CAMBRIDGE HOUSING AUTHORITY

MOVING TO WORK

CHA

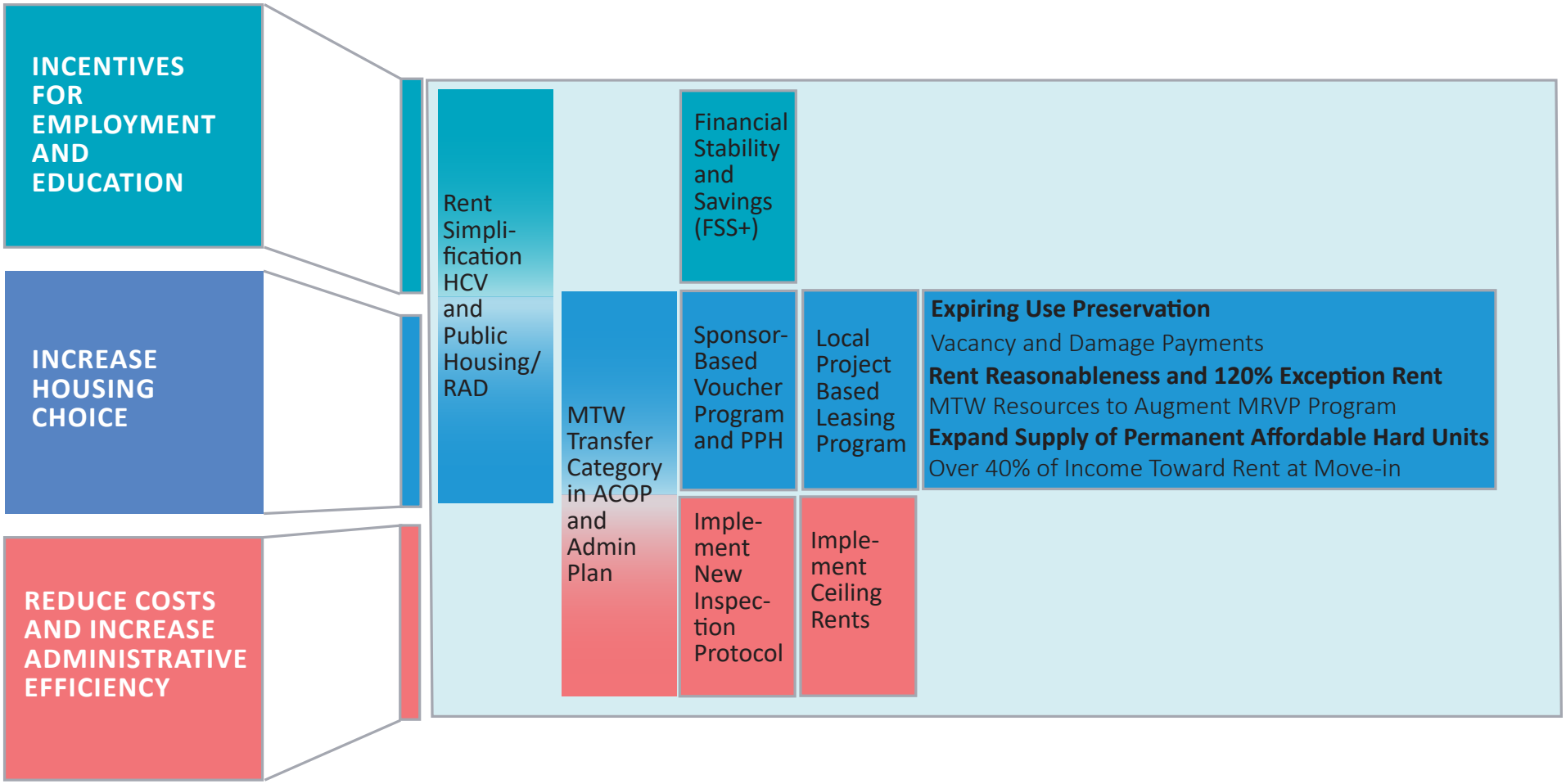
ANNUAL REPORT 2021

January 1, 2021 - December 31 , 2021

Description of the artwork:
The brightly ancient bricks buildings perched crowding the oldest, taller trees, The old-fashioned lamps light the homey gardens in Harvard Square, which is a heart of Cambridge, a town with a diverse community. The artwork shows a small, attractive portion of Cambridge housing. Cambridge is the top-notch place for people with different backgrounds and cultures who come to live and embrace the community spirit. The residents of Cambridge are a variety of ages, race, gender, national origin, and income. They are connected together to feel delight by walking in busy streets, tasting local diverse cuisines, hearing music in the subway, taking a picture with John Harvard statue, watching Antonio Maycott spray painting, touring in multiple museums, and kayaking in Charles River. All of us, the community, share the characteristic of generosity that makes Cambridge a phenomenal place to live.

