear, distribution equipment, panel boards, and the transformer are original to the building's initial construction
- Replacement of the high-rise building's roof, ballasted EPDM roofing that was installed in 1986 and is at the end of its useful life
- Replacement of existing boiler system to increase efficiency and minimize operating cost
- Upgrade to trash handling system

Apartment Interior Work:

- Enclosure of existing balconies to increase interior living space, and to convert studios to 1-bedroom apartments
- Replacement of most interior components, including renovation of kitchens and bathrooms including the converting bathtubs to walk-in showers
- Replacement of unit load centers in apartment and additional outlets, including GFCI outlets

Interior Common Areas:

- Creation of new community spaces closer to the existing tower
- Renovation and reconfiguration of the first-floor common spaces
- Refurbishment of common hallways throughout the building

4. ***Burns Apartments Revitalization - $66.8 million estimated***

Burns Apartment was approved for disposition under Section 18 of the U.S. Housing Act of 1937 (as amended) and has capital needs totaling $66.8 million. An interim disposition occurred on June 1, 2018 to secure the tenant protection vouchers needed for the property and to allow the CHA to secure tax credit equity (4%) and both short term and long-term private debt. In February 2019, CHA received an allocation of $45 million in private activity bonds from MassHousing, and is on schedule to close on the project's tax credit and other financing by late 2019 with construction to start at Burns in January 2020.

Burns Apartments consists of a 1.44-acre parcel of land bounded by Churchill Avenue and Clarendon Avenue in North Cambridge. The property includes two pre-cast concrete buildings of 4, 5 and 6-stories, originally constructed in 1973, totaling 198 units (121 studio apartments, 76 one-bedroom units and one two-bedroom unit) serving an elderly/disabled population. After construction, there will be 197 one-bedroom units and one two-bedroom apartment. The Scope of Work for Burns Apartments will include the following items:

Building System Work:

- Building envelope improvements to address water infiltration problems, low performing window walls, and a complete absence of thermal breaks at walls and floors that results in significant heat loss
- Improvements to the building's ventilation system to improve air quality and to eliminate the negative air pressure in the buildings
- Installation of a central air conditioning system to the entire buildings
- Replacement of the entire waste and water piping in the buildings

- Significant upgrades to electrical equipment and distribution: switchgear, distribution equipment, panel boards, and the transformer are original to the buildings' initial construction
- Upgrade to trash handling system

Apartment Interior Work:
- Enclosure of existing under utilized balconies to increase interior living space and to convert studios to 1-bedroom apartments
- Replacement of most interior components, including renovation of kitchens and bathrooms including the converting bathtubs to walk-in showers
- Replacement of unit load centers in apartment and additional outlets, including GFCI outlets

Interior Common Areas:
- Renovation and reconfiguration of the first-floor common spaces
- Refurbishment of common hallways throughout the buildings

The total project cost of this revitalization effort is $92 million, with construction estimated to be approximately $66 million.

5. ***Roosevelt Towers Low-Rise* – $37.95 million estimated**

CHA received approval from HUD of its Section 18 Disposition Application in January 2018, but was not eligible for Tenant Protection Vouchers (TPV) until the financing for the comprehensive modernization was secured. CHA obtained initial approval from MassDevelopment in February for $27.5 million in private activity bonds. These bonds provide access to tax credit equity, and with the TPVs the property would be able to support the debt required to proceed with the required renovations. As with Burns, CHA is on schedule to close on the financing for the Roosevelt Towers Low-Rise project by the end of 2019.

The proposed rehabilitation scope for Roosevelt Towers Low-Rise project is:

Site Work
- Repair cracked and broken sidewalks
- Repave central roadway.
- Refurbish common courtyards repairing and updating finishes.
- Upgrade trash collection system to include new compactors.

Building Envelope
- Complete upgrades to the building's exterior masonry envelope, replace select lintels as needed, and repointing and replacing bricks.
- Install a new fully adhered EPDM roofing.
- Replace all the windows.
- Replace all exterior doors.

Unit Interiors
- Upgrade kitchens: replace cabinets, countertops, sinks and faucets.
- Upgrade bathrooms: replace bathtubs, toilets, and sink.
- Refurbish other interior finishes including painting, flooring, shades, etc.

Plumbing, Heating and Ventilation
- Replacement to the extent possible the drain, waste, vent and water distribution piping.
- Installation of water saving devices to showers and faucets.
- Modifications to the exhaust ductwork to increase energy efficiency
- Installation of a new heating system that will service the 112-unit property.
- Replacement of fans and installation of new make-up air units to improve building and unit ventilation.
- Replace current gas stoves.

Electrical and Fire Protection

- Upgrade smoke detection in units and the central fire alarm system for the buildings as required by code.
- Install a fire protection sprinkler system.
- Install emergency lighting in egress stairs.
- Install new fixtures and receptacles are required by code.
- Replace existing lighting with energy efficiency ones.
- Install a cogeneration unit.

The total project cost of this revitalization effort is $57.5 million, with construction estimated to be approximately $35.5 million.

Other Construction Projects

In addition to the RAD and Section 18 construction activities, the CHA anticipates proceeding two additional larger scale projects in 2020.

1. ***Porter Road Revitalization - $9 million estimated***

CHA's non-profit, Cambridge Affordable Housing Corporation, acquired 78-80 Porter Road in 2009 with plans to rehabilitate and convert the 26-unit building into affordable housing. Early efforts to rehabilitate the property were stymied by the State's determination that the property was not eligible for 9% tax credits and by tax credit rules which kept the property from being eligible for 4% credits until 2019. With the property now eligible for 4% credits, the CHA was able to secure an allocation of $7.9 million in private activity bonds from MassDevelopment to finance the much needed rehabilitation work.

The Proposed Scope of Work is intended to address the major systems, including electrical and plumbing, and to bring the building up to current building code standards with proper fire-separation, a sprinkler system, an upgraded fire alarm system and increased accessibility.

Site Work

- Repair of damaged hardscape
- Installation of a new, separate storm and sanitary sewer connections. The building currently has a shared storm/sewer connection, which does not meet current requirements.

Building Envelope

- Replacement of the EPDM roof which is over 20 years old
- Repointing and sealing of the brick façade.
- Replacement of select lintels as needed.
- Installation of new windows to replace ones that are poorly fitted.
- Addition of insulation and an air barrier to improve energy and eliminate water and air infiltration.

Mechanical, Electrical and Plumbing

- Replacement of damaged hydronic baseboard in units
- Full upgrade of the electrical system in the building.
- Upgrade of the fire alarm system to meet current code requirements.
- Installation of a wet sprinkler fire protection system to bring the building into compliance with the current building code.
- Replacement of the entire plumbing system.

Interiors Refurbishment

- Upgrade and reconfiguration of kitchen and bathrooms. Many of the fixtures are original to the building, including claw-footed bath tubs, and need replacement.
- Repair and/or replacement of flooring.

- Repaint apartments.
- Replace or repair doors and door hardware.

Environmental

- Complete lead-based paint and asbestos containing materials abatement throughout the building.

Accessibility

- Bring the building up to current accessibility requirements by making the current entrances accessible, and reconfiguring two apartments on the ground floor to be fully barrier-free.

The total project cost of this revitalization effort is $15.35 million, with construction estimated to be approximately $9 million.

2. ***Rehabilitation of Special Needs Housing - $1.2 million estimated***

CHA received a grant in 2018 from DHCD through its Moving to Independence Initiative to complete needed modernization work at three properties: 11 Woodbridge Street, 71 Hammond Street, and 100 Aberdeen Avenue. The funding will provide affordable and supportive housing to 25 individuals with disabilities while also fundamentally changing how the units are financed, ensuring that they stay financial viable and in excellent physical conditions for the next twenty years. The estimated $1.2 million in physical work will be completed as part of a construction contract that will be procured in 2019 and includes accessibility and energy efficiency improvements, restoration of interior finishes to a pleasant and maintainable level, and exterior envelope improvements to prolong the lives of the building. In addition to the modernization work, the CHA will be funding a capital reserve and receive an increase in the lease rents for the three facilities, ensuring its ability to maintain sufficient operating and capital reserves to meet the needs of the properties.

2019 LARGE SCALE REDEVELOPMENT PLANNING CONTINUING INTO 2020

Jefferson Park Federal Revitalization – 175 units plus the potential of over 100 new units

The CHA has been studying the options to address the modernization needs of Jefferson Park for the past two years once realizing that the conditions found from the most recent existing conditions study were much worse than realized. The property is plagued by significant moisture issues in at least 42% of units in the low-rise building, or 57 units in total. These units have living spaces in the basement which suffer from chronically high moisture levels, and several units have had a lengthy history of sewer back-ups caused in part by problems with an ejector pump but also from site's poor infrastructure system. In addition to these conditions, the existing conditions study found significant issues with the building masonry system which are resulting in persistent moisture intrusion to most units. Further, the building systems and finishes installed as part of the property's last large-scale renovation in 1985 are well beyond their useful life and will need full replacement. Given these findings, Baker Wohl Architects, the project A&E firm, provided three options to address the conditions: 1) repair the units and buildings as currently configured; 2) abandon the basement spaces but maintain unit count with selective additions; or 3) raze all the buildings or all but the mid-rise and redevelopment the site. The last option, when priced, turned out to be the least expensive option on a per unit basis while also providing the opportunity to reconfigure the site so that it works better and allows units to have more easily identifiable front entries and to be better connected to outdoor space and parking while also allowing for an increase in affordable units at the site. CHA is currently reviewing the feasibility of this design, and will be beginning a robust resident process in September 2019 with the Jefferson Park residents to determine a final plan for the property.

Meanwhile, because conditions in the 57 units with living spaces are so poor, CHA has vacated those units and relocated residents to more appropriate housing elsewhere at Jefferson Park or at other CHA developments. With the relocation of residents from the affected units completed, the CHA is now continuing with its plans for

an interim disposition of Jefferson Park in anticipation of its future tax credit and debt financing. This interim disposition is anticipated to occur by September 1, 2019. Since a substantial number of units are vacant at Jefferson Park and not available to the many applicants waiting for affordable housing in Cambridge, the CHA has indicated to DHCD that Jefferson Park is our highest priority for the much sought after private activity bonds. While we have not received an allocation of 2020 private activity bonds for the project, we are continuing to press for them and will explore the possibility of an interim taxable closing to occur in late 2020 to be followed by a tax-exempt closing in 2021. This approach would allow the project to close earlier, and possibility take fuller advantage of it being located in an Opportunity Zone.

Roosevelt Towers Redevelopment – 87 units plus the potential of over 90 new units

There are three distinct projects associated with Roosevelt Towers: 1) comprehensive modernization of the low-rise buildings; 2) new units at 155 Willow Street; and 3) gut rehabilitation and addition of the mid-rise building. As noted above, construction on the low-rise units will begin in early 2020. CHA hopes to make progress on the two remaining Roosevelt Towers projects in 2020.

155 Willow Street – 155 Willow Street is located on the east side of Willow Street and is currently an under-utilized parking lot with a single stall maintenance garage. CHA has identified this parcel as a location to construct new units. CHA is working with the A&E firm, Dietz & Company to determine the size and scale of a new development on the parcel. CHA has had preliminary discussions with the Housing Staff at the City of Cambridge, and is working on a schedule that would allow the project to be an applicant for 9% LIHTC in the State's 2021 February round. As the design progress, a public process with Roosevelt Towers neighbors and abutters will begin with the goal to have zoning complete in advance of the 2021 funding round. This is an exciting opportunity for the CHA to add hard units to the City's affordable housing stock.

Roosevelt Towers Mid-Rise – The final component of the Roosevelt Towers redevelopment is the redesign and addition for the existing Roosevelt Towers Mid-Rise building. The project has the potential to add approximately 64 new units to the existing 75 units in the building, and would be financially supported by a substantial increase in operating income the CHA received through the Mark-Up to Market program when it renewed its Section 8 lease for the 75 units for an additional 20-years. The HAP rents in the building when from approximately 73% FMR to 163 FMR%.

The planned renovations and additions would allow for the CHA to relocate the existing elevators to the center of the building and allow all units to be served by two elevators (right now with exception of the units on the 8th floor units are served by only one elevator which is very problematic when the elevator breaks down or needs repairs). The building was last renovated in 1982, and the building systems and finishes are in very poor condition. In addition, some of the building infrastructure, such as heating, plumbing, sanitary and storm piping, is original to when the building was built in the early 1950's. During 2020, CHA will continue to progress the design while working to secure the necessary private activity bonds for this exciting project to proceed.

New Development at Millers River – potential of over 100 new units

With the Millers River Revitalization project moving into construction and with the construction including the relocation of the existing community building, CHA can now work to evaluate opportunities to further develop the site and better integrate the existing tower into the surrounding neighborhood. CHA has identified the possibility of new development activity to occur in three locations:

- Possible construction of a 16-story addition to the existing Millers River building
- Possible construction of a 5 or 6 story free-standing building along Cambridge Street with

commercial uses on the ground floor and offices and/or residential uses on the upper floors.
- Possible construction of some type of residential building with parking along Gore Street.

CHA's planning efforts on the new development at Millers River will continue into 2020 as conceptual design are further developed and finalized. CHA is currently assessing the possibility of pursuing Section 202 funding in September 2020 for a portion of the new development through a partnership with an unaffiliated non-profit or healthcare partner. Beyond that funding opportunity, CHA will continue to assess more traditional low income housing and New Market Tax Credit options as well as non-traditional funding streams to move forward with this exciting, much needed opportunity to expand affordable housing in Cambridge and to better integrate the existing building with its neighbors.

Revitalization of Corcoran Park - $35 million to $70 million estimated depending upon scope

Corcoran Park is a 153 unit family development in the Strawberry Hill neighborhood of Cambridge. It last received major renovations in late 1990's as part of HUD's Major Rehabilitation of Obsolete Projects (MROP). CHA submitted a Section 18 disposition application for Corcoran Park in December 2016 as the property met HUD's definition for obsolescence. HUD approved CHA's application in September 2017, and the CHA completed an interim conveyance of Corcoran Park in June 2018. The interim period is designed to allow the CHA to secure tax credit equity (4%) and both short-term and long-term private debt. As noted elsewhere, access to the private activity bonds required for the 4% tax credits is very constrained in Massachusetts and it remains uncertain when the bonds will be made available to the project.

During this interim period, the CHA has been studying the options to address the modernization needs of Corcoran Park for the past two years once realizing that the conditions found from the most recent existing conditions study were much worse than realized. We are continuing to work with the architectural team and residents to determine the appropriate scope, and to assess whether a more modest scope should be implemented on an interim basis while we work to develop a more exhaustive solution. As the 2019 financed projects get finalized, CHA will devote additional staff resources to identifying the best path forward as well as work with its state partners to determine when it might receive the required private activity bonds.

WORK IN SUPPORT OF PUBLIC HOUSING PRESERVATION

CHA continues to work toward completion of its long-term effort to preserve its "hard" affordable housing stock in Cambridge through RAD and Disposition, as detailed above; work that first started in early 2007. This effort has already resulted in the completion of major redevelopment at the three ARRA sites: L B Johnson Apartments, Jackson Gardens and Lincoln Way; the five RAD Phase 1 sites: Woodrow Wilson Court, Washington Elms, Newtowne Court, Putnam Gardens and Newtowne Court; and redevelopment of Jefferson Park State. In the past 8 years, CHA has spent nearly $330 million to create or preserve 1,326 units in Cambridge. CHA was excited to begin its Phase 2 efforts in earnest with construction beginning at Millers River in January 2019, and with the work on-going at several smaller sites. As noted elsewhere, CHA was able to obtain the financial commitments to allow three additional projects moving forward in 2019. While we are grateful for the ability to move forward on the 2019 projects, CHA will continue its efforts to identify and finalize financing plans for the remainder of its Phase 2 projects.

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

making available minutes of the Board meetings, and having the governing board consist of the CHA's Board of Commissioners plus the CHA Executive Director. The CHA agrees that any future changes to the lease and/or these policies will be subject to a public notification and comment period in accordance with the notice and comment provisions of 24 CFR 966 and 24 CFR 964 as they may be amended by the MTW Agreement or MTW Annual Plan or other written agreement between the CHA and the local or city-wide tenant organization. The CHA shall memorialize the aforementioned commitments in publicly recorded affordability restrictions or regulatory, use or other similar agreements and shall make draft copies of such documents available to ACT, CASLS, and other interested persons for comment prior to being finalized.

CHA will continue to engage residents during the design and construction planning process. CHA is particularly attentive to concerns regarding disruption caused by construction. When construction necessitates temporary relocation, all residents are guaranteed the right to return, regardless of income, immigration, and student status. In accordance with its standard practice, CHA staff and residents collaboratively develop a written relocation plan that will detail relocation options and policies and procedures for implementation including the right to return.

OTHER MODERNIZATION ACTIVITIES

In addition, to the larger scale modernization activity recently completed or currently underway in the CHA portfolio, the P+D staff continue to support CHA Operations and Maintenance by completing smaller, more routine capital improvement projects. The projects identified for 2020 to occur by location is provided below:

Development	# of Units Impacted	Work Item	Estimated Cost
JFK Apartments	69	Fire pump replacement and trash compactor	$290,000
Manning Apartments	205	Build out of healthcare partnership offices and elevator repair	$200,000
Willow Street	14	Exterior Painting	$80,000
22 Lopez	8	Replace Egress Stairs	$120,000
Lancaster Street	65	Masonry Repairs, Roofing, and Miscellaneous	$1,896,033
River Howard Homes	32	Addition of maintenance storage garage	$200,000
Hingham	4	Window replacement	$80,000
Putnam Gardens	122	Fence replacement	$150,000
Roosevelt Towers Mid-Rise	75	Envelope and cupola repair and restoration	$50,000
Washington Elms	175	Replacement of worn pavers	$200,000
Any property		Miscellaneous site, interior, or exterior improvements	$75,000
Total	769		$3,341,033

NEW DEVELOPMENT OPPORTUNITIES

As part of its on-going preservation efforts of public housing, the CHA has explored the possibility of adding new units to its existing properties or possibly change the occupancy status. The CHA has identified twelve locations where the potential for new units (pending funding) exists. The chart on the following page details the low and high range of the potential new units by neighborhood:

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

	Neighborhood	Low	High
1	East Cambridge	50	120
2	Area 2/MIT	0	0
3	Wellington-Harrington	49	98
4	The Port	12	24
5	Cambridgeport	8	16
6	Mid-Cambridge	0	0
7	Riverside	32	64
8	Agassiz	0	0
9	Neighborhood 9	15	20
10	West Cambridge	0	0
11	North Cambridge	75	125
12	Cambridge Highlands	0	0
13	Strawberry Hill	24	100
	Total	**265**	**567**

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

Given the high demand placed on private activity bonds in MA, the CHA is also exploring other ways of funding rehabilitation or new construction projects. This includes applying for 9% LIHTCs, which are competitively awarded by DHCD, applying for HUD funding (such as the Section 202 funds), and partnering directly with mission-oriented equity investors. In addition, as part of any new development opportunities, the CHA will explore the possibility of developing units as new federal public housing units since it has room under its Annual Contributions Contract with the U.S. Department of Housing and Urban Development to add new units while remaining under its "Faircloth Limit"[14]. Any of the locations previously identified in this section could yield new public housing development applications and, if applicable, subsequent RAD applications as opportunities arise.

ENERGY AND WATER CONSERVATION

CHA's energy focus continues to be on energy planning and conservation measures for our projects in development. Our progress from the RAD conversions with modernization work has been impressive to date with a 53% reduction in electric consumption, a 27% reduction in gas use, and a 37% reduction in water use. These reductions have been achieved despite increasing ventilation and adding air conditioning to our senior high-rise buildings. In addition to energy savings, the RAD conversions are all in the process of certification under the Enterprise Green Communities program for substantial renovations. Millers River Apartments is currently under construction with a deep energy retrofit with fundamental conversion efforts such as building cladding, air sealing, and a high efficient condensing boiler plant, with the addition of a 250 kW Trigeneration system. The trigen system will deliver heating energy for a cost-efficient air conditioning and heat plant while also generating significant electricity and greatly reducing the electric demand usage and cost for the property.