About the artist:
Uzma Wahid is a deaf artist and a resident of Cambridge. She discovered love for art at the age of 4. She took art classes in her childhood and developed her skills in oil painting, oil/chalk pastels drawing, and art crafts. She enjoys capturing pictures of a variety of landscapes with her own camera and then painting them onto canvas.

Artist: Uzma Wahid



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

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

TABLE OF CONTENTS

CHA HIGHLIGHTS 9

CHA DEPARTMENT ACCOMPLISHMENTS 11
VOLUNTARY COMPLIANCE AGREEMENT 31
FY21 RESIDENT PROGRAMS + SERVICES 32
HOUSING INVENTORY 34
HOUSEHOLD DEMOGRAPHICS 36
WAITLIST INFORMATION 39

SOURCES AND USES OF FUNDS 42

HUD REQUIREMENTS 46
HOUSING STOCK 48
LEASING INFORMATION 53
WAITLIST INFORMATION 54

PROPOSED MTW ACTIVITIES 58

APPROVED MTW ACTIVITIES 59
IMPLEMENTED ACTIVITIES 59
NOT YET IMPLEMENTED ACTIVITIES 98
ACTIVITIES ON HOLD 99
CLOSED OUT ACTIVITIES 100

ACTUAL SOURCES AND USES OF MTW FUNDING 104
CERTIFICATION: MTW REPORTING COMPLIANCE 106

ADMINISTRATIVE 107
LOCAL ASSET MANAGEMENT PLAN (LAMP) 107
PUBLIC COMMENTS + RESPONSE 110
CHA BOARD APPROVAL 112

FREQUENTLY USED ACRONYMS

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

CHA HIGHLIGHTS

ANNUAL REPORT FISCAL YEAR 2021

JANUARY 1, 2021 TO DECEMBER 31, 2021

HOUSING CHOICE

- Continued use of Small Area FMRs
- Only 89 units remaining to convert from Public Housing through RAD/FPLI

SELF-SUFFICIENCY

New FSS+ Escrow Calculation and Homeownership Incentive

- New escrow calculation methodology officially rolled out in FY21
- Program enrollment re-opened in FY21

COST EFFECTIVENESS

Institution of online platform for the opening of the Family Public Housing Waitlist

- Over 21,000 distinct applicants
- Over 186,000 applications.
- Includes site-based waitlists.

THIS PAGE INTENTIONALLY LEFT BLANK

CHA DEPARTMENT ACCOMPLISHMENTS

OPERATIONS

RELOCATION

Relocation coordinators in the Operations department successfully facilitated 462 moves for residents moving out or back-in to a CHA property. Efforts to modernize our properties continue under new safety guidelines in response to the COVID-19 pandemic.

PROPERTY MANAGEMENT SOFTWARE CONVERSION

The Operations department has utilized the same software for property and waitlist management, work orders, and purchase orders for approximately a decade. In 2021, plans to implement a new system- Yardi Voyager- were put in place. A pilot team of fifteen Operations representatives participated in a three-day in-person training session, two working group sessions, and completed four workbooks totaling about 16 hours of work in preparation.

PARTICIPATION IN THE SHERA PROGRAM

Due to the COVID-19 pandemic, a number of CHA households fell behind on rent due to inability to work, medical expenses, or other circumstances. The Massachusetts Department of Housing and Community Development introduced a program called SHERA in May of 2021 to assist renters who had accumulated arrears due to this crisis. Because of our involvement in the program, CHA has been able to assist over 125 tenants catch up on missed rent payments for a grand total of $200,565.69 via this program.

FOOD ASSISTANCE FOR CHA RESIDENTS

Operations collaborated with the Food for Free to coordinate deliveries of 10,000 boxes of fresh produce, dry goods, and dairies to residents in need, which totaled over 200,000 pounds of food to families in need on a weekly basis over the past year. CHA made a monetary contribution of over $130,000 to help subsidize this effort. Deputy Direct of Operations, Karrie Canavan, coordinated the donation of 849 meals by Café Luna to elderly residents across the CHA portfolio.

LOW-COST INTERNET FOR RESIDENTS

An agreement with Starry Internet Service was reached to offer residents at sixteen CHA developments with a special low-cost internet service plan.

The plan includes 24/7 customer service, a router, maintenance, and three months of free service. The lowest-cost plan option is $15 for 30 megabytes-per-second (Mbps) symmetrical speed without data caps, long-term contracts, or a credit check. A $50 plan option includes the same features with an increased speed of 200 Mbps. In exchange, the CHA has provided leased access to Starry for relay-transmission sites on the rooftops at Frank J. Manning Apartments and Millers River Apartments.