14) The Faircloth Limit refers to an amendment to Section 9(g)(3) of the Housing Act of 1937 ("Faircloth Amendment") which limits the construction of new public housing units. The Faircloth Amendment stipulates that HUD cannot fund the construction or operation of new public housing units with Capital or Operating Funds if the construction of those units would result in a new increase in the number of units the public housing agency owned, assisted or operated as of October 1, 1999. As of September 30, 2018, CHA's Faircloth limit was 1,701 leaving room for the Authority to potentially add additional units.

Current work includes installation of a 42 kW solar array at the newly renovated Russell Apartments as well as design stage planning for a deep energy retrofit at Burns Apartments and modernization improvements at Roosevelt Towers low-rise family units. Both of these projects include added ventilation, exterior and unit improvements and on site cogeneration plants.

CHA is making use of the Massachusetts Clean Energy Center (Mass CEC) funding to supplement the cost of installing an Air Source Heat Pump system for the St Paul's development, which will deliver heating and cooling to this SRO building dedicated to vulnerable/hard to house populations.

In addition to building based improvements, CHA continues to work in partnership with the City of Cambridge on future net zero/low carbon goals. Where feasible, such as St Paul's, CHA will move toward an all-electric energy portfolio. While at those properties where electric rate structures make electrification less feasible, we will employ as much on-site generation as possible. Within the last three years the percentage of onsite electric generation has increased from 8 to 14%, with a goal of 20% by 2020.

Energy and water consumption continues to be tracked both internally and publicly via the City of Cambridge's BEUDO (Building Energy Use Disclosure Ordinance) as well as on the Department of Energy Portfolio Manager. CHA is a member of the Department of Energy Better Buildings Challenge and this year we attended the annual Summit in Washington DC to present case studies and receive an award as a goal achiever for our success achieving a 23% energy intensity reduction (k/BTU per sq foot) over a three year period.

RESIDENT SERVICES

HUMAN CAPITAL CAMPAIGN

Launched formally towards the end of FY18, the "Brighter Futures– People, Places, Potential" campaign seeks to secure additional funding to protect the CHA's current in-house educational programs -- The Work Force Youth Program and This Way Ahead -- and to lay the groundwork for new innovations in the coming years. As detailed in recent reports, these programs assist teens and young adults in reaching their personal, educational, and economic potential, and are in keeping with CHA's long history of fielding innovative services and initiatives – both directly and through interagency collaboration – that help under-resourced families to break the cycle of intergenerational poverty.

Over the past 15 months, the CHA's Resident Services has brought in a total of $1.2 million dollars from external sources, including private donors, a host of new regional foundations, such as the Balfour and Cummings Foundations, and companies such as Google. We have also secured annual funding increases from several ongoing partnerships, including Bank of America Charitable Foundation, the Cambridge Community Foundation, the Herb and Maxine Jacobs Foundation, and the Cambridge Public Schools. These additional dollars help diminish the agency's annual outlay for in-house programs managed by Resident Services, which currently funds roughly 50% of the department's budget.

FY 20 will likely be the final formal year of the campaign. We hope to sustain our new funding relationships, and to make the case for continued funding among long-time partners. Over the course of FY 19, we have made considerable progress in developing a sustainable base of private donors in the city, holding series of fundraisers in private residences; in FY 20, we will continue these efforts in hopes of communicating the agency's mission and social service work to a broader audience, and developing a dependable funding stream for years to come.

POST-SECONDARY SUCCESS INITIATIVE

FY 20 will represent an important milestone in the CHA's innovative "Post-Secondary Success Initiative." Four years ago, the CHA's Resident Services department secured funding from The Boston Foundation's Skillworks Funding Group in support of its five-year project. The central goal of the initiative is to assist our Work Force program graduates in securing a post-secondary degree within five years at significantly lower debt loads.

In recent plans, we have documented strong initial outcomes for our program graduates in terms of their persistence rates over the course of their first two years of college. This trend continues to hold sway: close to 90% of the class of 2017 recently completed their sophomore years in good academic standing, and 96% of the 2018 graduating class finished their freshmen years. Perhaps most compelling is that 71% of the Work Force class of 2016, the first graduating of the initiative to matriculate to college, are currently on track to complete their degrees in five years. This is well above the national average graduation rates not only for under-resourced students, but for all college going students.

The initiative supports three interrelated components. First, the Skillworks grant funds a Work Force Alumni Coach, who supports program seniors and their families in the college application, choice, and matriculation process, and provides "high touch" coaching for persistence to graduates during their first two years of college. In addition, in FY 18 the CHA secured additional funding from the Herb and Maxine Jacobs Foundation to field a Career Development Specialist position, who works in tandem with the Alumni Coach by providing specific supports to college juniors and seniors to enhance their post-college career and employment opportunities.

The third and final component in the Post-Secondary Success Initiative is our College Matched Savings Program, which will enter into its first year of operation. Embedded in the CHA's seven-year Work Force program, and seeks both to habituate in students and their families strong saving and credit-building habits, and to position them to secure money to help defray college costs.

In the first two years of the five-year Work Force program, students and their families receive a series of specialized financial education workshops that cover core training areas, such as debt reduction, credit building, and budgeting principles. Deposit only accounts, housed by Cambridge Savings Bank and managed by Midas Collaborative, are opened for every student at the start of their sophomore year. Over the course of three years, students save through their program employment and summer job experiences, and through a creative menu of monetized incentives geared to program performance. Student savings, with a ceiling of $1500, are matched dollar for dollar as students graduate from the program and prepare to matriculate into post-secondary education. This year's graduating class saved nearly $25,000, and we expect similar results for the class in FY 20.

NEW EXPLORATORY INTERNSHIPS - WORK FORCE PROGRAM

In FY 19, the Resident Services department developed a new employment model for the core five-year Work Force program. In the coming year, our aim is to slowly phase out the traditional "try-out job" model that anchored the Work Force program since its inception in 1984, and to bring this new model into fruition.

The new model, based on flexibly-oriented paid internships, will provide upper-level program participants (predominantly juniors and seniors) with diverse career exploration opportunities in the city of Cambridge. While we envision developing a broad range of placements for our students, the provision of internships in the burgeoning fields, such as hospitality, information technology, and healthcare service industries, will remain a central focus.

To accommodate students' oftentimes busy academic and extracurricular schedules, we are creating internship opportunities of varying duration: some can be completed within four to five weeks, with others offerings covering up to a semester. We also aim to offer these internships during three distinct placement periods during the year: fall semester, spring semester, and a two-month summer period. Offering students such opportunities in concentrated areas of interest within a flexible schedule will provide them with early vocational and career development pathways that will help to prepare them for additional employment and internship offerings in college.

WORK FORCE - MENTAL HEALTH SUPPORTS INITIATIVE

CHA will be receiving funds to support up to 150 youth through this initiative. Participation will be voluntary and focuson grades 9-11. We expect that about half of our students in that age range will participate at least half the time, orroughly 60. Additionally, we anticipate about 30 seniors will be involved in curriculum-embedded workshops designedto help them transition to post-secondary life. We anticipate about another 40 high school students and likely 20 postsecondary youth will be involved in individualized intake support services. These estimates are based on past need and anticipated

interest

Services will be focused on weekly gender specific youth groups, individualized intake support, workshops on mental health for youth transitioning to post-secondary life, and the provision of additional resourceses/training for staff around adolescent and young adult mental health issues.

CENTRAL OFFICE

The Central Office Cost Center (COCC) is located at 362 Green Street and serves as headquarters for CHA administration. In addition to the directors and office staff in the above highlighted departments, the Central Office houses the executive office, legal, human resources, the Policy and Technology Lab East (PT LAB), safety and security, energy, asset management, fiscal, and IT.

BUSINESS SYSTEMS

The IT department is assisting in the selection and evaluation of property management systems suited to the agency's evolving needs.

To further streamline processes, IT is investigating expanding the agency's portal options to include online certification and re-certification capability.

Finally, IT will formalize the process by which we engage in cross-departmental projects. The goal is to better plan for budget and resource availability.

HUMAN RESOURCES

In FY19 CHA successfully completed negotiations for successor contracts with the negotiating teams of the Local #272 Laborer's International Union of North America and the Local #122 International Brotherhood of Teamsters unions which included the reorganization of our Operations department to streamline our service model and more effectively manage our affordable housing stock. In FY20 we do not anticipate any major staffing changes. The Human Resources team continues to promote an inclusive culture that values respect and inclusivity, and that reflects the diversity of the communities in and around Cambridge that we serve.

POLICY AND TECHNOLOGY LAB EAST (PT LAB)

RENT-TO-SAVE

Rent-to-Save (RTS) was designed as a three-year asset-building pilot that adopts the Financial Stability and Savings Plus (FSS+) financial coaching and savings model, but also infuses an automatic savings formula that allows participants to save a portion of their rent charged. The program was launched on March 1, 2016 at Jefferson Park and Corcoran Park. The RTS pilot came to an end on February, 28, 2019. Research is being done around the pilot both by ABT Associates and a Harvard Kennedy School Doctoral Candidate. CHA will share outcomes based on the research as it becomes available.

CREATING MOVES TO OPPORTUNITY

PT Lab will continue its participation in the Creating Moves to Opportunity (CMTO) working group. CMTO grew out of a 2015 conference that CHA jointly hosted with the Harvard Lab for Economic Applications and Policy (LEAP) and J-PAL North America, drawing from the research study released by Chetty, Hendren and Katz titled

The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. At the time of this writing, the group meets on a quarterly basis (via phone conference). CHA remains interested in the research of the team as they examine big data to identify common indicators of opportunity neighborhoods.

PT LAB FELLOWSHIPS

The PT Lab has hosted two recent internships. The first internship focused on creation of a homeownership program for higher-earning CHA residents. The second internship focused on creating a path for sponsor-based households to permanent subsidized housing. More information about this activity can be found in Section B under new proposed activites. The PT Lab and CHA will continue to seek out the creation of internships focused on housing innovation.

POLICY CONSIDERATIONS

LIMITED ENGLISH PROFICIENCY (LEP) POLICY AND LANGUAGE ASSISTANCE PLAN

CHA continues to place increased emphasis on compliance with our Limited Assistance Plan. Building upon last year's emphasis on increasing compliance with the use of technology, in FY20 CHA will focus on staff-wide training to ensure that all staff knows when and how to use all language assistance resources (phone translation, document translation, and in-person translators). This training will further focus on the intersection of cultural competency and limited English proficiency.

REASONABLE ACCOMMODATION AND PROCEDURE

In FY20 CHA will update all policies related to Fair Housing, including the Reasonable Accommodation Policy. Following the policy update, CHA will ensure that all staff is trained on the updated procedures.

IMMIGRATION

Immigration issues have continued to concern the agency, given the diverse population that we serve. CHA has taken the lead in working with the Immigration Working Group convened by CLPHA. CHA also submitted comments to the Federal Register opposing implementation of proposed changes to the regulation affecting "mixed families" that include person with and without eligible immigration status. CHA will continue to monitor this regulation, and take appropriate action as events develop in this area.

ANNUAL CONTRIBUTIONS CONTRACT

HUD has continued to seek to impose unilateral changes to the Annual Contributions Contract between housing authorities and HUD that would negatively impact PHAs. CHA submitted comments to the Federal Register opposing the changes, and is working with our Congressional delegation to seek a legislative solution to this problem.

SECTION 3 PLAN

CHA's Section 3 Plan was last revised in 2013. The Section 3 Plan is available for review on the CHA website.

ASSET MANAGEMENT

CHA's asset manager will be assisting with projects that have gone through the RAD (Rental Assistance Demonstration) program from HUD. The RAD program has enabled CHA to tap in to an enormous amount of private equity to preserve the real estate portfolio at CHA. CHA has been skillfully leveraging this new avenue of property preservation at CHA. The private capital is introduced from investors through tax credits which are then used to leverage additional lending. These complex financial structures require diligent oversight of both the operations and capital spending maximize the benefit to the residents and the Housing Authority. Until recently, Housing Authorities had not been exposed to complex financial structures around their real estate. Much of the traditional HUD regulatory issues around the operating subsidy remain in place via the Section 8 contracts. The new aspect for housing authorities is the additional oversight and compliance of multiple lenders (4-8 lenders per deal), plus additional financial reporting to the tax credit investor is required as well. Many of the investors are publicly traded financial institutions (Banks and insurance firms).

CHA's asset manager will be overseeing each of the deals and help inform decisions on all levels of the agency. Through careful analysis and guidance of our deals we hope to maximize the benefit of each property for our residents.

ALLIANCE OF CAMBRIDGE TENANTS (ACT)

Since 2009, ACT has operated as a jurisdiction wide advocacy group made up of CHA-housed and voucher holding participants.

THE BUDGET

MTW FUNDS

Under the MTW Program, CHA is funded through three main sources: Public Housing Operating Subsidy, Housing Choice Voucher Program Subsidy, and a Capital Fund. The first two sources are based on a formula established by the MTW Agreement between CHA and HUD that was signed in 1999, while funds allocated to the Capital Fund are determined on an annual basis through the Federal budget process. CHA budgeted 85% proration in its Federal Public Housing Operating Subsidy, 98% proration in the Housing Choice Voucher Subsidy and 75% proration on the administrative fee portion of the MTW funding. In FY14, CHA was approved by HUD to proceed with the conversion of its federal public housing portfolio under HUD's Rental Assistance Demonstration Project (RAD). Through RAD and Section 18, CHA has converted all but 293 units of the agency's federal public housing portfolio.

	Federal Public Housing	MTW Housing Choice Vouchers	Preservation Programs	NED/VASH	Capital Fund	Total MTW Funds
Sources						
Tenant Rent Collections	$1,551,995	-	-	-	-	$1,557,995
Administrative Fees	-	$8,286,149	$293,618	$225,013	-	$8,804,780
Subsidy Earned	$4,151,735	$106,615,736	$8,163,918	$3,092,015	$1,548,000	$123,571,404
Total Sources	**$5,703,730**	**$114,901,885**	**$8,457,536**	**$3,317,028**	**$1,548,000**	**$133,928,179**
Uses						
Administrative Salaries and Benefits	$409,220	$1,772,362	$121,481	$116,922	$154,800	$2,574,785
Maintenance Labor and Benefits	$467,244	-	-	-	-	$467,244
Tenant Services	$61,963	$319,306	-	-	-	$381,269
Materials & Supplies, Contract Costs	$1,015,418	-	-	-	-	$1,015,418
General Expenses	$625,143	$4,571,139	$278,713	$262,866	-	$5,737,861
Housing Assistance Payments	-	$88,787,095	$8,163,918	$2,497,788	-	$99,448,801
Utilities	$775,329	-	-	-	-	$775,329
Capital Improvement	-	-	-	-	$1,393,200	$1,393,200
Total Uses	**$3,354,316**	**$95,449,902**	**$8,564,112**	**$2,877,576**	**$1,548,000**	**$111,793,907**
CASH BEFORE OPERATING TRANSFERS	**$2,349,414**	**$19,451,983**	**($106,576)**	**$439,452**	**$0**	**$22,134,273**
Subsidy held at HUD				($594,227)		($594,227)
Transfers to Block Grant		($1,500,000)	-		-	($1,500,000)
Transfers to Reserves	($2,349,414)					($2,349,414)
Transfers for Program Loans	-	($12,500,000)	-	-	-	($12,500,000)
Admin Fee Transfers	-	($2,883,194)	$106,576	$154,775	-	($2,621,843)
MTW Transfers other leasing programs	-	($504,902)	-	-	-	($504,902)
CASH AFTER OPERATING TRANSFERS	**$0**	**$2,063,886**	**$0**	**$0**	**$0**	**$2,063,885**

OTHER FEDERAL FUNDS

In addition to MTW funds, CHA also receives funds from other federal programs. These vouchers include Mainstream, Moderate Rehabilitation, and Shelter + Care.

	Mainstream	Mod Rehab and Shelter Care	Total
SOURCES			
HUD Subsidy Income	$3,570,326	$1,078,587	$4,648,914
Administrative Fee Income	$264,178	$98,498	$362,677
Total Sources	**$3,834,504**	**$1,177,086**	**$5,011,590**
USES			
Administrative	$414,184	$192,044	$606,228
Housing Assistance Payments	$3,570,326	$1,078,587	$4,648,914
Total Expenses	**$3,984,510**	**$1,270,631**	**$5,255,141**
NET SURPLUS (DEFICIT)	**($150,006)**	**($93,545)**	**($243,551)**
MTW Transfers	$150,006	$93,545	$243,551
NET SURPLUS (DEFICIT)	**$0**	**$0**	**$0**

NON-FEDERAL FUNDS

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

ESTIMATED BEGINNING CASH - 1/1/2020	**$2,175,000**
Sources of Cash	
Leased housing anciallary fee income	$9,500
Admin Fee Transfer from HCV	$2,883,194
Development Fee income	$3,500,000
Fees for other ancillary services	$30,540
Total Sources	**$6,423,234**
Total Cash	**$8,598,234**
Uses of Cash	
Admininistrative Salaries	$88,607
Administrative Costs and Overhead	$80,617
Development Fees transfers to Block Grant	$2,600,000
CHA Program Loans to LLCs	$4,500,000
Total Uses	**$7,269,224**
ESTIMATED CASH - 12/31/2020	**$1,329,010**

STATE FUNDS

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

	State Leasing Program	State Public Housing	Total
SOURCES			
Tenant Rent Collections	-	$623,996	$623,996
Operating Subsidy	$916,350	$2,507,619	$3,423,969
Total Sources	**$916,350**	**$3,131,614**	**$4,047,965**
USES			
Administrative	$64,859	$374,689	$439,548
Tenant Services	-	$121,468	$121,468
Maintenance Labor	-	$230,321	$230,321
Materials/Supplies, Contract Costs	-	$463,554	$463,554
General Expenses	$145,816	$690,058	$835,874
Rent Payments	$852,846	-	$852,846
Utilities	-	$257,883	$257,883
Total Operating Expenses	**$1,063,521**	**$2,137,975**	**$3,201,496**
Surplus (Deficit) before MTW transfers	**($147,171)**	**$993,640**	**$846,469**
MTW Block Grant transfers	$147,171	-	$147,171
Net Surplus (Deficit)	**-**	**$993,640**	**$993,640**

CENTRAL OFFICE COST CENTER (COCC)

The Central Office Cost Center (COCC) is supported by a fee-for-service structure. These fees include management, asset managment and bookkeeping fees charged to all Federal and State Public Housing programs. These costs are budgeted in accordance with CHA's local asset management plan (LAMP), as they are considered program specific costs. CHA also earns management fees from the mixed-finance developments it manages. The COCC budget includes overhead costs for most CHA departments except those in Planning + Development and Resident Services.

	CY20 Budget
Total Management Fees	$5,095,329
Fee-for-Service Fees	$1,275,132
Total Sources	**$6,370,461**
Uses	
Administrative Salaries	$2,832,136
Central Maintenance	$1,467,879
Benefits	$1,074,513
Administrative Contracts	$131,500
Office Rent	$228,041
Office Admin. Overhead	$708,252
Total Expenses	**$6,442,322**
Net Surplus (Deficit)	**($71,861)**

BLOCK GRANT

CHA's single fund flexibility under MTW allows CHA to allocate funds to a Block Grant to support activities that may otherwise not receive adequate funding. CHA's ability to fund capital projects through the Block Grant at the site level is dependent on HUD's funding for both the Public Housing and the Housing Choice Voucher programs. Reduced prorations over the last three years have impacted CHA's ability to fund capital projects and other MTW initiatives that benefit the local community. CHA is in the process of securing a new property management software and will set aside funds in 2020 for this purpose. The PT Lab continues to pursue various projects and opportunities to support the local community.

ESTIMATED BEGINNING CASH- 1/1/2020	**$1,800,000**
Sources of Cash	
HCV Transfers for MTW Initiatives	$1,500,000
HCV Transfers for Development Projects	$12,500,000
Development Fees	$2,600,000
Total Cash	**$18,400,000**
Uses of Cash	
Operating Transfers	
Transfers to MRVP / State Housing	$147,171
P & D Admin Support & working capital	$4,005,507
Program Loans to LLCs	$12,500,000
System Software Fund	$750,000
PT Lab and MTW initiatives	$350,000
Total Uses	**$17,752,678**
Net Cash - 12/31/2020	**$647,322**

ECONOMIC MOBILITY PROGRAMS FACT SHEETS

FINANCIAL STABILITY + SAVINGS PLUS (FSS+)

PATHWAYS TO PERMANENT HOUSING - HEADING HOME

PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

WORK FORCE COLLEGE SAVINGS PROGRAM

FINANCIAL STABILITY + SAVINGS PLUS (FSS+) PROGRAM

PROGRAM DESCRIPTION

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

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

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

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

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

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

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

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

WHO IS ELIGIBLE: MTW voucher holders. Must be Head of Household.

PROGRAM CAPACITY: Available to all CHA MTW voucher holders.

PARTNERS: Compass Working Capital (CWC)

MTW INVESTMENT: $160,000 per year.

FOR MORE INFORMATION

Ann Lentell, Director of Programs
Compass Working Capital
617.790.0810
alentell@compassworkingcapital.org

PATHWAYS TO PERMANENT HOUSING - HEADING HOME

PROGRAM DESCRIPTION

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

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

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

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

If, at the end of the two-year program period, a participating family has not sufficiently met program requirements and/or deemed ineligible for a CHA voucher, the participant family will receive a limited extension (up to three months).

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

MTW AUTHORITY: Provide sponsor-based vouchers.

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

PROGRAM CAPACITY: Maximum 45 participants.

PARTNERS: Heading Home, Inc.

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

FOR MORE INFORMATION

Heading Home, Inc.
617.864.8140

PATHWAYS TO PERMANENT HOUSING - TRANSITION HOUSE

PROGRAM DESCRIPTION

This program provides CHA housing to Transition House clients fleeing domestic violence and working to get back on their feet. After the individual has been selected by Transition House and determined to be eligible for CHA housing, the family moves into a CHA housing unit that is leased to Transition House. Housing could be in a unit owned and/or managed by CHA or a voucher. Transition House works intensively with participants to help them move towards self-sufficiency. After one year of this sponsor-based arrangement in which the participant maintains good standing, the participant becomes a CHA household and is expected to assume the responsibilities and maintain tenancy in accordance with CHA policies.

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

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

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

MTW AUTHORITY: Funding to support the Community Support Partnership team.

WHO IS ELIGIBLE:

1. Participant must be a resident at Transition House and have participated in Transition House's program for at least 90 days.
2. Participant must have been on the CHA waiting list for at least one year.

PROGRAM CAPACITY: Up to 4 families per year.

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

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

FOR MORE INFORMATION

Community Advocate
Transition House
857.777.6724
cambridgeadvocate11@gmail.com

WORK FORCE COLLEGE SAVINGS PROGRAM

PROGRAM DESCRIPTION

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

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

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

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

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

PROGRAM CAPACITY: 200 participants in a full five year cycle.

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

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

FOR MORE INFORMATION

Kam Maali, Deputy Director of Resident Services
Cambridge Housing Authority
617.520.6246
kmaali@cambridge-housing.org

This page intentionally left blank.

EARLY CHILDHOOD AND YOUTH PROGRAMS FACT SHEETS

BABY UNIVERSITY AND ALUMNI ASSOCIATION

BIG BROTHER BIG SISTER

DREAM MENTORING

HEAD START

PATHWAYS TO FAMILY SUCCESS

THE POSSIBLE PROJECT

THIS WAY AHEAD/GAP Inc

TUTORING PLUS, Inc

WINDSOR STREET PRESCHOOL

WORK FORCE YOUTH PROGRAM

YOUTHBUILD (JUST-A-START)

BABY UNIVERSITY AND ALUMNI ASSOCIATION

PROGRAM DESCRIPTION

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

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

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

PROGRAM STRUCTURE: 10 weeks of workshops on child development and behavioral management, followed by 6 weeks of playgroups. Families also receive 6-8 home visits throughout the 16-week program. Upon graduation, participating families are encouraged to join an alumni network.

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

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

ENROLLMENT PREFERENCE: Each year program recruitment targets families located in a different geographical area of the City of Cambridge. For example, in one year the program served families from Area Four and East Cambridge.

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

PARTNERS: The City of Cambridge

FOR MORE INFORMATION

Michelle Godfrey, Coordinator
City of Cambridge
617.620.4877
mgodfrey@cambridgema.gov

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

BIG BROTHER BIG SISTER

PROGRAM DESCRIPTION

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

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

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

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

APPLICATION TIMELINE: Rolling enrollment.

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

PARTNERS: Multiple partners

FOR MORE INFORMATION

Jenny Bautista,Coordinator
Big Brothers Big Sisters of Massachusetts Bay
75 Federal Street, 8th Floor
Boston, MA 02110
617.956.0205
info@bbbsmb.org

DREAM MENTORING

PROGRAM DESCRIPTION

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

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

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

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

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

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

PROGRAM CAPACITY: 15 mentoring matches.

PARTNERS: DREAM, Inc., Harvard University

FOR MORE INFORMATION

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

HEAD START

PROGRAM DESCRIPTION

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

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

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

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

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

APPLICATION TIMELINE: Contact program directly.

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

PARTNERS: Community Action Agency of Somerville (CAAS)

FOR MORE INFORMATION

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

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

PATHWAYS TO FAMILY SUCCESS

PROGRAM DESCRIPTION

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

PROGRAM GOAL: Works with eligible families to help them reach their educational, childcare, and employment goals. Particular emphasis on helping families navigate the Cambridge Public School system.

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

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

APPLICATION TIMELINE: Semester-by-semester basis.

PROGRAM CAPACITY: 15 families.

PARTNERS: Cambridge Public Health Department

FOR MORE INFORMATION

Becky Smick, Program Coordinator
Cambridge Public Health Department
617.665.3827
bsmick@challiance.org

THE POSSIBLE PROJECT

PROGRAM DESCRIPTION

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

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

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

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

APPLICATION TIMELINE: Contact program for details.

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

PARTNERS: Multiple partners.

FOR MORE INFORMATION

The Possible Project
17 Sellers St
Cambridge, MA 02139
617.492.9200

THIS WAY AHEAD/GAP INC

PROGRAM DESCRIPTION

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

1. Nine weeks of paid career exploration and job readiness workshops offered by CHA's TWA Program Coordinators.

2. Competitive three-month paid summer internships offered at select Gap, Old Navy, and Banana Republic stores in the greater Boston area.

3. Follow up case management support and additional job readiness training for graduates conducted by CHA's TWA Program Coordinators.

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

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

APPLICATION TIMELINE: Program recruitment runs from January through March.

PROGRAM REQUIREMENTS: Participants start a 9-week paid job training program in April. Participants are expected to attend two sessions a week. Summer internship placements begin in July. Participants are required to commit 10 to 15 hours/week that typically involve weekend hours.

PROGRAM CAPACITY: 135 participants for each program cycle.

PARTNERS: This program is funded in part by the Gap Foundation and the Herb and Maxine Jacobs Foundation.

FOR MORE INFORMATION

Janelle Carson, TWA Program Coordinator
Cambridge Housing Authority
617.499.7125
jcarson@cambridge-housing.org

TUTORING PLUS, INC.

PROGRAM DESCRIPTION

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

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

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

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

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

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

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

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

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

FOR MORE INFORMATION

Kathryn Fenneman, Director
Tutoring Plus
617.349.6588 x422
info@tutoringplus.org

WINDSOR PRESCHOOL

PROGRAM DESCRIPTION

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

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

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

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

APPLICATION TIMELINE: Contact program directly.

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

PARTNERS: City of Cambridge Department of Human Service Programs

FOR MORE INFORMATION

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

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

WORK FORCE YOUTH PROGRAM

PROGRAM DESCRIPTION

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

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

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

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

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

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

MTW INVESTMENT: Approximately $178,000.

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

FOR MORE INFORMATION

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

YOUTHBUILD (JUST-A-START)

PROGRAM DESCRIPTION

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

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

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

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

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

PROGRAM CAPACITY: A cohort of 25 students annually; 3-5 slots available for CHA teens and young adults.

PARTNERS: Multiple partners

FOR MORE INFORMATION

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

ADULT PROGRAMS
FACT SHEETS

BIOMEDICAL CAREERS PROGRAM (JUST-A-START)

BRIDGE-TO-COLLEGE PROGRAM

CAMBRIDGE EMPLOYMENT PROGRAM

GATEWAYS LEARNING PROGRAM

BIOMEDICAL CAREERS PROGRAM (JUST-A-START)

PROGRAM DESCRIPTION

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

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

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

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

APPLICATION TIMELINE: Summer

PROGRAM CAPACITY: 25 enrollees per class; 3-5 slots for CHA residents.

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

FOR MORE INFORMATION

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

BRIDGE-TO-COLLEGE PROGRAM

PROGRAM DESCRIPTION

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

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

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

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

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

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

PROGRAM CAPACITY: Five (5) slots annually for eligible CHA adult residents

PARTNERS: The City of Cambridge - Community Learning Center

FOR MORE INFORMATION

Maria Kefallinou, Director of Community
Community Learning Center
617.349.6365
mfkefallinou@cambridgema.gov

CAMBRIDGE EMPLOYMENT PROGRAM

PROGRAM DESCRIPTION

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

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

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

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

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

APPLICATION TIMELINE: Rolling admission

PROGRAM CAPACITY: 95 CHA residents annually

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

FOR MORE INFORMATION

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

GATEWAYS LEARNING PROGRAM

PROGRAM DESCRIPTION

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

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

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

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

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

PROGRAM CAPACITY: Approximately 100 students annually

PARTNERS: The City of Cambridge - Community Learning Center

FOR MORE INFORMATION

John Galli, Program Director
Community Learning Center
617.349.6363
jgalli@cambridgema.gov

This page intentionally left blank.

ELDER PROGRAMS
FACT SHEETS

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

SERVICE COORDINATION PROGRAM (ELDER SERVICES)

SOMERVILLE-CAMBRIDGE ELDER SERVICES (SCES)

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

PROGRAM DESCRIPTION

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

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

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

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

PROGRAM CAPACITY: 61 participants total

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

PARTNER: Cambridge Health Alliance Elder Services Plan

FOR MORE INFORMATION

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

SERVICE COORDINATION PROGRAM (ELDER SERVICES)

PROGRAM DESCRIPTION

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

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

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

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

PARTNER: Cascap, Inc.

FOR MORE INFORMATION

Kevin Braga, Director of Operations
Cambridge Housing Authority
617.520.6336
kbraga@cambridge-housing.org

SOMERVILLE-CAMBRIDGE ELDER SERVICES (SCES)

PROGRAM DESCRIPTION

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

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

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

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

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

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

PROGRAM CAPACITY: 9 participants

PARTNER: Somerville-Cambridge Elder Services (SCES)

FOR MORE INFORMATION

Kevin Braga, Director of Operations
Cambridge Housing Authority
617.520.6336
kbraga@cambridge-housing.org

This page intentionally left blank.

CAMBRIDGE HOUSING AUTHORITY
MOVING TO WORK

ANNUAL PLAN 2020

January 1, 2020 - December 31, 2020

HUD REQUIREMENTS

HUD Approved 12/17/2019, Amendment
Submitted 5/29/2020

This page intentionally left blank.

TABLE OF CONTENTS

HUD REQUIREMENTS

CHAPTER ONE	INTRODUCTION	B5
CHAPTER TWO	GENERAL HOUSING AUTHORITY OPERATING INFORMATION	B7
	HOUSING STOCK INFO	B7
	LEASING INFO	B14
	WAITLIST INFO	B15
CHAPTER THREE	PROPOSED MTW ACTIVITIES	B17
CHAPTER FOUR	APPROVED MTW ACTIVITIES	B23
	IMPLEMENTED ACTIVITIES	B24
	NOT YET IMPLEMENTED ACTIVITIES	B53
	ACTIVITIES ON HOLD	B55
	ACTIVITIES CLOSED OUT	B56
CHAPTER FIVE	SOURCES AND USES OF FUNDS	B60
CHAPTER SIX	ADMINISTRATIVE	B64
	CERTIFICATION OF COMPLIANCE	B65
	CERTIFICATION BY STATE/LOCAL OFFICIAL	B67
	ANNUAL PLAN PUBLIC REVIEW	B68
	PLANNED OR ONGOING EVALUATIONS	B69
	LOBBYING DISCLOSURES	B70
APPENDICES	LAMP	B74
	PUBLIC COMMENTS	B78
	ATTACHMENT R	B86

FREQUENTLY USED ACRONYMS

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

INTRODUCTION

OVERVIEW OF MTW GOALS AND OBJECTIVES

SELF-SUFFICIENCY

SHORT-TERM AND LONG-TERM

Financial Stability + Savings Plus (FSS+) Program and Rent-to-Save: Rent-to-Save ended effective March 1, 2019. CHA looks forward to sharing outcomes pending ongoing research. FSS+ will continue but CHA is proposing a new escrow calculation that should allow the program to better serve participants.

HOUSING CHOICE

SHORT-TERM AND LONG-TERM

Preservation of Expiring Use Units

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

Preservation and Expansion of Affordable Hard Units in Cambridge

- RAD Phase II: Financial structuring of improvements, needs assessments, and procurement for services anticipated in the fiscal year and beyond.

- Section 18 Demolition: Millers River Apartments, estimated rehabilitation costs of $100+ million.

COST EFFECTIVENESS

SHORT-TERM AND LONG-TERM

By the end of FY19, CHA began implementing recerterfications for households in HCV every two years (see HC.2008.08). CHA plans to begin triennial recertifications for project-based households on fixed incomes beginning in 2020l.

This page intentionally left blank.

GENERAL HOUSING AUTHORITY OPERATING INFORMATION

A. MTW Plan: Housing Stock Information

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

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

Total Public Housing Units to be Added 0

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

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

Planned Public Housing Units to be Removed During the Fiscal Year

PIC Dev. # / AMP and PIC Dev. Name	Number of Units to be Removed	Explanation for Removal
MA003000307/Burns Apts	**47**	**Section 18 Conversion**
Weaver Apts	20	
Linnaean Street	20	
175 Richdale #1	1	
8-10 Columbus Ave	3	
13 Seagrave #1	1	
125--127 Whitemore Ave	2	
MA003000303/Putnam Gardens	**122**	**Section 18 Conversion**
245 Washington St #1	1	
4 Centre Street #5	1	
Harry S. Truman	59	
226 Norfolk Street	3	
15-C Roberts Road	1	
116 Norfolk Street	37	
15 Inman Street	4	
88 Hancock Street, #3, #7	2	
118 Trowbridge, #1, #2	2	
2353 Mass Ave, #25, #33, #35, #53	4	
244 Hampshire St #1	1	
87 Amory Street, #3	1	
41 Concord Ave, #1	1	
14 Ware St #34	1	
12-18 Hingham St	4	
Total Number of Units to be Removed	**169**	**Exact timing is subject to funding approval and/or HUD approval.**

New Project-Based Vouchers During the Fiscal Year

Property Name	Number of Project-Based Vouchers	Rad Y/N	Description
Weaver Apts	**20**	N	Section 18 Disposition
Linnaean Street	**20**	N	Section 18 Disposition
175 Richdale #1	**1**	N	Section 18 Disposition
8-10 Columbus Ave	**3**	N	Section 18 Disposition
13 Seagrave #1	**1**	N	Section 18 Disposition
125--127 Whitemore Ave	**2**	N	Section 18 Disposition
245 Washington St #1	**1**	N	Section 18 Disposition
4 Centre Street #5	**1**	N	Section 18 Disposition
Harry S. Truman	**59**	N	Section 18 Disposition
226 Norfolk Street	**3**	N	Section 18 Disposition
15-C Roberts Road	**1**	N	Section 18 Disposition
116 Norfolk Street	**59**	N	Section 18 Disposition
15 Inman Street	**3**	N	Section 18 Disposition
88 Hancock Street, #3, #7	**1**	N	Section 18 Disposition
118 Trowbridge, #1, #2	**37**	N	Section 18 Disposition
2353 Mass Ave, #25, #33, #35, #53	**4**	N	Section 18 Disposition
244 Hampshire St #1	**2**	N	Section 18 Disposition
87 Amory Street, #3	**2**	N	Section 18 Disposition
41 Concord Ave, #1	**4**	N	Section 18 Disposition
14 Ware St #34	**1**	N	Section 18 Disposition
12-18 Hingham St	**1**	N	Section 18 Disposition
Frost Terrace	**8**	N	Eight Project-Based Units
808 Memorial Drive	**136**	N	Preservation Property

New Vouchers to be Project-Based	**313**

Planned Existing Project-Based Vouchers

Property Name	Number of Project-Based Vouchers	Rad Y/N	Planned Status at End of Plan Year	Description
Lincoln Way	**63**	Y	Leased/Issued	RAD Conversion
Jefferson Park Apartments LLC	**103**	N	Leased/Issued	Section 18 Conversion
Washington Elms	**176**	Y	Leased/Issued	RAD Conversion
Putnam Gardens LLC	**123**	Y	Leased/Issued	RAD Conversion
John F Kennedy	**44**	Y	Leased/Issued	RAD Conversion
Newtowne Court	**269**	Y	Leased/Issued	RAD Conversion
Lyndon B. Johnson Apts	**174**	Y	Leased/Issued	RAD Conversion
River Howard LLC	**34**	Y	Leased/Issued	RAD Conversion
Manning	**203**	Y	Leased/Issued	RAD Conversion
Willow Street Homes LLC	**14**	Y	Leased/Issued	RAD Conversion
Woodrow Wilson Court	**69**	Y	Leased/Issued	RAD Conversion
Jackson Gardens	**44**	Y	Leased/Issued	RAD Conversion
Corcoran Park Interim Holding LLC	**152**	N	Leased/Issued	Section 18 Conversion
Burns Apartments Interim Holding LLC	**195**	N	Leased/Issued	Section 18 Conversion
Millers River	**296**	N	Leased/Issued	Section 18 Conversion
Russell Apartments LLC	**54**	N	Leased/Issued	Section 18 Conversion
59 Norfolk Street	**5**	N	Leased/Issued	Project-Based Units
8-10 Lancaster Street	**58**	N	Leased/Issued	Project-Based Units
Auburn Court Phase 1	**46**	N	Leased/Issued	Project-Based Units
Auburn Court Phase 2	**31**	N	Leased/Issued	Project-Based Units
Just-A-Start Corp - Otis	**8**	N	Leased/Issued	Project-Based Units
CAH Condos	**27**	N	Leased/Issued	Project-Based Units
CAHC - 195 Prospect St	**17**	N	Leased/Issued	Project-Based Units
217 Western Avenue	**6**	N	Leased/Issued	Project-Based Units
CAH Inc - Ashton Place	**8**	N	Leased/Issued	Project-Based Units
CCHD - 77 Elm St	**3**	N	Leased/Issued	Project-Based Units
CCHD - 901 Mass Ave	**1**	N	Leased/Issued	Project-Based Units
CCHD - Athens	**2**	N	Leased/Issued	Project-Based Units
CCHD - Athens & Wendell	**2**	N	Leased/Issued	Project-Based Units
CCHD - Bedrick	**7**	N	Leased/Issued	Project-Based Units
CCHD - Oxford	**6**	N	Leased/Issued	Project-Based Units
CCHD - Swartz Properties	**9**	N	Leased/Issued	Project-Based Units
Putnam Place	**8**	N	Leased/Issued	Project-Based Units
165 Western Ave	**8**	N	Leased/Issued	Project-Based Units
196-98 Auburn St	**9**	N	Leased/Issued	Project-Based Units
2595 Mass Ave	**3**	N	Leased/Issued	Project-Based Units
35 Harvey St	**5**	N	Leased/Issued	Project-Based Units
396-398 Putnam	**2**	N	Leased/Issued	Project-Based Units
411 Cambridge St	**6**	N	Leased/Issued	Project-Based Units
47-49 Lee St	**10**	N	Leased/Issued	Project-Based Units
803-815 Cambridge St	**11**	N	Leased/Issued	Project-Based Units