SAFETY AND SECURITY

CHA's Public Safety Administrator continued to coordinate meetings with the Cambridge Police Department and property management staff to provide information regarding crime and safety. It is the goal of the Public Safety Administrator to continue beneficial partnerships with the Cambridge Police Department and all other local law enforcement agencies. The Public Safety Administrator is also committed to working with city agencies, public service providers, and the local business community to promote a better quality of life for all housing authority residents. Over the past year the Safety Administrator completed the following:

- Conducted 25 lighting surveys with the assistance of the property managers throughout CHA's many developments

- Reached out to approximately 27 CHA residents for a wellbeing check by phone, due to COVID-19 distancing guideline

- Resumed monthly Zoom meetings with Cambridge Police to discuss crime and quality of life issues at CHA properties

- Hired 1st Armor to provide security at Newtowne Court and Washington Elms through the summer months until the first week of November

- Coordinated 1st Armor roving security officer and vehicle to provide security at Lyndon B. Johnson Apartments and assist officers at Frank J. Manning and Miller's River Apartments

LEASED HOUSING

The Leased Housing Department is responsible for administering all of CHA's Housing Choice Voucher and related programs. This includes the Moving to Work Tenant-Based and Project Based Voucher programs, the Sponsor Based & Pathways to Permanent Housing programs, Mainstream and Designated Housing Voucher Programs, the Veterans Affairs Supportive Housing Program (VASH), the Mod Rehab Single Room Occupancy (SRO) programs, as well as McKinney Vento Homelessness assistance programs. Additionally, the Leased Housing Department administers vouchers funded by the Commonwealth of Massachusetts through the Massachusetts Rental Voucher Program (MRVP), the Alternative Housing Voucher Program (AHVP), and the Department of Mental Health (DMH). Through this variety of programs CHA is able to serve a diverse population of individuals and families.

EMERGENCY HOUSING VOUCHERS AND ADDITIONAL VOUCHER OPPORTUNITIES

In FY2021 the Leased Housing Department also began administering the newly-awarded Emergency Housing Vouchers, in partnership with the City of Cambridge Continuum of Care and other local housing and service providers. CHA was awarded 128 EHV vouchers and began screening referral applicants in July 2021, with a goal of issuing out at least 50% of the allocated vouchers by the end of 2021. To date, CHA has issued out 65 EHV vouchers, 32 of which

have leased or have a unit in process and 33 are currently active and searching for a unit. The Leased Housing Department continues to process referrals as they come in, with the goal to have all 128 vouchers issued out by the end of FY2022 and all vouchers leased up by Fall 2023.

In addition to the EHV vouchers, CHA continues to pursue opportunities to apply for additional vouchers through funding opportunities. Since 2018 CHA has been awarded an additional 216 Mainstream vouchers – 89 vouchers through a 2018 Notice of Funding Availability (NOFA), 27 through CARES Act funding in May 2020, and an additional 100 through an application in late 2020. Mainstream vouchers are targeted towards households in which at least one member is a non-elderly person with a disability. Additionally, CHA has set aside a portion of these new vouchers to prioritize individuals and families who are homeless or at-risk of homelessness, and has established partnerships with local service providers to assist these households in their housing search and stabilization, as well as ongoing services and supports.

ADMINISTRATION OF HAP AT RAD AND SECTION 18 DEVELOPMENTS

The Leased Housing Department is now responsible for oversight, administration and calculation of the Housing Assistance Payments (HAP) for CHA and affiliate-owned properties that have converted to Section 8 assistance via the Rental Assistance Demonstration (RAD) Program or the Section 18 Disposition Program. Residents of CHA and affiliate-owned properties will continue to recertify with their property managers at the individual site-level; however, the subsidy payment will be reviewed, entered, and paid by the Leased Housing Department, providing greater checks and balances in the payment of HAP and continued financial health of the sites.

CONTINUED USE OF STREAMLINED RECERTIFICATIONS

The Leased Housing Department also continues to utilize online tools and forms to streamline the recertification process and experience for participants. Prior to the COVID-19 pandemic, department staff had been meeting with program participants in person to conduct the majority of program recertifications. In response to the pandemic and closure of the agency to the public in March 2020, the Leased Housing department quickly set up online forms for interim recertifications, regular recertifications (annual/biennial/ triennial), requests to move, eligibility screening applications, and other program forms and documents. The central office has since re-opened; however, participants may continue to utilize online the online forms as a means to submitting information to CHA more expeditiously and without having to set up an in-person appointment. While participants are still able to make requests and complete and return paper documentation via mail or in-person, the online forms have proven to useful for those who have been able to utilize them, and have also improved the tracking of incoming requests.