Planned Existing Project-Based Vouchers

Property Name	Number of Project-Based Vouchers	Rad Y/N	Planned Status at End of Plan Year	Description
Churchill Court LP	8	N	Leased/Issued	Project-Based Units
Columbia CAST LLC	9	N	Leased/Issued	Project-Based Units
Chapman Arms LLC	26	N	Leased/Issued	Project-Based Units
Harwell Homes	4	N	Leased/Issued	Preservation Property
Smith House Preservation	132	N	Leased/Issued	Preservation Property
Madison Park III	120	N	Leased/Issued	Preservation Property
McKay House	10	N	Leased/Issued	Project-Based Units
JAS - Nobrega	9	N	Leased/Issued	Project-Based Units
JFK Apartments	26	N	Leased/Issued	Project-Based Units
JAS - Hovey	9	N	Leased/Issued	Project-Based Units
Inman Square Apts	115	N	Leased/Issued	Preservation Property
Bishop Allen Apartments	33	N	Leased/Issued	Preservation Property
JAS - Scouting Way	9	N	Leased/Issued	Project-Based Units
402 Rindge Ave Apts	135	N	Leased/Issued	Preservation Property
Market Street	8	N	Leased/Issued	Project-Based Units
Neville Assisted Living	38	N	Leased/Issued	Project-Based Units
Cambridge Court Apts	106	N	Leased/Issued	Preservation Property
Putnam Green LLC	36	N	Leased/Issued	Project-Based Units
Putnam Square Apts	96	N	Leased/Issued	Project-Based Units
Squirrel Brand LP	8	N	Leased/Issued	Project-Based Units
Trolley Rental LLC	34	N	Leased/Issued	Project-Based Units
Essex St Management Inc	13	N	Leased/Issued	Project-Based Units
Elm Place	11	N	Leased/Issued	Project-Based Units
Louis Barret Residences	135	N	Leased/Issued	Preservation Property
Brookside Terrace	153	N	Leased/Issued	Preservation Property
St. Stephen's	130	N	Leased/Issued	Preservation Property
Cleaves Court	29	N	Leased/Issued	Preservation Property
Briston Arms	48	N	Leased/Issued	Preservation Property
Chauncy House	53	N	Leased/Issued	Preservation Property
Rindge House	13	N	Leased/Issued	Project-Based Units
455-463 Cambridge St	5	N	Leased/Issued	Project-Based Units
New Mass Pike Towers LP	148	N	Leased/Issued	Preservation Property
808 Memorial Drive Housing	77	N	Leased/Issued	Preservation Property
Coes Pond	248	N	Leased/Issued	Preservation Property
Temple Place	40	N	Leased/Issued	Project-Based Units
Port Landing	7	N	Leased/Issued	Project-Based Units
Landfall	15	N	Leased/Issued	Preservation Property
Quincy towers	160	N	Leased/Issued	Preservation Property

JAS - Elm St	1	N	Leased/Issued	Project-Based Units
St. Patrick's Place	3	N	Leased/Issued	Project-Based Units
Auburn Court	9	N	Leased/Issued	Project-Based Units

Planned Existing Number of Project-Based Vouchers Committed at the End of the Fiscal Year***	4,581

Other Changes to the Housing Stock Anticipated During the Fiscal Year

Vacant units will continue to be held off line for relocation of residents in building requiring substantial construction.

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

Construction		
Millers Rivers Apartments Revitalization (Section 18 Disposition)	$37,472,000	CHA began work on the $100M Millers Revitalization project in early 2019. The project included significant building upgrades to its façade, core systems, apartment interiors, and common spaces. Improvements included: a new curtain wall and exterior cladding, upgrades to the heating and ventilation system, replacement of the waste and water piping systems and an upgrade of electrical wiring elements, new kitchens and bathrooms, expanded and significant new community space. Three new units of housing will be added. Work will continue through the end of 2022.
Garfield Apartments Revitalization (RAD and Section 18 Disposition)	$269,000	The revitalization of Garfield Street, an 8 unit family development just outside of Harvard Square, will be completed in 2020. The $2.28M renovation includes new siding, windows, heating and hot water systems, and new finishes in the kitchens and bathrooms.
St. Paul's Residence Revitalization (RAD and Section 18 Disposition)	$447,000	Work at St. Paul's is also expected to end in 2019. The $5.69M renovation includes masonry restoration, new windows, new elevator, new heating and hot water system, new bathroom and kitchen finishes, and other systems upgrades. Four new SRO housing units will be added.
Roosevelt Towers Low-Rise Revitalization (Section 18 Disposition)	$16,264,286	The revitalization of Roosevelt Towers Low-Rise will begin in 2020. The rehabilitation will include significant upgrades to the building's exterior masonry envelope, a new EPDM roof, new windows and exterior doors, site work, upgraded kitchens and baths, and replacement of the systems that service the four buildings, including new piping, heating system, and make-up air fans. The development's electrical and fire protection system will also be upgraded.

78-80 Porter Road (Affiliate)	$7,200,000	The rehabilitation of 78-80 Porter Road is also expected to begin in early 2020. The modernization of the property will address damaged hardscape and introduce a new separate storm and sanitary connection; upgrade the building envelope, with a new roof, repointing and sealing of the brick façade, installation of new windows, and addition of insulation; replacement and installation of a new electrical system, baseboards, fire alarm system and sprinklers, and plumbing system; interior upgrades; environmental abatement; and upgrade to current accessibility requirements.
Burns Apartments Revitalization (Section 18 Disposition)	$25,050,000	Burns Apartments is the third project that the CHA expects to start rehabilitating in early 2020. The scope of work represents a critical upgrade to the development's building systems, including improvements to the building's ventilation system, installation of central air conditioning, replacement of waste and water piping, and significant upgrades to the electrical system. In addition, there will be significant upgrades to the common areas and to unit interiors, with enclosure of existing underutilized balconies in order to convert studios into 1-bedroom apartments.
Jefferson Park Federal Revitalization (Section 18 Disposition)	$250,000	Start of construction of the revitalization of Jefferson Park Federal
Manning Revitalization (RAD)	$200,000	The comprehensive modernization of Manning was completed in 2018. The CHA is working on establishing health-care partnerships and will build out offices at Manning for a nurse and a health care coordinator. In addition, the P&D team expects to spend capital funds on elevator repairs.
689 Misc Improvements (State Mod)	$1,200,000	Selective modernization will occur at three properties: 11 Woodbridge St, 71 Hammond St, and 100 Aberdeen Ave. Work will include accessibility and energy efficiency improvements, restoration of interior finishes to a pleasant and maintainable level, and exterior envelop improvements to prolong the life of the buildings.
JFK Apartments (RAD)	$290,000	Fire pump replacement and installation of new trash compactor
Willow Street (RAD)	$80,000	Exterior painting
22 Lopez Street Rear (Affiliate)	$120,000	Egress stairs
Lancaster Street (Affiliate)	$1,896,033	Masonry repairs and installation of new roof
River Howard Homes (RAD)	$200,000	Addition of maintenance storage garage

Putnam Gardens	$150,000	Fence replacement
Roosevelt Towers Mid-Rise	$50,000	Envelope and cupola repair
Washington Elms	$200,000	Replacement of worn pavers
Hingham Street	$80,000	Windows replacement
Various Developments	$75,000	Miscellaneous site, exterior and interior improvements as needed.
	$91,493,319	

B. MTW Plan: Leasing Information

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

MTW Households to be Served Through:	Planned Number of Unit Months Occupied/ Leased***	Planned Number of Households to be Served**
Federal MTW Public Housing Units to be Leased	2,532****	211
Federal MTW Voucher (HCV) Units to be Utilized CHA Note 1	73,044****	6,087
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Property-Based Assistance Programs **	0	0
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Tenant-Based Assistance Programs ** CHA Note 2	1,752	146
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Homeownership rograms	0	0
Total Households Projected to be Served	77,328	6,444

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

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

***Unit Months Occupied/Leased is the total number of months the PHA has leased/occupied units, according to unit category during the fiscal year.
****Remaining Public househholds entering the year (422) have been split between Public Housing and HCV. This is due to undetermined final dates for RAD/Section 18 conversions.

CHA Note 1: The voucher count includes expected vouchers leased + RAD units leased + Section 18 Disposition leased.

CHA Note 2: The voucher count includes 7 HHs under MTW Activity HC.2001.01- Use MTW Resources to Augment State MRVP Leasing Program, 118 hard-to-house vouchers under HC.2008.03 Sponsor-based Voucher program and 21 vouchers under HC.2008.03A Pathways to Permanent Housing- Heading Home.

Local, Non-Traditional	MTW Activity	Planned Number of Unit Months Occupied/ Leased	Planned Number of Households to be Served
Tenant-Based	HC.2001.01	84	7
Tenant-Based	HC.2008.03	1,416	118
Tenant-Based	HC.2008.03A	252	21

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

Housing Program	Description of Anticipated Leasing Issues and Possible Solutions
PUBLIC HOUSING	Vacant units will continue to be held to accommodate relocation of residents during RAD conversion and Section 18 Disposition.
MTW HOUSING CHOICE VOUCHER	There are no anticipated issues.
LOCAL, NON-Traditional	There are no anticipated issues.

C. MTW Plan: Wait List Information

Wait List Information Projected for the Beginning of the Fiscal Year

Waiting List Name	Description	Number of Households on Wait List	Wait List Open, Partially Open or Closed	Plans To Open The Waiting List in The Upcoming Year
FAMILY HOUSING (MTW AND NON-MTW) on 07/25/19	Federal MTW Public Housing units, RAD, former public housing and Non-MTW New Construction buildings). Open to all eligible households.	7,077	open	Yes (Currently Open)
ELDERLY/DISABLED HOUSING (MTW AND NON-MTW) on 07/25/19	Federal MTW Public Housing units, RAD, former public housing and Non-MTW New Construction buildings).	2,609	open	Yes (Currently Open)
HCV PROGRAM (MTW AND NON-MTW VOUCHERS THAT ARE NOT SROs) on 07/25/19	Federal MTW HCV, Federal non-MTW HCV and non-Federal vouchers. Open to all eligible (e.g. elderly-aged, family, younger disabled, single)	13,272	open	Yes (Currently Open)
HCV PROGRAM SRO ONLY (MTW AND NON-MTW VOUCHERS) on 07/25/19	Federal MTW Public Housing units, Federal MTW HCV, Federal non-MTW HCV and non-Federal vouchers. Open to all eligible applicants seeking an SRO unit.	1,048	open	Yes (Currently Open)

Please describe any duplication of applicants across waiting lists:

Applicants are welcome to apply for as many waitlists for which they have eligibility. As of July 25, 2019 there were 19,352 distinct applicants that had submitted a total of 153,425 applications across all waitilists.

Planned Changes to the Waiting List in the Plan Year:

Waiting List Name	Description of Planned Changes to Waiting List
Family Housing	There are no anticipated changes.
Elderly Disabled Housing	There are no anticipated changes.
HCV Program	There are no anticipated changes.
HCV Program SRO Only	There are no anticipated changes.

PROPOSED MOVING TO WORK ACTIVITIES

(II) PROPOSED MTW ACTIVITIES: HUD Approval Requested

PROPOSED ACTIVITIES – HC.2020.01 LADDER TO OPPORTUNITY

A. ***ACTIVITY DESCRIPTION***

i. The Ladder to Opportunity Program (LTO) provides participants who are ready to move on from Sponsor-Based Rental Assistance (HC.2008.03) with permanent housing assistance in project-based units and as-needed case management to ensure stability and promote self-sufficiency. This program will be a voluntary opportunity to transition for participants in our SBV program. The purpose of the Ladder to Opportunity Program is twofold:

1) To foster housing stability and self-sufficiency by providing attainable permanent housing options and additional supports for households who are successful in SBRA and ready to transition, and
2) To free up sponsor-based subsidies for households in need of those services.

To do this, the Cambridge Housing Authority will work with non-profit developers to set aside 15 affordable project-based units each year for participants graduating out of the SBRA program, while also funding a Stabilization Coordinator to provide as-needed supportive services to these participants during the application process and throughout their tenancy to help them achieve stability. Through the LTO program, the CHA also provides additional assistance to overcome barriers to permanent housing, such as paying for down payments on a unit, and providing an Emergency Tenancy Fund.

Three non-profit service providers (Case Myrna, Home for Little Wanderers, and Transition House) were selected by the CHA as pilot members of the Ladder to Opportunity Program due to both their high number of sponsor-based vouchers and their strong track record in the sponsor-based program.

Potential participants in the LTO program will be identified by the non-profit service providers based on transition readiness of the participant. CHA has worked with these providers to develop a scoring system to assist with assessing readiness to transition.

CHA will screen these participants for PBV eligibility. Ongoing income calculations will be calculated the same as other CHA PBV participants.

As stated below, CHA, is planning to extend the expiration date of application documents (excluding income documents). CHA wants to be able to provide non-profit developers and owners a quick turnaround on vacant units. Having paperwork pre-filled will allow CHA to more efficiently place particpants.

ii. The proposed activity will allow for increased housing choice for typically Hard-to-House populations that are ready to move on from the sponsor-based program. Additional units will also be made available in the SBRA Program as LTO Program participants are permanently housed.

iii. CHA anticipates launching this program in early 2020 but this will be dependent on two items:
1) Securing unit commitments from non-profit developers
2) Identifying and funding the stabilization position through either city government or another local provider.

B. ***ACTIVITY METRICS INFORMATION***

HC #1: Additional Units of Housing Made Available		
Unit of Measurement	**Baseline**	**Benchmark**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase). If units reach a specific type of household, give that type in this box.	0	10 (LTO Participants) 10 (From additional space available in SBRA) Total: 20

HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase). If units reach a specific type of household (hard-to-house)	0	10 (LTO Participants) 10 (From additional space available in SBRA) Total: 20

HC #5: Increase in Resident Mobility		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0	10 (LTO Participants) 10 (From additional space available in SBRA) Total: 30

HC #7: Households Assisted by Services that Increase Housing Choice		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving services aimed to increase housing choice (increase).	0	10 (LTO Participants) 10 (From additional space available in SBRA) Total: 20

i. See above.
ii. See above.

iii. See above.

iv. See above.

v. N/A

vi. Data source will be a combination of reporting from proposed external case management position and internal data tools.

C. ***COST IMPLICATIONS***

i. Yes, will result in estimated costs of ~$235,000.

ii. CHA will fund the costs incurred through the block grant but the value in moving these participants forward greatly outweighs the program costs.

iii.

D. ***NEED/JUSTIFICATION FOR MTW FLEXIBILITY***

CHA anticipates the need for MTW Authority for the following aspects of this activity:

1) CHA plans to Extending expiration date of CHA application documents, with the exception of income documents, from 90 days to 365 days for participants in LTO – C.D.3.b ("The Agency is authorized to adopt and implement any reasonable policy for verifying family income and composition and for determining resident eligibility that differ from the currently mandated program requirements in the 1937 Act and its implementing regulations")
2) Project-based properties maintain their own waitlists but CHA will be asking that units set aside for LTO also allow the household to jump to the top of that waitlist to access the unit – C.D.4. ("The Agency is authorized to determine waiting list procedures, tenant selection procedures and criteria and preferences, including authorizing vouchers for relocation of witness and victims of crime that differ from the currently mandated program requirements in the 1937 Act and it's implementing regulations")
3) CHA is adding additional incentives in the form of providing full first month, last month, and a security deposit (if required) and an amount equal to a half month of rent to act as a holding/vacancy fee. This funding serves two purposes. It helps overcome typical barriers for households ready for permanent housing and it acts as an additional financial guarantee for the owner– C.D.1.d ("The Agency is authorized to determine a damage claim and/or vacancy loss policy and payment policy for occupied units that differs from the policy requirements currently mandated in the 1937 Act and its implementing regulations. Damage and vacancy authority are subject to state and local laws.
4) CHA is creating a Tenancy Preservation Fund for this population that can be accessed by LTO households for self-sufficiency purposes. This fund will provide participants with a safety net of funding that they can draw from in the case of a significant life event that threatens their housing stability. These uses include but are not limited to: rental arrears, utility arrears, and direct rental payments in the case of a significant life event that impacts the participant's ability to make these payments. Additionally, funding can be used for materials and activities that promote a participant's self-sufficiency. These uses include but are not limited to: job training, job application fees, educational courses or materials, and educational application fees. There is a $2,500 annual cap and a $5,000 lifetime cap for accessing these funds. CHA will allocate $15,000 a year to this fund to be used on a first come basis. Unused funds can be rolled over to the next year. – C.B.b.iii ("The provision of housing or employment-related services or other case management activities such as housing in connection with rental or homeownership assistance, energy auditing, activities related to the provision of self-sufficiency and other services, employment, counseling, education, training and other services related to assisting tenants, owners, contractors, and other persons or entities participating or seeking to participate in other housing or training and educational activities assisted pursuant to this section.

E. ***RENT REFORM/TERM LIMIT INFORMATION*** -

N/A

APPROVED MOVING TO WORK ACTIVITIES INDEX GUIDE

Self-Sufficiency (SS)

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

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

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

Housing Choice (HC)

CHA focuses on three general areas in advancing Housing Choice.

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

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

Housing Preservation: The cost of housing in the City of Cambridge continues to increase. CHA has been allocating project-based vouchers to hard units across Cambridge through HUD's Rental Demonstraton Program (RAD) and in the private market. Where possible, CHA invests in new development to expand the choice of affordable units across Cambridge. Furthermore, CHA is actively pursuing opportunities to preserve expiring use developments. The following three components summarize our goals for preserving hard units.

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

Policies to Increase Choice: Finding a housing unit in the Cambridge private market through the HCV program has its challenges. As such, CHA has adopted policies that provide more choice to voucher holders. In addition, some policies, such as the MTW transfer, allow for movement across traditional program boundaries that increase choice.

Cost Effectiveness (CE)

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

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

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

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

HUD Metrics Definition

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

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

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

APPROVED MOVING TO WORK ACTIVITIES

MTW ACTIVITIES IMPLEMENTED

SS.2013.0~~21~~ Financial Stability and Savings Plus (FSS+)
HC.2011.01 Expiring Use Preservation Program
HC.2008.03 Sponsor-Based Voucher Program
HC.2001.01 Use MTW Resources to Augment State MRVP Leasing Program
HC.2000.04 Expand Supply of Permanently Affordable Hard Units of Housing
HC.2008.02 Create MTW Transfer Category in Admin Plan (3 Parts) and ACOP (Public Housing)

HOUSING CHOICE VOUCHER (HCV) PROGRAM ADMINISTRATIVE PLAN

HC.2002.01 Rent Reasonableness Policy & 120% Exception Rents/HCV
HC.2001.01 Implement Local Project-Based Assistance Leasing Program/HCV
HC.2000.03 Allow Households to Pay over 40% of Income Toward Rent at Move-In/HCV
HC.2000.02 Implement Vacancy and Damage Payments/HCV
CE.2006.01 Rent Simplification Program (RSP)/HCV
HC.2008.08 Implement Recertifications Every Two Years for Households in Project-Based Units/HCV

PUBLIC HOUSING MTW ADMISSIONS AND CONTINUED OCCUPANCY POLICIES (ACOP)

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

APPROVED AND TO BE IMPLEMENTED IN FY18

Not applicable at this time.

NOT YET IMPLEMENTED

SS.2014.02 Transition to Market Rent/Public Housing
HC.2008.04 Align Income Deductions with Federal Public Housing Rent Simplification Deductions/HCV
HC.2008.06 Change Income Calculation to Allow Use of Prior Year Income/HCV

ACTIVITIES ON HOLD

Not applicable at this time.

ACTIVITIES CLOSED OUT

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

APPROVED MOVING TO WORK ACTIVITIES
IMPLEMENTED ACTIVITIES

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

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

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

CHA has partnered with Compass Working Capital to provide financial education workshops and individualized financial coaching for voucher participants. Participants work towards short- and long- term financial goals and track, prioritize, and budget in order to achieve lower-to-zero debt, higher credit scores, and increased savings. The coaches work with participants to address negative item(s) on their credit reports, develop debt repayment plans, and rebuild their credit. The coaches also connect participants with resources and organizations that help participants achieve their goals. By the end of the program, participants are expected to have met goals in the five areas listed above.

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

RENT-TO-SAVE (RTS)
On March 1, 2016 CHA launched its 3-year Rent-to-Save (RTS) pilot at Corcoran Park and Jefferson Park. The pilot concluded in 2019.

ACTIVITY STATUS
Rent-to-Save ended in early 2019. CHA looks forward to sharing research from the pilot. FSS+ will continue on using the revised escrow calculation and new incentives highlighted in the next section.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)
Non-Significant Changes:

Revised Escrow Calculation

Due to inequities in the opportunity to accumulate savings through the FSS+ escrow model, CHA will implement a revised escrow model in FY 2020. The current escrow calculation provides participants with little or no earned income the opportunity to accumulate more escrow and at a faster rate than a participant who joins the program with moderate earned income. Accordingly, the current FSS+ escrow model provisions may provide disincentives for higher wage earners to participate in CHA's FSS program. To that end, CHA will implement the following new escrow model:

Participants will not begin to accrue escrow until their total tenant payment (TTP) reaches or exceeds $250.

Once the participant's TTP is $250 or more, CHA will establish an escrow account for the participant and monthly escrow will be calculated using a tiered system based on amount of income earned. The following table identifies the amount of month escrow which will accrue based earned income bands:

Income Min	Income Max	Escrow Amount
$0	$9,999	$0
$10,000	$14,999	$50
$15,000	$19,999	$100
$20,000	$24,999	$125
$25,000	$29,999	$150
$30,000	$34,999	$175
$35,000	$39,999	$200
$40,000	$44,999	$225
$45,000	$49,999	$250
$50,000	$54,999	$275
$55,000	$59,999	$300
$60,000	$64,999	$325
$65,000	$69,999	$350
$70,000	$74,999	$375
$75,000	$79,999	$400
$80,000	and up	$425

Participants whose income decreases to a point where their TTP is less than $250, will no longer accrue escrow. CHA will maintain their escrow account until participant income increases to a point where TTP is equal to or greater than $250, in which case escrow will accrue again according to the established scheduled.

CHA will establish a lifetime cap for escrow at $25,500.

Incentive Payments
In FY 2020 CHA will implement homeownership and self-sufficiency incentive payments. Families will only be eligible for one type of incentive payment, i.e. homeownership or self-sufficiency, and will only be eligible to receive the incentive payment once. All existing and new FSS participants will be eligible to receive an incentive payment based on the following criteria:

Homeownership Incentive
To encourage the goal of homeownership CHA will implement a one-time homeownership incentive in FY 2020. CHA will provide a $5,000 incentive payment for FSS graduates who purchase a home within one year of graduation from the FSS program. The incentive payment must be used for a pre-approved purchase expense, including but not limited to down payment assistance, closing costs and other fees associated with the home purchase.

Self-sufficiency Incentive
To encourage self-sufficiency, CHA will provide FSS graduates who exit the HCV program within 2 years of graduation a one-time $5,000 incentive payment. To be eligible for the incentive payment, graduates must be moving to an unassisted unit.

Significant Changes: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

No changes to methodology but due to the Rent-to-Save pilot timeline there will no longer be RTS metrics to report on.

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

SS1: Increase in Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Average earned income of households affected by this policy in dollars (increase).	**Average earned income of the first 80 program participants:** $24,534	**Average Earned Income for all FSS+ participants**: $39,068 **Average Earned Income for FSS+ participants that will have been in the program for at least one year and experience an increase in earnings**: $38,862
SS #2: Increase in Household Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Average amount of savings/escrow of households affected by this policy in dollars (increase).	$0	**FSS+ participants that will have been in the program for at least one year and established an account** $4,420
SS #5: Households Assisted by Services that Increase Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**

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

Number of households receiving services aimed to increase self sufficiency (increase).	0	FSS+ participants: 154
SS #6: Reducing Per Unit Subsidy Costs for Participating Households		
Unit of Measurement	**Baseline**	**Benchmark**
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	**Avg HAP at FSS+ enrollment for participants that have been in the program for at least one year:** $1008	FSS+ Participants that will have been in the program for at least one year: 154 **Avg HAP of FSS+ participants that have been in the program for at least one year:** $965
SS #7: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
PHA rental revenue in dollars (increase).	**Based on participant months in the program during the FY:** $41,583	Expected monthly TTP aggregated for FSS+ participants that have been in the program for at least one year: $97,911
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self sufficiency (increase).	0	Number of FSS+ participants expected to **experience end in subsidy**: 28
CHA: Increase in Credit Score		
Unit of Measurement	**Baseline**	**Benchmark**
Percent who increase credit score for participants who have been in the program for one year.	0	FSS+ Participants: 66%

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

Average increase in credit score for participants who have been in the program for at least one year and experienced an increase (in points).	0	FSS+ Participants: 44
CHA: Decrease or Maintain Zero Collection Debt		
Unit of Measurement	**Baseline**	**Benchmark**
Percent who decrease or maintain zero collection debt.	**Percent of participants who had been in the program for the entire year during the first full year of implementation (60 participants) and had zero collection debt at intake:** 45	**Percent of FSS+ participants in the program for at least an entire year and had a decrease or zero collection debt: 82%**
CHA: Increase in Household Income (Median)		
Unit of Measurement	**Baseline**	**Benchmark**
Median earned income of households affected by this policy in dollars (increase). For those who have been in the program for at least one year and experienced an increase in earnings.	**FSS+ Participants:** $20,800	All FSS+ participants: $36,902 **FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings:** $36,459
Percent who increase annual earned income for participants who have been in the program for at least one year.	0	**FSS+ Participants:** 58%
CHA: Households Transitioned to Self-Sufficiency (RIS)		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self-sufficiency (increase) Reduction in Subsidy (RIS)	0	**FSS+ Participants that have been in the program for at least one year and experienced a reduction in subsidy**: 86

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

DESCRIPTION

CHA converts Enhanced Vouchers to Project-Based Vouchers for affordable properties (owned by private or nonprofit entities) undergoing maturing mortgages, mortgage prepayment, or attached with project-based assistance (PBA) contracts set to expire. This activity ensures affordability of hard units in Cambridge and across the state of MA for at least an additional fifteen years. Many of these expiring use units were made affordable through HUD subsidies with limited terms of between 5 and 30 years. Upon expiration of the subsidies, property owners may charge market rate rents for the same units. HUD provides Enhanced Vouchers (EV) to eligible residents who are unable to pay the market-rate rent. If the resident moves to a different property the enhanced voucher converts to a regular tenant-based voucher and the resident's former unit becomes

unsubsidized and available at market-rate. This MTW activity converts Enhanced Vouchers to Project-Based Vouchers so that residents can continue to live in their unit and, at the same time, affordability is preserved and attached to the unit rather than the resident. In some instances a minimum number of tenants must elect to convert their enhanced voucher to a project-based voucher in order for the project to successfully close. In January 2014, Smith House in Roxbury, MA was CHA's first expiring-use property outside of Cambridge.

PROJECT	CITY	HOUSING TYPE	UNITS ON LINE	FISCAL YEAR	UNITS PRESERVED	FY TOTAL
1221 Cambridge Street	Cambridge	Family	Jun 2011	FY12	116	214
411 Franklin Street	Cambridge	Elderly/Disabled	Mar 2012		98	
Bishop Allen	Cambridge	Family	Apr 2012	FY13	29	29
Harwell Homes	Cambridge	Family	May 2013	FY 14	14	146
Smith House	Roxbury	Elderly/Disabled	Jan 2014		132	
402 Rindge	Cambridge	Family	Jun 2014	FY15	110	535
St. Stephens	Lynn	Elderly/Disabled	Jan 2015		130	
Louis Barrett	Lynn	Elderly/Disabled	Feb 2015		145	
Brookside Terrace	Southbridge	Family	Mar 2015		150	
Cleaves Court	Boston	Family	May 2015	FY16	36	742
Chauncy House	Boston	Family	Jun 2015		53	
Madison Park	Boston	Family	Jul 2015		120	
Briston Arms	Cambridge	Family	Jul 2015		50	
Mass Pike	Boston	Family	Oct 2015		157	
808 Memorial Drive	Cambridge	Family	Nov 2015		76	
Coes Pond (250 units)	Worcester	Elderly/Disabled	Nov 2015		250	
Landfall Apartments	East Boston	Elderly/Disabled	Nov 2016	FY17	15	176
Quincy Tower	Boston	Elderly/Disabled	Apr 2017		161	
808 Memorial Drive	Cambridge	Family	Planned Feb 2020	FY20	136	136
TOTAL COMPLETED					**1,842**	

ACTIVITY STATUS

Since implementation of this activity, 1,842 units have been preserved. 76 units at 808 Memorial Drive were originally preserved in Additional opportunities may arise but it is difficult to predict. Fourteen (14) buildings in

the City of Boston are slated to expire in 2019 .

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: CHA will utilize this program to include tenant protection vouchers that are triggered by Section18 disposition and demolition approvals.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATIONS

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

No planned changes.

HC.2011.02 EXPIRING USE PRESERVATION PROGRAM

HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Total Units: 1,978 Units already preserved: 1,842 **Units Anticipated:** 136

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

DESCRIPTION/UPDATE

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

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

	SERVICE PROVIDER	START	TARGET POPULATION	SBV
1	CASCAP, Inc.	2009	Housing stabilization for CASCAP tenants at risk of homelessness due to mental health, substance abuse or seeking vocational goals.	2
2	Heading Home, Inc.	2009	homeless families/individuals	30
3	YWCA	2009	Participants of YWCA Dept of Mental Health (DMH) housing program, may include services from Vinfen.	15
4	Just A Start Corp.	2009	YouthBuild participants requiring emergency or transitional housing	1

5	North Charles, Inc[1]	2008	Men in substance abuse recovery, housed in YMCA Central House; 5 SBVs committed.	0
6	Transition House	2009	victims of domestic violence	12
7	Specialized Housing, Inc.	2009	adults with developmental disabilities	1
8	Vinfen	2009	adults with psychiatric disabilities served through Cambridge Supported Housing Program.	1
9	Aids Action	2009	Individuals with AIDS/HIV; one (1) SBV committed.	1
10	The Home for Little Wanderers	2013	individuals in child welfare system; aging out of foster care system; Roxbury Village (8) and Temple Street (15)	23
11	Youth on Fire (Y2Y)	2016	homeless/street involved youth, ages 14-24	22
12	Somerville Homeless Coalition	2016	homeless families/individuals	2
13	YWCA - Bigelow Shelter[2]	2016	homeless families/individuals	0
14	Casa Myrna Vazquez	2017	survivors of the sex trade	8
			TOTAL	**118**

1. The partnership agreement was not renewed in 2017.
2. Vouchers were always planned as temporary housing solution.

IMPLEMENTATION YEAR

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

ACTIVITY STATUS

In 2019, the vouchers issued through the YWCA Bigelow Shelter were no longer required. This was a planned temporary partnership.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

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

In addition, four subsidies have been allocated to fund a liaison to provide supportive services concerning domestic violence-related issues to families in the program, other CHA residents, CHA staff, voucher holders, applicants, and voucher landlords for a three-year period. At the end of the three years, the four subsidies will be converted to mobile vouchers to Transition House families, with the expectation that Transition House will have secured outside funding to support the liaison position.

IMPLEMENTATION YEAR

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

ACTIVITY STATUS

In 2017, CHA renewed and expanded its support for this activity. CHA now provides up to 4 units that may be a combination of hard units or vouchers a year for Transition House clients. In addition, Transition House leveraged CHA's 3-year pilot investment of a dedicated Community Liaison to secure additional funding from Massachusetts Office of Victim Assistance (MOVA), the City of Cambridge, and Tufts Health Plan Foundation. The role of the community liaison has been expanded to a Community Support Partnership (CSP) team that includes 4 full-time staff (Director, Community Liaison, Community Advocate, and Child and Family Liaison). This team offers technical support and training on domestic violence to CHA staff, residents and community partners. The expanded partnership has been renamed Cambridge Community Support Partnership and was only made possible by building upon and leveraging. Whereas CHA originally supported 100% of the cost of a full-time liaison, CHA now supports 34% of the cost of the CSP team. The remaining 66% of the cost is funded by the 3 above-described organizations and agencies.

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

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

IMPLEMENTATION YEAR

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

ACTIVITY STATUS

At the time of this writing, there are twenty-one (21) vouchers issued for this activity.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.2

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

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

HC #5: Increase in Resident Mobility		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	Hard to House households: 118 Transition House households: 4 Heading Home households: 21 **Total Households**: 143
HC #7: Households Assisted by Services that Increase Housing Choice		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving services aimed to increase housing choice (increase).	0 households	Hard to House households: 118 Transition House households: 4 Heading Home households: 21 **Total Households**: 143
SS #5: Households Assisted by Services that Increase Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving services aimed to increase self sufficiency (increase).	0 households	Hard to House households: 118 Transition House households: 4 Heading Home households: 21 **Total Households**: 143
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self sufficiency (increase).	0	0
CE #4: Increase in Resources Leveraged		
Unit of Measurement	**Baseline**	**Benchmark**
Amount of funds leveraged in dollars (increase).	0	$2.8 million
CHA HC: Number of Households Served Per Voucher		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households served per voucher. (Hard to House Program only)	1 household	3.1 households

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

DESCRIPTION

This program allows CHA to preserve its Massachusetts Rental Voucher Program (MRVP) state rental assistance subsidies. As a stand-alone program, MRVP provides exceptionally low payment standards. MTW allows CHA to supplement these vouchers with funds from the MTW Block Grant to continue the viability of these subsidies and expand the total number of rental vouchers that CHA administers in the Cambridge market.

ACTIVITY STATUS

Active.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment D.A.1

CHANGES TO BENCHMARKS, BASELINE, METRICS

None

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

HC #4: Displacement Prevention		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	10	7 Households
CE #4: Increase in Resources Leveraged		
Unit of Measurement	**Baseline**	**Benchmark**
Amount of funds leveraged in dollars (increase)	0	Amount of MTW funds spent: $64,150 Total households served: 7 **MRVP subsidy amount:** $42,636

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

DESCRIPTION

This initiative focuses on increasing and retaining the supply of hard units in CHA's housing portfolio through an increase in project-based vouchers. This activity furthers housing choice in Cambridge for low-income households who would otherwise be excluded from living in the City due to the high cost of housing. New development is sporadic and difficult to benchmark on an annual basis. For this reason, this activity is dependent on market conditions and available development opportunities in any given year. At the time of this writing, CHA is interested in increasing units and development opportunities on existing sites slated for Section 18 Disposition. This activity includes the preservation of all CHA hard units (affiliate units, RAD, HILAPP and Section 18 Disposition) and construction of new hard units (e.g. Temple Place). Benchmarks and Outcomes are set on an aggregate basis

ACTIVITY STATUS
Some potential closings are contingent upon issuance of private activity bonds from the Commonwealth of MA and Section 18 approval from HUD. These factors affect the outcome numbers for this activity.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)
Non-Significant: None.

Significant: None.

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

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

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

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

HC #1: Additional Units of Housing Made Available		
Unit of Measurement	**Baseline**	**Benchmark**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	0	Units completed to date:2,134 Anticipated in FY20: **124** **Total units closed: 2,258**

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

DESCRIPTION/UPDATE
This activity increases housing options for households in crisis. CHA allows voucher holders to transfer between CHA housing units and Housing Choice Voucher programs and vice-versa on a case-by-case basis. In late FY13, CHA clarified that inter-program transfers related to reasonable accommodation requests will not be considered MTW transfers because they are permitted regardless of MTW authority. The number of MTW transfers is capped at twenty-four (24) transfers in a fiscal year.

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

FISCAL YEAR	HCV to PH	PH to HCV
2018	1	1
2017	2	0
2016	0	0
2015	0	0
2014	1	3

*Includes reasonable accommodation transfers

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

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

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

HC #5: Increase in Resident Mobility		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0	2 households

HOUSING CHOICE VOUCHER (HCV) PROGRAM ADMINISTRATIVE PLAN[1]

- Create MTW Transfer Category in Admin Plan and ACOP (HC.2008.02)
- Rent Reasonableness Policy & 120% Exception Rents (HC.2002.01)
- Implement Local Project-Based Assistance Leasing Program (HC.2001.02)
- Allow Households to Pay over 40% of Income Toward Rent at Move-in (HC.2000.03)
- Implement Vacancy and Damage Payments (HC.2000.02)
- Rent Simplification Program[2] (CE.2006.01)
- Implement Recertifications Every Two Years for Households/HCV (HC.2008.08)

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

DESCRIPTION

This is a rent reasonableness policy to address the high cost of housing in the City of Cambridge. To retain landlords in the private housing market, CHA pays rent increases over the amount determined by HUD based on local rental market estimates. CHA already set payment standards above 120% of HUD's Fair Market Rent (FMR) for larger bedroom units. This policy extends the payment standard to any size unit. Most landlords are receiving the maximum amount permissible under CHA's payment standard. Furthermore, on a case-by-case basis, disabled households that find a unit in the private rental market may receive an even greater

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

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

exception rent.

In FY14 CHA modified its Rent Reasonableness policy to better reflect market conditions and streamline the process for determining reasonable rent. CHA standards are based on an updated market analysis provided by an independent consultant every two years. Based on data in each market area, CHA will identify a low rent and high rent in that area. Rents must be within the range of the low and high rent to be considered reasonable. CHA reserves the right, at any time, to declare a rent unreasonable or establish an alternate reasonable rent determination methodology.

CHA will determine rent reasonableness at initial move-in, before any increase in rent and before the contract anniversary date or at any other time at the discretion of CHA. CHA will not automatically redetermine rent reasonableness based on a decrease in the published FMR.

ACTIVITY STATUS

Current payment standards were last updated on October 1, 2017.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

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

HC #4: Displacement Prevention		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	0	**Anticipated households that will lease units in Cambridge at over 120% FMR at initial move-in:** 22

HC.2001.01 - IMPLEMENT LOCAL PROJECT-BASED ASSISTANCE LEASING PROGRAM/HCV

DESCRIPTION

This program allows CHA to expand its Project-Based portfolio beyond the 20% HUD threshold and allows property owners to project-base a building beyond the 25% HUD threshold. Property owners may coordinate with CHA to project-base up to 100% of a property. CHA originally envisioned this activity to support the Public Housing Preservation Fund (HC.2010.01 - closed out in FY14) and involve project-basing 250 to 375 vouchers to support CHA's at-risk public housing stock. The following are discrete flexibilities utilized under this activity.

Sections of 24 CFR 983 Waived Through MTW Authority

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

Program revisions which took effect in FY14:

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

ACTIVITY STATUS

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

Eight (8) new project based units with nonprofit developers. Additional units with nonprofit developers may occur, but it is difficult to estimate at the time of this writing.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.7

CHANGES TO BENCHMARKS, BASELINE, METRICS

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

HC.2001.01 IMPLEMENT LOCAL PROJECT-BASED ASSISTANCE LEASING PROGRAM

HC #1: Additional Units of Housing Made Available		
Unit of Measurement	**Baseline**	**Benchmark**

HC.2001.01 IMPLEMENT LOCAL PROJECT-BASED ASSISTANCE LEASING PROGRAM

Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase). If units reach a specific type of household, give that type in this box.	0	Units to be project-based Expanding Supply of Hard Units: 124 Units to be project-based Expiring Use: 136 Units to be project-based through private nonprofit developers: 8 **Anticipated new units:** 268
HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Units to be project-based Expanding Supply of Hard Units: 124 Units to be project-based Expiring Use: 136 Units to be project-based through private nonprofit developers: 8 **Anticipated new units:** 268
CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers		
Unit of Measurement	**Baseline**	**Benchmark**
PBVs as percent of total MTW vouchers	26%	60%

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

DESCRIPTION

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

ACTIVITY STATUS

Active.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

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

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

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

HC.2000.02 - IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

DESCRIPTION

This policy serves as an incentive for landlords to continue providing housing units to voucher holders, thereby maintaining or increasing housing choice for low-income households in Cambridge. CHA offers vacancy and damage payments to landlords in the Tenant-Based voucher program who agree to re-lease to a voucher family. Payments are also offered to landlords under a Project-Based Contract in cases where the contract already includes a clause for financial compensation for vacant units and damage reimbursements.

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

1. Compensation in Cases of Vacancy Without Notice: In the event that a household vacates without notice, landlords may receive up to 80% of one month's contract rent if they do not require last month's rent at initial lease.

2. Guaranteed Damage Compensation: Landlords who accept a reduced security deposit are guaranteed compensation for all damages in excess of the security deposit in the event that a household fails to pay.

3. Incentive to Rent to CHA Voucher Holders: Landlords (including those who require last month's rent at initial lease) may be compensated up to 80% of contract rent to cover vacancy, provided that the new tenant is a CHA voucher holder.

ACTIVITY STATUS

In 2018, there were 77 instances in which a damage/vacancy payment was made to a landlord. Payments totaled $123,3755.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: Beginning in FY20, CHA will provide a one-time leasing incentive payment per unit – in the amount of the contract rent – to landlords who have fewer than five units currently rented to CHA families; or to landlords who have not leased a unit to a CHA HCV family in the last three years (including landlords who have never leased a unit to a CHA family). This incentive is available only for units in Cambridge. This incentive will be unavailable for new inclusionary zoning units and those owned by non-profits that are already rent-restricted. Additionally, the payment is capped at CHA's payment standard.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

HC.2000.02 IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

HC #2: Units of Housing Preserved		
Unit of Measurement	**Baseline**	**Benchmark**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	77 units

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

DESCRIPTION

CHA has implemented a series of initiatives in the HCV program to simplify rent calculation and the recertification process, streamline administrative processes, and reduce paperwork burdens on clients and staff. The following is a summary of program components:

Regular and Interim Recertification: All HCV households are recertified on a biennial basis with the exception of CHA's proposal for project-based elderly/disabled households to be recertified on a triennial basis. Details of triennial certifications can be found under planned changes for HC.2008.08. The Voluntary interim recertification may be requested twice by non-elderly, non-disabled households between biennial recertifications. There is no limit on interim recertifications for elderly or disabled households. In FY14, CHA instituted a $60 fee if a voucher holder misses his/her reexamination appointment and does not notify CHA forty-eight (48) hours advance notice to reschedule. CHA waives the fee if the circumstances were unforeseeable. This initiative encourages accountability and timely completion of the recertification process.

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

Definition of Annual Income:

1. Asset Income Calculation: In cases where household assets are valued at more than $50,000, CHA calculates and counts only the imputed income from assets by using the market value of the asset and multiplying it by the CHA established passbook savings rate. CHA's passbook savings rate is determined consistent with HUD guidelines. Assets under $50,000 do not factor into tenant payments.

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

Changes in Family Composition: Households adding an adult member other than the spouse or partner

of a household member, foster adult, live-in aide, or a guardian or caretaker for a minor child, will have their housing assistance payment reduced by 10% for each additional family member. The reduction will continue as long as the adult member is part of the household. The subsidy reduction is effective on the first (1st) of the month following the addition to the household.

Restriction on Moves: CHA may deny permission to move if the household was issued a voucher for a move in the past twelve (12) month period and did not move.

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

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

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

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

Authorized Unit Size Due to Changes to the Household: CHA implemented a policy to provide for changes in the authorized unit size the month following the approval of an additional household member. For decreases in household composition, the authorized unit size will change at the first (1st) regular recertification after the decrease in household size. This policy facilitates timely subsidy increases when household size increases.

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

1. If the subsidy size is increased, the change is effective on the first of the month following the date that the new household member is approved by CHA.
2. If the household provided proper written notice of a decrease in household size, the change is effective at the first regular recertification following the change.

3. If it is determined that the household failed to provide the proper written notice of a decrease in family size, change is retroactive to the first of the month following the date that the household member left the household.In connection with this activitiy, CHA is commited to tracking aggregate earned income of households in the HCV program in the Annual Report.

ACTIVITY STATUS

As of 2019, all HCV participants will undergo biennial recertifications as described in HC.2008.08. With the exception of households that would fall under the new triennial recertification policy proposed in HC.2008.08

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: As of 2020, CHA will be proposing triennial recertifications for elderly/disabled households in project-based housing. Please see HC.2008.08 for more details.

Non-Significant: CHA is temporarily waiving the limit of two interims between recertifications for non-elderly, non-disabled households. CHA is making this change in recognition of fluctuating incomes during the Covid-19 crisis. CHA anticipates fully reinstating this activity in 2021 but will monitor the ongoing crisis to best serve program participants.

Significant: None.

IMPLEMENTATION YEAR

Biennial recertification for elderly and disabled households and the limit on interim recertifications was approved in the FY08 MTW Plan and implemented in FY11. This initiative was modified in FY14. Minimum rent was approved and implemented in FY06 and was modified in FY09 to reflect the three (3) month minimum rent transition. The asset income policy was approved and implemented in FY06 and then modified in FY13 to reflect the imputed asset income calculation. The mixed family rent activity was approved in the FY09 MTW Plan and implemented in FY14 for the Housing Choice Voucher Program.

PREVIOUSLY APPROVED AUTHORIZATIONS

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

CE #1, CE #2, and CE #3 could all be impacted by the proposed triennial recertifications for elderly/disabled households in project-based housing. CHA currently uses the past year's recertifications to form a benchmark for upcoming FY. CHA still sees this as the best methodology to estimate these measures but could see some discrepancy in benchmark and outcomes data for 2020.

CE.2006.01 RENT SIMPLIFICATION PROGRAM (RSP)/HCV

CE #1: Agency Cost Savings		
Unit of Measurement	**Unit of Measurement**	**Benchmark**
Total cost of task in dollars (decrease)	Recertifications performed in FY06: 2,120 Interims Performed in FY06: 1,033 Recertification Time: 1.25 hours Interim Time: .75 hours Staff Cost/hr: $33.70 **Total cost FY06: $115,41**5	Recertifications to be completed: 2,182 Interims to be completed: 2,263 Recertification Time: 1.25 hours Interim Time: .75 hours Staff Cost/hr: $42.25 **Total Cost: $186,946**
CE #2: Staff Time Savings		
Unit of Measurement	**Unit of Measurement**	**Benchmark**
Total time to complete the task in staff hours (decrease)	Recertifications performed in FY06: 2,120 Interims Performed in FY06: 1,033 Recertification Time: 1.25 hours Interim Time: .75 hours **Total time FY06:** 3,425	Recertifications to be completed: 2,182 Interims to be completed: 2,263 Recertification Time: 1.25 hours Interim Time: .75 hours **Total Time: 4,425 hours**
CE #3: Decrease in Error Rate of Task Execution		
Unit of Measurement	**Unit of Measurement**	**Benchmark**
Averge error rate in complete a task as a percentage (decrease)	**Rent determination errors from a quality control audit in December 2013:** 30%	20%

CE #5: Increase in Agency Rental Revenue		
Unit of Measurement	**Unit of Measurement**	**Benchmark**
Rental revenue in dollars (increase).	**Annual aggregate amount of rent that we assume HCV holders paid to their landlords/private property owners in FY13 based on March 31, 2013 snapshot data:** $9,189,084	$20,393,660

CHA Metric: Average Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Average earned income of households affected by this policy in dollars.	$22,072	**Total Households Average:** $26,961
CHA Metric: Median Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Median earned income of households affected by this policy in dollars.	$20,138	**Total Households Median:** $24,319

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

DESCRIPTION

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

ACTIVITY STATUS

Active.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: In FY 2020 CHA will implement a triennial recertification cycle for elderly/disabled Project Based (PB) Program households where the sole source of all household income is from fixed income sources, i.e. SS, SSI or pension. An impact analysis has been completed (see below) to illustrate the financial impact of going from a biennial to triennial recertification frequency for PB elderly/disabled households on fixed incomes. The impact analysis assumes that income increases 2.3% each year while all other rent related factors remain constant. CHA has reviewed the potential impact on available funding and determined that the change is fiscally viable. However, it is important to note that the financial impact is difficult to estimate, as there are many unknown factors such as future changes in contract rents, FMRs, household income, etc. Future increases and decreases in unknown factors will affect the financial impact, therefore, the information below is an estimate and is subject to change.

	Year 3*
Number of Fixed Income Elderly/Disabled Project-Based Households	1,100
Annual Total HAP	
With Biennial	$14,399,076
With Triennial	$14,632,632
Change in Annual Total HAP	$233,556
Family Share	
Households with No Change	1
Households with an Increase	0
Households with a Decrease	1,099
From 1 to $10	78
From 11 to $25	857
From 26 to $50	155
From 51 to $75	8
From 76 to $100	1
From 101 to $200	0

From 201 to $300	0
From 301 to $400	0

* Increased income each year by 2.3%. Deductions, Contract Rent and UA stayed consistent. Results reflect Year 3 since no recerts occur in Year 2 as households are currently on biennial schedule.

Non-Significant Change: CHA is proposing that all scheduled recertifications for elderly, disabled households with fixed-income through 12/31/2020 use the income from the prior certification. This applies exclusively to households where fixed-income is the only household source of income. Participants will not be required to complete any portion of the recertification packet. Payment standards will be updated for these households to match the current fiscal year. Additionally, medical expenses will be carried over from the prior certification. All households impacted will be informed in writing of the change. Given that most of these households only see small increases in income from COLA adjustments this won't cause a significant difference in HAP or TTP. CHA will recertify these households normally at the following biennial recertification date. This change will free up staff time through the remainder of the year for additional capacity in dealing with increased interims from the ongoing crisis

Significant: None.

IMPLEMENTATION YEAR

This initiative was approved in FY08. It was modified in FY18 and was implented in FY18.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.C

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

SS #3: Households Increase in Positve Incomes in Employment Status		
Unit of Measurement	**Baseline**	**Benchmark**
Other: Full and/or Part-Time Employment	**Current Total:** 4094 **Total Employed:** 1783 **Percent:** 43%	**Total**: 4094 **Total Employed:** 1783 **Percent:** 44%
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving TANF assistance (decrease).	**Households receiving TANF:** 377	**Total**: 410
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self sufficiency (increase).	Households that left housing as a result of renting or purchasing a home in the private market in current: 16	Total: 14

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

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

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

DESCRIPTION

This policy simplifies ceiling rent calculations so that it reflects annual cost increases through the use of market-related indices. On an annual basis, CHA will review market-related indices applicable to ceiling rents and make a determination on the index to be applied in the given year. Prior to securing MTW status, CHA used the original ceiling rent methodology derived from the old Performance Funding System (PFS) which was discontinued when HUD adopted the Asset Management approach after the Harvard Cost Study. PFS proved to be cumbersome, time consuming, and did not factor in the actual maintenance and operation cost of public housing. Whereas an annual ceiling rent adjustment under PFS would have required at least 3 intensive days to formulate, this activity reduces the annual ceiling rent adjustment to 3 hours once a year. This initiative was implemented in FY06 and modified in FY09 to replace HUD's Annual Adjustment Factor (AFF) with the OCAF. In FY13 CHA did not implement an OCAF increase. CHA will use the higher of the OCAF, AFF, or appropriate housing market adjustment factor. Under RAD, ceiling rents are set to conform to tax credit requirements where applicable.

ACTIVITY STATUS

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

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.C.11

CHANGES TO BENCHMARKS, BASELINE, METRICS

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

CE.2009.01 IMPLEMENT CEILING RENTS/PUBLIC HOUSING

CE #1: Agency Cost Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total cost of task in dollars (decrease).	Hourly cost of staff that sets annual ceiling rent: $66 **Cost of task:** $1,584	Hourly cost of staff that sets annual ceiling rent: $68 **Cost of task:** $0
CE #2: Staff Time Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total time to complete the task in staff hours (decrease)	24	0
CE #5: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
Rental revenue in dollars (increase)	**Ceiling rent revenue collected in FY14:** 1,926,858	**Total**: $1,715,796

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

DESCRIPTION/UPDATE

CHA has implemented a series of initiatives in the Public Housing and HCV programs designed to simplify rent calculation and the recertification process, streamline administrative processes, and reduce paperwork burdens on clients and staff. The following is a summary of program components. An Administrative Plan Part 2 was adopted to ensure that this activity is retained in the RAD conversion, to the extent possible, even though it deviates from the RAD Project-Based Voucher rules.

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

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

Minimum Rent: Households with income in the lowest tier of the rent schedule are charged a minimum rent of $50 for a twelve (12) month period. If there is no change in income after twelve (12) months at the $50

minimum rent, households are charged the rate of the second (2nd) tier of the rent schedule. A utility allowance may be applied to the minimum or second (2nd) tier rents, according to rent schedules for each site.

Definition of Annual Income:

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

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

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

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

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

1. Non-elderly/disabled households whose net assets exceed $100,000.

2. Households who have a present ownership in, and a legal right to reside in, real property that is suitable for occupancy as a residence. This policy will not apply in the following circumstances:

    - Household member or members are unable to reside in the property because of domestic violence.

    - The household is making a good faith effort to sell the property.

    - The property is owned in a country where there is verifiable evidence that the household would face retribution or repression were they to return to the country where the property is owned.

In connection with this activity, CHA intends to track the aggregate earned income of households in the Annual Report.

ACTIVITY STATUS

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

documentation in preparation for any rent certification.

ANTICIPATED CHANGES (PLANNED NON-SIGNIFICANT, SIGNIFICANT)

Non-Significant: None.

Significant: None.

IMPLEMENTATION YEAR

Biennial recertifications, the tiered rent schedule and streamlined deductions were approved and implemented in FY06. Minimum rent was approved and implemented in the FY06 MTW Plan and was modified in FY09 to reflect the twelve (12) month limit. The asset income policy was approved and implemented in FY06 and then modified in FY13 to reflect the imputed asset income calculation. The mixed family rent activity was approved in the FY09 MTW Plan and implemented in FY09 for Public Housing.

PREVIOUSLY APPROVED AUTHORIZATIONS

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

Benchmarks, where applicable, were adjusted to be more in line with FY15 outcomes. Metrics always reviewed to keep pay reflective of actual salary and recert times in-line with increased responsibility given tax credit recertifications.

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

CE #1: Agency Cost Savings		
Unit of Measurement	**Baseline**	**Benchmark**
Total cost of task in dollars (decrease).	Number of Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Recertification Time: 1.5 hours Interim Time: .75 hours Staff Cost/hr: $33.70 **Total Cost of Task**: $100,122	Total Recertifications: 465 Total Interims: 499 Recertification time: 2.25 hours Interim Time: 2 hours Staff Cost/hr: $42.25 **Total Cost of Task**: $86,370
CE #2 Staff Time Savings		

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

Total time to complete the task in staff hours (decrease).	Number of Annual Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Annual Recertification Time: 1.5 hours Interim Time: .75 hours **Total Time Spent on Task**: 2,971 hours	Total Recertifications: 465 Total Interims: 499 Recertification time: 2.25 hours Interim Time: 2 hours **Total Hours of Task**: 2,044
CE #3: Decrease in Error Rate of Task Execution		
Unit of Measurement	**Baseline**	**Benchmark**
Average error rate in completing a task as a percentage (decrease).	**Rent determination errors from a quality control audit in July 2013:** 7%	Rent determination errors from a quality control audit in January 2016: 15%
CE #5: Increase in Agency Rental Revenue		
Unit of Measurement	**Baseline**	**Benchmark**
Rental revenue in dollars (increase).	**Rental revenue collected in FY05:** $10,021,885	Total Rental Revenue: $11,810,884
SS #3: Increase in Positive Outcomes in Employment Status		
Unit of Measurement	**Baseline**	**Benchmark**
Other: Full and/or Part-Time employment.	Total Public Housing households on March 31, 2014: 2,493 **Total Public Housing households that experienced Full- or Part-Time employment status on March 31, 2014:** 1,003	Total Households: 2,252 **Total Households with employment income:** 1,013
	Percent of Public Housing households that experienced Full- or Part-Time employment status on March 31, 2014: 40	**Percent of Total Households**: 45%

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households receiving TANF assistance (decrease).	**Households receiving TANF on March 31, 2013:** 146	**Total Households receiving TANF**: 108
SS #8: Households Transitioned to Self Sufficiency		
Unit of Measurement	**Baseline**	**Benchmark**
Number of households transitioned to self sufficiency (increase).	Households that left CHA public housing as a result of renting or purchasing a home in the private market in FY13: 46	**Total Households:** 18
CHA Metric: Average Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Average earned income of households affected by this policy in dollars.	$26,810	**Total Households Average:** $36,191
CHA Metric: Median Household Income		
Unit of Measurement	**Baseline**	**Benchmark**
Median earned income of households affected by this policy in dollars.	$24,440	**Total Households Median:** $28,350

PREVIOUSLY APPROVED AND TO BE IMPLEMENTED IN FY20 - NONE

NOT YET IMPLEMENTED

EM.2014.02 - TRANSITION TO MARKET RENT/PUBLIC HOUSING

DESCRIPTION

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

This initiative was approved in the FY14 Annual Plan.

UPDATE

CHA is considering the need for modifications to this activity.

TIMELINE

CHA will not be implementing this activity in the upcoming FY but is working to determine a feasible timeline.

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

DESCRIPTION

Similar to the medical and childcare deductions established in the Public Housing program, Housing Choice Voucher holders would adopt the same or similar deduction schedule in calculating annualized income for lease-up, interim recertification, and/or regular recertification. A household needs to show applicable expenses above $2,500 in one category (medical or childcare) to receive a deduction. The policy provides that.

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

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

More than $7,501	Hardship Review

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

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

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

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

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

- Unreimbursed child care expenses cannot exceed:
    - The amount of income earned by the household member released to work; or
    - An amount determined as reasonable by CHA when the childcare permits a household member to pursue education, seek employment and job training.
- Households claiming unreimbursed childcare expenses of $7,501 or more per year can apply for a Hardship Waiver.
- Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

UPDATE

Implementation of this initiative was part of the Administrative Plan revision. CHA finalized the document without addressing income deduction reform. Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement. The description for this activity has been expanded to include a summary of the deduction bands for medical expenses and child care expenses.

TIMELINE FOR IMPLEMENTATION

CHA will not be implementing this activity in the upcoming FY but is working to determine a feasible timeline.

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

DESCRIPTION

Prospective and past income may be used to calculate resident rents, especially for families with irregular or

sporadic employment histories. For example, W-2s may be used as evidence of past family income when more detailed information is not available.

This initiative was approved in the FY08 Annual Plan.

UPDATE

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

TIMELINE FOR IMPLEMENTATION

CHA will not be implementing this activity in the upcoming FY but is working to determine a feasible timeline. This activity requires further consideration as it would affect the feasibility, effectiveness, and possible implementation of an expanded FSS+ program.

ACTIVITIES ON HOLD - NONE

ACTIVITIES CLOSED OUT

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

REASON FOR CLOSING OUT INITIATIVE

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

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

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

REASON FOR CLOSING OUT INITIATIVE

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

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

HC. 2007.01 - REVIEW OF ALTERNATIVE SUBSIDY APPROACHES

REASON FOR CLOSING OUT INITIATIVE

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

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

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

PD.2001.01 - REQUEST FOR REGULATORY RELIEF FOR MIXED FINANCE

REASON FOR CLOSING OUT INITIATIVE

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

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

PD.2008.01 - LIBERATING ASSETS

REASON FOR CLOSING OUT INITIATIVE

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

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

PH.2013.02 - PROJECT-BASED VOUCHER IN PUBLIC HOUSING

REASON FOR CLOSING OUT INITIATIVE

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

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

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

REASON FOR CLOSING OUT INITIATIVE

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

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

SS.2011.01 - CAREER FAMILY OPPORTUNITY PROGRAM (CFO)

REASON FOR CLOSING OUT INITIATIVE

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

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

PH.2010.01 - PUBLIC HOUSING PRESERVATION FUND

REASON FOR CLOSING OUT INITIATIVE

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

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

This page intentionally left blank.

SOURCES + USES OF FUNDING

Estimated Sources of MTW Funding for the Fiscal Year		
Sources		
FDS Line Item	**FDS Line Item Name**	**Dollar Amount**
70500 (70300+70400)	Total Tenant Revenue	$1,551,995
70600	HUD PHA Operating Grants	$130,828,183
70610	Capital Grants	$1,548,000
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	-
71100+72000	Interest Income	-
71600	Gain or Loss on Sale of Capital Assets	-
71200+71300+71310+71400+71500	Other Income	-
70000	**Total Revenue**	**$133,928,178**

Estimated Uses of MTW Funding for the Fiscal Year		
Uses		
FDS Line Item	**FDS Line Item Name**	**Dollar Amount**
91000 (91100+91200+91400+91500+91600+91700+91800+91900)	Total Operating - Administrative	$5,835,130
91300+91310+92000	Management Fee Expense	$2,055,406
91810	Allocated Overhead	-
92500 (92100+92200+92300+92400)	Total Tenant Services	$381,269
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	$775,329
93500+93700	Labor	-
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	$1,478,409
95000 (95100+95200+95300+95500)	Total Protective Services	-
96100 (96110+96120+96130+96140)	Total insurance Premiums	$168,295
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	$103,268
96700 (96710+96720+96730)	Total Interest Expense and Amortization Cost	-
97100+97200	Total Extraordinary Maintenance	-
97300+97350	Housing Assistance Payments + HAP Portability-In	$99,448,801
97400	Depreciation Expense	$3,835,400
97500+97600+97700+97800	All Other Expenses	$1,393,200
90000	**Total Expenses**	**$115,474,507**

Explanation of Variance: The variance between Estimated Total Revenue and Estimated Total Expenses reflects expected funds available and committed for the Agency's RAD and Disposition conversions, as well as, Block grant activities.

Describe the Activities that Will Use Only MTW Single Fund Flexibility

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

Amendment 1 Section F. 2. f. provides for full authority to move funds among projects. CHA believes that continued fungibility as described above is permitted.

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT
CHA uses the block grant fund to move MTW funds across program funding streams and into particular activities or initiatives. The block grant is the fund that most expresses CHA's use of the Single Fund Flexibility provided by the MTW agreement.

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

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

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

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

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

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

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

PUBLIC HOUSING PRESERVATION FUND

The goal of this program is to ensure the long-term physical and financial viability of the public housing stock in Cambridge. CHA is working toward accomplishing this goal by focusing on (1) Rental Assistance Demonstration (RAD) and (2) Section 18 Disposition for all public housing sites in CHA's portfolio.

Is the PHA allocating costs within statute?	**No**
Is the PHA implementing a local asset management plan (LAMP)?	**Yes**

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

Has the PHA provided a LAMP in the appendix? **Yes**

There are no proposed changes to the LAMP.

RENTAL ASSISTANCE DEMONSTRATION (RAD) PARTICIPATION

Cambridge Housing Authority (CHA) was a successful applicant in the Rental Assistance Demonstration (RAD). On December 23, 2013 CHA received RAD conversion approval by HUD and commitments to enter into Housing Assistance Payments (CHAP) contracts for nine public housing developments in Phase 1. In total, this portfolio conversion consists of 1,151 units in Phase 1 and 979 units in Phase 2 for a total of 2,130 units. RAD Phase 1 was completed in February 2016.

i. **Has the MTW PHA submitted a RAD Significant Amendment in the appendix? A RAD Significant Amendment should only be included if it is a new or amended version that requires HUD approval.**

No

ii. **If the MTW PHA has provided a RAD Significant Amendment in the appendix, please state whether it is the first RAD Significant Amendment submitted or describe any proposed changes from the prior RAD Significant Amendment?**

N/A

This page intentionally left blank.

ADMINISTRATIVE
BOARD RESOLUTION

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE BOARD OF COMMISSIONERS OF THE CAMBRIDGE HOUSING AUTHORITY WEDNESDAY, OCTOBER 9, 2019 5:30 P.M.

MEMBERS PRESENT:	GERARD J. CLARK, CHAIRPERSON VICTORIA BERGLAND, ASSISTANT TREASURER ELAINE DEROSA, MEMBER
MEMBERS ABSENT:	SUSAN T. CONNELLY, TREASURER ANTHONY PINI, MEMBER
ALSO PRESENT:	BRENDA DOWNING, DEPUTY EXECUTIVE DIRECTOR SHIRLEY SANFORD, RECORDING SECRETARY

SUBMISSION OF FY20 MTW ANNUAL PLAN

MOTION: Ms. DeRosa moved the following motions:

a. That the Chair be authorized to execute the Certifications of Compliance with Regulations.
b. That the Executive Director or his designee be authorized to make any technical corrections.
c. That the Board of Commissioners approve the Plan and all initiatives contained therein.

Ms. Bergland seconded the motion, which upon being put to vote, was passed unanimously.

Michael Johnston, Secretary

Attest
Seal

CERTIFICATION OF COMPLIANCE

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 Moving to Work Public Housing Agency (MTW PHA) listed below, as its Chairman or other authorized MTW PHA official if there is no Board of Commissioners, I approve the submission of the Annual Moving to Work Plan for the MTW PHA Plan Year beginning (01/01/2020), 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 MTW 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 MTW PHA conducted a public hearing to discuss the Plan and invited public comment.

(2) The MTW PHA took into consideration public and resident comments (including those of its Resident Advisory Board or Boards) before approval of the Plan by the Board of Commissioners or Board of Directors in order to incorporate any public comments into the Annual MTW Plan.

(3) The MTW PHA certifies that the Board of Directors has reviewed and approved the budget for the Capital Fund Program grants contained in the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1 (or successor form as required by HUD).

(4) The MTW PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.

(5) The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.

(6) The Plan contains a certification by the appropriate state or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the MTW PHA's jurisdiction and a description of the manner in which the Plan is consistent with the applicable Consolidated Plan.

(7) The MTW PHA will affirmatively further fair housing by fulfilling the requirements at 24 CFR 903.7(o) and 24 CFR 903.15(d), which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR 903.7(o)(3). Until such time as the MTW PHA is required to submit an AFH, and that AFH has been accepted by HUD, the MTW PHA will address impediments to fair housing choice identified in the Analysis of Impediments to fair housing choice associated with any applicable Consolidated or Annual Action Plan under 24 CFR Part 91.

(8) The MTW PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.

(9) In accordance with 24 CFR 5.105(a)(2), HUD's Equal Access Rule, the MTW PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.

(10) The MTW 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.

(11) The MTW PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

(12) The MTW PHA will comply with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.

CERTIFICATION OF COMPLIANCE (CONTINUED)

(13) The MTW 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.

(14) The MTW 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.

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

(16) The MTW PHA will provide HUD or the responsible entity any documentation needed to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58. Regardless of who acts as the responsible entity, the MTW PHA will maintain documentation that verifies compliance with environmental requirements pursuant to 24 Part 58 and 24 CFR Part 50 and will make this documentation available to HUD upon its request.

(17) With respect to public housing and applicable local, non-traditional development the MTW 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.

(18) The MTW PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.

(19) The MTW PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.

(20) The MTW 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 200.

(21) The MTW 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.

(22) 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 MTW PHA in its Plan and will continue to be made available at least at the primary business office of the MTW PHA.

Cambridge Housing Authority	***MA003***
MTW PHA NAME	***MTW PHA NUMBER/HA CODE***

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

Gerard J. Clark	***Chairman***
NAME OF AUTHORIZED OFFICIAL	***TITLE***
SIGNATURE	***10/9/2019***
	DATE

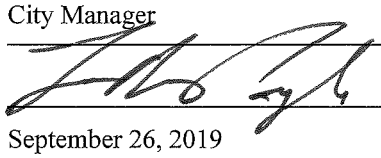
* ***Must be signed by either the Chairman or Secretary of the Board of the MTW PHA's legislative body. This certification cannot be signed by an employee unless authorized by the MTW PHA Board to do so. If this document is not signed by the Chairman or Secretary, documentation such as the by-laws or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

CERTIFICATION BY STATE/LOCAL OFFICIAL

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

I certify that the Cambridge Housing Authority Moving to Work Annual Plan for Fiscal Year 2020 is consistent with the City of Cambridge current Consolidated Plan. In particular, CHA's MTW FY20 Annual Plan supports the City of Cambridge Housing Needs (91.205), Priority Housing Needs and Specific Housing Objectives (91.215(b)), and Needs of Public Housing (91.210(b)) as well as other areas of the Consolidated Plan. I further certify that an Analysis of Impediments to Fair Housing Choice has been completed and that the MTW Annual Plan for Fiscal Year 2020 is consistent with said analysis.

Applicant Name:	Cambridge Housing Authority
Project Name:	Moving to Work Annual Plan FY 2020
Location of the Project:	City of Cambridge, MA
Federal Program:	Moving to Work Demonstration

Certifying Jurisdiction:	City of Cambridge, MA
Certifying Official:	Louis DePasquale
Title:	City Manager
Signature:	
Date:	September 26, 2019

FY20 ANNUAL PLAN PUBLIC REVIEW

DATE	ACTIVITY	LOCATION	NO. OF PARTICIPANTS
August 16, 2019 to September 19, 2019	DRAFT FY20 PLAN: Available for download and review on the CHA website on August 16th. Hard copies were available for pick up at the CHA Central Office on August 19th. Public comment period commenced on August 16, 2019 and ended on Thursday, September 20th.	N/A	30 hard copies were distributed upon request.
September 3, 2019 6 PM	DRAFT FY20 Plan: Public Meeting	CHA Central Office 362 Green Street, 4th Floor Board Room, Cambridge	9
September 17, 2019	DRAFT FY20 Plan: Meeting with the Alliance of Cambridge Tenants and Tenant Council members.	CHA Central Office 362 Green Street, 4th Floor Board Room, Cambridge	10

PLANNED OR ONGOING EVALUATIONS

CHA and Compass Working Capital maintain a learning partnership with a PhD student at the Kennedy School of Government. Her research on the Rent-to-Save will be used in her dissertation. To the fullest extent feasible, CHA will share any academic papers produced with the public.

LOBBYING DISCLOSURE-REQUIRED FORMS (FORMS SF-LLL AND 50071)

DISCLOSURE OF LOBBYING ACTIVITIES

Approved by OMB
0348-0046

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

1. Type of Federal Action:	2. Status of Federal Action:	3. Report Type:
[b] a. contract b. grant c. cooperative agreement d. loan e. loan guarantee f. loan insurance	[c] a. bid/offer/application b. initial award c. post-award	[a] a. initial filing b. material change **For Material Change Only:** year _____ quarter _____ date of last report _____

4. Name and Address of Reporting Entity:	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:
[×] Prime [ ] Subawardee Tier _____, *if known*: **Congressional District**, *if known*:	**Congressional District**, *if known*:
6. Federal Department/Agency: US Department of Housing and Urban Development	**7. Federal Program Name/Description:** CFDA Number, *if applicable*: 14.872
8. Federal Action Number, *if known*:	**9. Award Amount**, *if known*: $ $2,701,309.00
10. a. Name and Address of Lobbying Registrant (*if individual, last name, first name, MI*):	**b. Individuals Performing Services** (*including address if different from No. 10a*) (*last name, first name, MI*):
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.	Signature: [signature] Print Name: Mr. Michael J. Johnston Title: Executive Director, Cambridge Housing Authority Telephone No.: (617) 864-3020 Date: _____
Federal Use Only:	Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

OMB Approval No. 2577-0157 (Exp. 01/31/2017)

Certification of Payments to Influence Federal Transactions

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

Applicant Name

Cambridge Housing Authority

Program/Activity Receiving Federal Grant Funding

FFY19 Capital Fund Program Grant

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

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)

Name of Authorized Official	Title
Michael J. Johnston	Executive Director
Signature	**Date (mm/dd/yyyy)**
	5/17/2019

Previous edition is obsolete

form HUD 50071 (01/14)
ref. Handbooks 7417.1, 7475.13, 7485.1, & 7485.3

APPENDICES

This page intentionally left blank.

LOCAL ASSET MANAGEMENT PLAN

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

SINGLE FUND FLEXIBILITY

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

Amendment 1 Section F. 2. f. provides for full authority to move funds among projects. CHA believes that continued fungibility as described above is permitted.

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

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

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

1. Transfers to property operations (both State and Federal) to offset shortfalls in operating subsidy.

2. Transfers in support of other State programs like the Massachusetts Rental Voucher Program (MRVP) where the Federal funds supplement State funds for rental assistance (a State version of Section 8).

3. Transfers in support of a working capital fund for the planning and analysis needed to redevelop properties (see Working Capital section).

4. Transfers in support of planning and development staff that cannot be charged to a specific capital project (especially in the planning phase prior to the project closing).

5. Transfers to make capital contributions, loans or grants, and guarantees for the redevelopment of properties.

6. Transfers to a property for extraordinary maintenance needs.

7. Transfers in support of a specific resident services program or initiative, such as the Workforce Program.

8. Transfers in support of a "working capital" fund for policy development, internships, evaluations, and other costs associated with the planning, refinement, implementation, and evaluation of MTW initiatives or business systems changes that can lead to cost savings.

WORKING CAPITAL

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

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

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

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

POLICY + TECHNOLOGY

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

CAPITAL PROJECTS - GUARANTEES AND TRANSFERS

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

COCC FEES

CHA makes every effort to reduce the burden on the property budgets. The management fee is $65 per eligible unit month. (HUD allowable maximum rate is $72.10). The book keeping fee is at the standard allowable rate of $7.50 per unit month. Asset management fees are retained at cash flowing properties at $10 per unit month. With the onset of RAD conversions and transitioning our model to accomodate these conversions, some properties may have a fee structure as a percent of revenue.

PENSION + OTHER POST EMPLOYMENT BENEFITS (OPEBS)

CHA is in compliance with the Generally Accepted Accounting Principles (GAAP) and Statement No. 45 of the Government Accounting Standards Board (GASB) in its treatment of postemployment benefits (OPEB) expenses and liabilities. Project-based budgeting and accounting is the cornerstone of the Asset Management Program.

It appears to CHA that HUD is deviating from this principle by requesting that liabilities related to OPEB for all employees are charged to COCC (from the date of Asset Management implementation forward).

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

GROSS POTENTIAL OPERATING SUBSIDY

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

RESIDENT SERVICE EXPENSES

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

FEES EARNED FOR AGENCY SERVICES

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

This page intentionally left blank.

PUBLIC COMMENTS + RESPONSES

A public meeting was held on September 3, 2019 at 6 pm at CHA Central Office (362 Green Street, 3rd Floor). Nine (9) members of the public attended. The meeting started with brief introductions from each CHA department director. Discussion topics included, but were not limited to the following: opportunity for input on policy documents, CHA's new landlord incentive, interest in creating pathways to skilled trades training, CHA's Section 3 Policy, maintaining a good relationship between residents, CHA, and the Cambridge Police.

A meeting was held on September 17, 2019 at 5 pm at CHA Central Office for members of the Alliance for Cambridge Tenants (ACT) and elected and committee members of CHA tenant councils. The purpose of the meeting was to provide a space for CHA residents and voucher participants to speak directly with CHA on an annual basis. The CHA Executive Director and Senior Program Manager were present to address questions and concerns. Ten (10) CHA residents/voucher participants attended the meeting. Discussion topics included, but were not limited to the following: release schedule of written comment responses, CHA's new MTW activities, CHA's website, biennial recertification schedules, service coordinators, and on-going construction.

Comment1: *[Commenter wants] to thank CHA for continuing to provide the details about its programs and plans in part A of the Plan. This information is very useful for tenants, advocates, and the general public in understanding how CHA has used its MTW authority.*

CHA Response: CHA appreciates this comment and plans to continue providing this section moving forward.

Comment2: *In the chart on page A11 under "State Vouchers" or in a footnote, it would be helpful to include the number of the four subsidy types listed, as at least two (DMH and AHVP) are restricted to disabled tenants and not available generally. Likewise, it would be helpful in a footnote or text to indicate the breakdown of non-MTW Federal Vouchers by subsidy type (e.g. number of VASH, Shelter Plus [Care], Mod Rehab, Mainstream, and DHVP [Designated Housing]). We made the same comment last year (comment #2) and CHA had responded that it will consider changing the presentation of the inventory data in future plans.*

CHA Response: CHA is still not opposed to making this change but is still working on refining a report for this purpose. We will revisit this request for the FY21 Plan.

Comment3: *As stated in the past two years (comment #55 in FY18 and comment #3 in FY19), by including the family development of 14 Roosevelt Towers (Midrise), the chart is misleading as to the CHA's compliance with its Designated Housing Plan requirement of 13.5% noted in footnote 1. Without Roosevelt Towers, the percent of young disabled by total units is 10.55% and by occupied units is 12.95% in its designated housing. If CHA continues to include Roosevelt Towers, CHA should consider adding the number of young disabled tenants in the rest of its family public housing (so that there is a more accurate count of those served and it is not tied to the designated housing plan requirement).*

CHA Response: CHA wants to reiterate that data presented here is not connected to the DHP. The DHP looks at percentages by building. Each building is considered standalone when being looked at for this purpose. This is just a snapshot of percentages at these developments.

Comment4: *We appreciate the CHA's commitment to having various opportunities for tenant and community/advocate input into policies. Throughout the Plan, the CHA mentions other policy documents*

it intends to update and/or revise. We urge the CHA to collect and list those in the public process schedule for FY20 and include the description of the opportunities for public participation. Specifically, the following should be added to this Schedule:

1. Customer Service Policy (top of page A24)([1]): While CHA met with resident leaders as to the draft Customer Service policy for public housing/Operations Department, the CHA should also meet with the advocacy community (as to public housing) and with both resident leaders and the advocacy community (CEOC, CASLS) as to a Customer Service Policy for leased housing[22].

2. Recertification Resource Guide (top of page A24): The Plan states that CHA is in the final stages of creating an extensive Recertification Resource Guide (presumably for all housing programs). Given how the regular and interim certifications greatly affect public housing and section 8 tenants, it would be critical to hear from affected residents and their advocates about this important document prior to its finalization.

3. Administrative Plans and ACOP: On page A26, the CHA states that it is in the process of updating its HCV Administrative Plan (part 1) and there will be a public comment period. The public process schedule (under Administrative Plan and under Policy Documents) should be revised to state "Policy Documents (ACOP and Admin Plan)" [delete check in] and list that CHA will "Meet with tenants, CEOC, and legal services to discuss proposed changes and updates to the Admin Plan (3 parts) and ACOP. May involve more than one meeting."

4. Reasonable Accommodation policy: On page A43 the CHA states that this will be updated. Although the RA policy is contained in the three parts of the Admin Plan and the ACOP, there should be a separate working session for just this policy.

5. Transition to Market Rent/Public Housing: On page B56 the CHA indicates that it is considering the need for modifications to this activity (but will not be implementing it in the upcoming FY). The CHA should provide for input into any modifications under consideration.

B. In addition, we urge CHA to commit to providing a written explanation at least where it does not adopt in full any suggested changes to policy documents. This is similar to what is done in the public comment section of the Board approved Annual Plan and what was done when CHA was overhauling its ACOP and HCV Admin Plans in the past. It had not been consistently done in later years but it may be that newer staff was not aware of the long standing practice of CHA providing a written response as to suggested policy changes. It is extremely important to understand, at least where there is disagreement, that CHA did listen and consider our comments and to have CHA articulate its rationale for not accepting them.

CHA Response: 1. CHA believes these customer service documents should be informed by those impacted by the respective programs in question. For that reason, CHA thinks it is important to give the platform for feedback to residents and vouchers holders in this scenario.

2. CHA appreciates the interest but believes this is an internal document for staff and does not require public distribution.

3. The check-in line has been deleted. It is unclear how the current wording otherwise does not match this request.

4. CHA will consider this request and share information about any additional meetings scheduled for this purpose.

5. Any modifications that are being seriously considered will be proposed as part of an MTW Plan and would be covered by the same public process.

1 In the first paragraph of page A24 (second to last sentence), the CHA states that before finalizing the policy, it plans to have a working session with resident leaders on the proposed Customer Service policy for public housing. The working session has already happened and so the Plan language should be updated.

2 For example, one complaint received by ACT and CASLS (that may be specific to the voucher program) has been that CHA changes a Section 8 tenant's leasing officer without notice. This could be addressed in a leased housing Customer Service Policy. Other complaints (such as not getting through to a staff person by phone and not having messages returned) that would be addressed in a Leased Housing Customer Service policy are the same for public housing and leased housing tenants.

B. CHA will commit to consistently providing written response to formal policy document comment period submissions.

Comment5: *We applaud the CHA's efforts to increase the lease up of Section 8 vouchers in this very high rental market, by providing a financial incentive to landlords for participating in the Section 8 program. The description on page A25 (but not on page B42) indicates that the program is limited to Cambridge apartments. ACT supports expanding it to either (i) anywhere in Massachusetts or (ii) Cambridge and any city/ town that is adjacent to Cambridge.*

It should also exclude any new inclusionary zoning units and those owned by non-profits where the rent is already restricted by other programs (and so affordable to Section 8).

It should also provide that the incentive payment is the amount of the contract rent or the gross rent, whichever is lower (or be limited to those not charging more than payment standard minus the utility allowance). In other words, CHA should not be "rewarding" those landlords whose rent is high such that tenants have an excessive shelter burden.

Finally, the limit to those landlords who have less than five Section 8 apartments may mean that a landlord does not have an incentive to rent to additional Section 8 tenants.

To the extent that this incentive is incorporated into the Admin Plan (part 1), we can have a further discussion when the Plan is discussed.

CHA Response: CHA has clarified the language on B42 to indicate this program is for units in Cambridge. CHA would like to demo this program in Cambridge at first but may consider expanding it once we have a greater understanding of associated costs and success rate.

CHA will also update the current language to incorporate the suggestions about new inclusionary zoning/non-profit units and the proposed cap for the incentive payment.

Comment6: *The commitment to operate RAD and demo disposition as close to federal public housing as possible should use the (updated and more inclusive) language that was included in the final MTW Annual Plan for 2018 (at pages A30 – A31):*

The CHA commits to having the rights and protections currently applicable to CHA's federal public housing applicants and tenants continue to apply after the disposition from public housing to project-based vouchers, regardless of the ownership entity (except where the low income housing tax credit program requires a modification). These rights include but are not limited to the use of the CHA's public housing lease (and relevant addenda), grievance procedures, pet policies, resident organization recognition and funding, rent calculations, transfers, relocation, and the public housing provisions of the Admissions and Continued Occupancy Policy as reflected in the Administrative Plan. In addition, the CHA commits to having the board of directors of the new ownership entities operate similar to the CHA's Board of Commissioners (vis-à-vis tenants and the public) which includes but is not limited to making available board meeting agendas in advance, holding open board meetings, making available minutes of the Board meetings, and having the governing board consist of the CHA's Board of Commissioners plus the CHA Executive Director. The CHA agrees that any future changes to the lease and/or these policies will be subject to a public notification and comment period in accordance with the notice and comment provisions of 24 CFR 966 and 24 CFR 964 as they may be amended by the MTW Agreement or

MTW Annual Plan or other written agreement between the CHA and the local or city-wide tenant organization. The CHA shall memorialize the aforementioned commitments in publicly recorded affordability restrictions or regulatory, use or other similar agreements and shall make draft copies of such documents available to ACT, CASLS, and other interested persons for comment prior to being finalized.

We made the same comment last year (comment # 6) and CHA responded that it supports this comment. However, the text of the Plan (on page 37) does not fully capture the commitment stated above and, accordingly, we suggest that the first two sentences in the second paragraph under "Work in Support of Public Housing Preservation" be replaced with the above commitment.

CHA Response: CHA again wants to reiterate that we support this comment. CHA has amended the language on page 37 to match the 2018 language.

Comment7: *In response to verbal and written comments last year, the CHA amended its 2018 and 2019 MTW Annual Plans to make it clear that, for relocation due to renovations, all tenants had the right to return (to their unit/development), "regardless of income, immigration, and student status." See comment #57 in 2018 Plan and comment # 7 in 2019 Plan. However, without explanation, the CHA did not continue this language in the draft FY 20 Plan. Accordingly, the CHA should add after the "right to return" the words "regardless of income, immigration, and student status" (in the paragraph at the very top of page 38).*

CHA Response: CHA apologizes for the oversight and has made this addition.

Comment8: *A. In various places (including pages A42 [last line under Central Office] and B81[under Resident Service Expenses]), the Plan continues to reference the Tenant Liaison position. However, the CHA no longer has that position and so all references should be deleted.*

B. As some of the functions of the Tenant Liaison are being performed by ACT (and for other reasons), the Plan should include under Central Office (page A42) a description of the important role that ACT plays. We suggest the following language:

Since 2009 CHA has recognized the Alliance of Cambridge Tenants (ACT) as the jurisdiction-wide representative of its managed and leased housing tenants. ACT is a resident voluntary organization run by a thirty-member elected board and volunteer staff of residents. ACT provides input for working groups with CHA staff, reviewing CHA documents and policies; advocacy for individual tenant households and organizing help for tenant councils; recruitment for Grievance and Conference (appeal) panels; and a variety of other services. CHA provides an office, telephone and internet, and in FY19 funded ACT's Board election. However, all other funding is secured by ACT's members. This maintains the independence necessary for ACT to be an honest and equal partner.

CHA Response: CHA has removed the aforementioned references of the tenant liaison position and added new language to reference ACT on page A43.

Comment9: *We support the CHA's plans to work on transitioning sponsor based tenants into permanent project based units (with continued case management as needed). One suggestion would be to partner with CDD about possibly using newly available Inclusionary Zoning units for this purpose (so the CHA may not want to limit the activity to PBV units).*

CHA Response: CHA appreciates this comment and will consider all options for securing units for this

initiative. It is important to note that CHA thinks there is value in having non-profit units outside of Cambridge to accommodate sponsor-based participants who have found stability outside of the city. CHA will not limit ourselves if other potential opportunities to secure units are presented.

Comment10: *On page A25 (first paragraph) or on pages B30 – 31, where CHA describes its expiring use preservation program, CHA may want to include information about the plans for EVs at Fresh Pond Apartments during 2020.*

CHA Response: CHA believes that the current information sufficiently captures the upcoming FY Plan at the initial time of writing.

Comment11: *As indicated in the past, we continue to be concerned about the use of the payment standard in effect at the biennial recertification for the next two years given the ever-increasing rents in this geography area. If, during that two year period, the landlord seeks a rent increase and/or the tenant is paying more than 40% of income for rent and utilities (based on the old payment standard), the tenants are likely to be faced with the difficult choice of paying more rent to stay in the apartment or (if they refuse to accept the rent increase sought by the landlord) being forced to move (and have the difficulties and expense of finding new housing but able to use the then-current (increased) payment standard). Has the CHA collected any data on the effect of the biennial recertification on the tenant's TTP? Perhaps this concern, and possible solutions, can be discussed at a meeting on the HCV Admin Plan changes.*

CHA Response: When completing the analysis, CHA looked at a variety of factors that impact TTP, including the fact that tenants who recertify on a biennial basis do not necessarily need to report all increases to their income between regular recertifications and therefore will not have their portion of the rent increased immediately upon receipt of an increase in income.

Additionally, CHA noted that there are a significant number of households with tenant based vouchers are in units in which the rent is restricted, or otherwise within the payment standard.

CHA also must make sure that it has funding to cover requests for rent increase. In 2019, there was a significant increase in the FMR amounts and payment standards relative to the FMR. The ability to space these anticipated increases over a two-year period allows CHA to be able to afford to keep the payment standards at a reasonably high rate while still being able to issue vouchers upon turnover.

Comment12: *The Plan indicates that CHA will use the LIHTC thirty party employment verifications rather than paystubs for rent setting in "public housing". We request that CHA allow tenants to retain the option of providing paystubs where there is not a contemporaneous LIHTC recertification.*

CHA Response: This would be acceptable if it is not a tax credit site.

Comment13: *As you know, HUD requires that applicants and tenants have the option of designating a contact person to receive all notices or only certain ones indicated by the tenant/applicant as set forth on the Supplement to Application for Federally Assisted Housing[3]. Similarly, as a reasonable accommodation (RA), tenants have requested that a helper be designate to receive, for example, the recertification packet. The CHA has consistently stated that its software only allows one mailing address and so it is not able to send notices to*

3 The form "Supplement to Application for Federally Assisted Housing" is on the CHA's website but is mysteriously listed under "Household Changes" under both public housing and Section 8.

another person designated by the tenant. However, to be able to implement the HUD Supplement (and/or RA requests) and have a secondary contact would greatly assist tenants retain their apartment and/or vouchers (as it provides, in part, early notice to helpers to assist). It appears that CHA may be updating its software (page A42 under "Business Systems"), so we would urge that this feature be part of the requirements for the update. (The utility companies, Social Security Administration, and Department of Transitional Assistance all appear to have computer systems which allow them to send notices to the individual as well as to a legal advocate or other helper designated by the individual). Perhaps text messages or other technology may be used to facilitate this implementation of notice to a secondary contact where selected by a tenant.

CHA Response: CHA currently accommodates requests to send to a representative payee, relative, or other individual chosen. It is accurate that our system can currently only store one mailing address and CHA will consider the need for this function in the future.

Comment14: *We again urge the CHA to reconsider its current practice and allow for public comment (time limited and only on agenda items) at the beginning of the board of commissioners bimonthly meetings. This is similar to Cambridge City Council (3 minutes per person) and is allowed by other housing authorities (e.g. Somerville Housing Authority). Maybe CHA could at least implement this on a trial basis and then re-evaluate. We recognize that once resumed, the quarterly meetings with ACT will be another avenue for ACT and public housing leaders' input but still urge that CHA consider having public comment at its Board of Commissioners' meetings.*

CHA Response: CHA appreciates this comment but believes there are other opportunities for the public to express their concerns and questions. Please refer to page A19 for more information on our annual public schedule.

Comment 15: *At the public meeting, CHA indicated that it planned to re-design its website in the upcoming year. In the interest of transparency and to assist tenants/advocates/public know more about the CHA's operation and policies, we have the following suggestions:*

1. *post more timely updates to staff directory (this has recently improved)*
2. *post more timely the changes to ACOP and Section 8 Admin Plans, parts 1, 2, and 3*
3. *Indicate which Plan (ACOP, Admin Plan, parts 1, 2, or 3) applies to which building (as this frequently changes as public housing is converted under either RAD or demo disposition or both)*

Add:

4. *All expiring use Preservation Agreements* [4]
5. *All relocation agreements (as amended) that are currently in effect (but with tenant names/signatures redacted)* [5]
6. *The Section 8 Request for Tenancy Approval packet*
7. *The Section 8 Recertification packet*
8. *Tenant Selection Plans for the CHA affiliated housing*
9. *Once approved, the Board of Commissioners meeting minutes*[6]
10. *Tenant Council Guidebook (if/when finished)*
11. *Customer Service Policies*

4 In its response to comment # 41 for the FY 19 Plan, the CHA said it will work on uploading these to the website but that has not happened and/or if it did, they are not easily found.

5 When using the search feature on the website, some of the (older?) relocation agreements were found but they do not appear to be listed under "Policy Documents"

6 The website heading says "Board meeting agenda and minutes" but only the last agenda is provided (and there are no documents under "archives").

12. *Recertification Resource Guide*

It is important for advocates and tenants to have an easy way to obtain current policy documents and frequently used forms on the CHA's website. (It will probably also save CHA staff time). Having a tab (at the top of the home page) that says "Policy Documents" would be helpful to quickly find the current applicable policy.

CHA Response: CHA appreciates this comment and will continue working towards quicker online updates. These processes should also see improvement once CHA transitions to a new web platform. We will also look into the board meeting archives issue presented in footnote 5.

Comment16: *Regarding Biennial Recerts: Issue with Voucher tenants living in Market rate buildings owned by private landlords. Because of CHA policy, that CHA will not give tenant's landlord new FMR's if FMR was implemented after the tenant's recert, even though the landlord's leasing date is after the new FMR has been implemented. The landlord's request can be granted by CHA, but increase must be paid by tenant until next Recert. It is left to the tenant to get the landlord to back-off, pay the increase, or move(which is very drastic, especially with an apartment in Cambridge).*

What about giving the tenant the choice of whether to have a biennial recert with the knowledge of the above policy or opt for an annual recert.

You stated tenants overwhelmingly asked for the biennial recert. Give those tenants a choice for whom that doesn't work, to have an annual recert. (Although that can still be a problem with the recent separation of recert effective date and the lease-up time when landlords can raise the rent.

Those who have aggressive landlords need to have the option, especially with a two-year recert policy. It would be more work, but it takes a lot of work when a tenant moves or has difficulty with the landlord and must work with the leasing officer to deal with it and bring in other helpers. In the case of a one-year policy, those who have a separation between Recert date and leasing date will still have a problem if landlord doesn't back off. My own experience in late 90's when there was no separation of leasing date and Recert date --luckily for me, and the FMR's were instituted before my recert date, just barely. I was always on edge waiting to see if the FMR's would be increased and therefore mollify my landlord into continuing my Voucher tenancy. It's very anxiety producing to have this stress of possibly losing your apartment whenever your lease is renewed. I was also lucky that CHA was still providing CHA leases for Voucher landlords who didn't have their own leases. One of the provisions was that it automatically renewed unless landlord made a request that it not be. That was also very helpful to me as a voucher tenant in Cambridge

CHA Response: CHA appreciates this comment. Please see the response to comment 11.

Comment17: *[Author's note: CHA received a handful of typo edits along with some more in-depth suggestions on a marked up copy of the plan. Simple typo suggestions were both appreciated and have been implanted. For the sake of brevity, this comment seeks to address the more substantial questions provided in the mark-ups.*

CHA Response: There was a written comment about how many disabled households live in family housing. CHA would ask that the commenter refer to the response to comment 3.
There was a note to CHA that the term "Open Institution" sounded like a lockup and suggested alternative language for page A21. CHA appreciates this comment but believes open institution is a standard term and would like to keep this title consistent with past plans.

There was a note asking if lighting surveys were still performed on site. CHA would like to confirm these are still performed twice a year.

There was a two-part request for more information around both SCES and Neville Place. The commenter wished to know if SCES provided services at Norfolk and, a more general request, for information about Neville Place. CHA would like to address both inquiries.

Part 1: SCES assists in coordinating a meals program at Norfolk.
Part 2: Neville Place at Fresh Pond in Cambridge, MA offers local seniors personalized assisted living and a residential Compass Memory Support Neighborhood® which caters to individuals with memory loss and Alzheimer's disease. Residents of Neville Place have the best of both worlds - a convenient city location just off the Fresh Pond rotary in Cambridge accessible by public transportation and quiet wooded surroundings overlooking Fresh Pond. The site is an "urban jewel" originally designed by the landscape architect Frederick Law Olmsted boasting expansive grounds, mature woodlands, community gardens and a public walking path that follows the perimeter of Fresh Pond.

Neville Place is part of the Neville Communities campus, also featuring Neville Center, a skilled nursing facility offering short-term rehabilitation and long-term care services. This unique senior living campus is a development of Neville Communities, Inc. (NCI), a nonprofit organization that oversees the Neville campus as a whole with a mission of ensuring the availability of high quality, compassionate and affordable assisted living, memory care, rehabilitation and skilled nursing care for older adults in the Cambridge community now and for future generations. Neville Communities achieves its affordability through a unique combination of original capital subsidies, public reimbursement and private contributions. The Neville Board of Directors is comprised of five representatives from the City of Cambridge, the Cambridge Housing Authority, the Cambridge Health Alliance and the Cambridge Affordable Housing Trust.

Finally, there was a question about what Tenant Leader meetings were being referenced on page A19. CHA would like to confirm the meetings in question are the quarterly ACT meetings.

ATTACHMENT R - RENTAL ASSISTANCE DEMONSTRATION (RAD)

Cambridge Housing Authority (CHA) was a successful applicant in the Rental Assistance Demonstration (RAD). On December 23, 2013 CHA received RAD conversion approval by HUD and commitments to enter into Housing Assistance Payments (CHAP) contracts for nine public housing developments in Phase 1. In addition, CHA was notified that it had one year to submit RAD applications for nine Phase 2 public housing developments/scattered sites. In total, this portfolio conversion consists of 1,151 units in Phase 1 and 979 units in Phase 2 for a total of 2,130 units. The RAD conversion was substantively addressed in the Draft FY15 Plan and at the Public Hearing on 1/7/14. As noted in the FY15 Plan, CHA anticipates that 34 vouchers will be allocated for Phase 2. This allocation will not impact CHA's continued service requirements as calculated using the MTW Baseline Methodology.

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

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

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

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

   SEE TABLE A

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

   NONE

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

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

the transition of properties from the public housing program to project-based assistance. CHA has revised the HCV Administrative Plan Part II to accommodate continuation of the ACOP requirements for all RAD PBV units. All tenant rights and protections as currently applicable to CHA's federal public housing applicants and tenants shall continue to apply after the conversion from public housing to project-based assistance, regardless of the ownership entity (except where the low income housing tax credit program requires a different rule) and the new owner will stand in the stead of CHA for all such purposes. Any future changes to the lease and/or these policies will be subject to a public notification and comment period in accordance with the notice and comment provisions of 24 CFR 966 and CFR 964 as they may be amended by the MTW Agreement or MTW Annual Plan, or other written agreement between the CHA and the local or city-wide tenant organization.

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

   NONE

5. **An indication of whether the PHA is currently under a voluntary compliance agreement, consent order or consent decree or final judicial ruling or administrative ruling or decision and an assurance that compliance will not be negatively impacted by conversion activities.**

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

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

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

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

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

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

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

   The public is hereby notified that the current and future Capital Fund Program grants from HUD will be reduced as a result of any projects converted to RAD. The estimated amount of current Capital Fund Program grants that are associated with the RAD conversion is shown in the Five-Year Capital Plan on **Page A20**. CHA has no Capital Fund Financing (CFFP) obligations. No Replacement Housing Factor (RHF) funds will be utilized as part of the RAD conversion effort.

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

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

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

TENANT PROTECTIONS UNDER JOINT HOUSING PIH NOTICE H-2014-09/PIH-2014-17	
1. Right to Return and Relocation Assistance	Relocation Plans for each RAD development.
TENANT PROTECTIONS UNDER SECTION 1.6.C (PBV)	
1. No re-screening of tenants upon conversion	Relocation Plans for each RAD development.
2. Under-Occupied Unit	CHA Administrative Plan as revised September 30, 2015.
3. Renewal of Lease	CHA Lease CHA Administrative Plan as revised September 30, 2015 - Chapter 10.
4. Phase-in of tenant rent increase:	CHA Administrative Plan as revised September 30, 2015 - Appendix 4, Section B.
5. FSS and ROSS-SC programs	Not applicable.
6. Resident Participation and Funding	RAD RCCs for each project, providing for Second Rider to RAD HAP Contract: Paragraphs 30 and 31. CHA Lease - Section 10.N (Respect of Tenant's Right to Join a Tenant Organization).
7. Termination notification	CHA Lease - Section 12 (Termination or Voiding of Lease).

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

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

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

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

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

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

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

TENANT PROTECTIONS UNDER SECTION 1.6.D (PBV)	
1. Establishment of Waiting List	CHA Administrative Plan as revised September 30, 2015 - Chapter 4 (Applying for Federal RAD Developments, Waiting Lists, Preferences).
2. Choice Mobility	CHA Administrative Plan as revised September 30, 2015 - Chapter 9 (Transfer Policy) Section H, RAD Mobility Voucher.