CENTRAL OFFICE

The Central Office is located at 362 Green Street and headquarters for all departments except property management and maintenance staff in the Operations Department and a large portion of the Resident Services staff.

BUSINESS SYSTEMS

In FY2021, the Information Technology department introduced changes geared to more securely and seamlessly support working from outside the office.

Changes in support of improved remote working include:

-Implemented systems to allow IT better visibility into technology resources, regardless of whether they are connected to the CHA office network.

-Increased use of network-independent file access for staff who more often work away from CHA offices.

Cybersecurity can be most effective when it is convenient and transparent. To this end, IT implemented the following upgrades:

-Streamlined login processes by increasing the use of single sign on tied to a single identity provider.

-Implemented login method that will allow users log in to their computers without needing to remember and type long passwords.

These changes to login processes serve both to reduce the number of passwords users have to remember, and minimizes the use of passwords generally. This puts the CHA on a path to being passwordless for most agency-controlled systems by end of year, 2022. Since 80% of cybersecurity breaches begin with stolen user credentials, reducing the amount of credentials used can greatly improve cybersecurity posture.

In conjunction with the Operations department, IT contracted with a local Internet service provider to provide high-quality, low-cost Internet service to residents of CHA properties. This service will be at no cost to residents for as long as federal Emergency Broadband Benefit remains in effect.

LEGAL

National Policy Direction

The Legal Department continued to work to address the inadequacy of volume cap for private activity bonds that generate Low Income Housing Tax Credits due to limitations imposed under the federal Internal Revenue Code Section 42. Working closely with Congresswoman Katherine Clark on the SAVE Federally Assisted Housing Act, CHA assisted in building support for the bill in the Senate and in other regions of the country. CHA will continue to work on new iterations of relief for the tax credit program in the coming months.

Portfolio Conversion

The Legal Department works closely with Planning & Development on each of its development projects, addressing legal issues relate to HUD programs such as Faircloth to RAD conversions, applicability of federal procurement standards, Section 3 requirements, relocation, fair housing, public bidding, and transactional support.

Reasonable Accommodation

CHA has a robust reasonable accommodation program. In the last year, CHA's Reasonable Accommodation Officer/Senior Project Manager processed over 367 individual cases. Of those, only 6 were appealed to an independent appeals officer, of which 5 out of 6 decisions were upheld. CHA plans on conducting ongoing training for site staff on the RA process.

Tenancy Preservation

With the advent of a number of federal relief programs such as SHERA, the Legal Department coordinated with other departments, in particular Operations, on implementation of these programs and how they interfaced with the various eviction moratoria that were put in place because of COVID 19. The Legal Department brought in the resources of a social work graduate student who works under the direction of our Senior Program Manager who is a licensed social worker to directly contact tenants who were falling behind in their rent. As well, CHA brought service coordinators in-house from their prior contractual relationship. The Legal Department has worked closely and consistently with the service coordinators to assist them in learning the legal process and appropriate resident interventions.

State Policies

CHA negotiated a Affordable Housing Use Restriction with its state agency and tenant advocacy groups that will protect residents in state-assisted public housing where these developments change subsidy platforms and exit the state program. The Agreement has become a model for the state. CHA continues to work with other organizations to address issues of state law, such as state procurement laws, that increase the cost of construction and make it more difficult to accomplish redevelopment of the CHA portfolio cost-effectively.

LEP

The Legal Department has worked closely with the City of Cambridge's Family Policy Council on improving communications with LEP persons and on educating employees of the City and CHA on best practices.

Governor's Council Against Sexual Assault and Domestic Violence - Housing Stability and Self-Sufficiency Working Group

CHA contributed its experience in development of protocols and training for Sexual Assault and Domestic Violence that it anticipates will be shared with agencies state-wide.

POLICY AND TECHNOLOGY LAB EAST

INTERNS

The PTLab continues to seek out internships for innovative policy projects. Covid has made the logistics of on-boarding more challenging but proposed internships are in the works focused on studying the impacts of Small Area Fair Market Rents (SAFMR) and an internship focused on the logistics of creating an affordable homeshare program.

HUMAN RESOURCES

The Human Resources team continues to support the agency through the ongoing COVID-19 pandemic including successful implementation of a vaccination and testing protocol for all active employees, oversight of daily health self-certifications, and mask requirements while on CHA property and in accordance with public health requirements. The pandemic has led to a tightened labor market, and we have continued to position our agency to be competitive and to retain our top talent. We've rolled out several employee engagements tools such as Bucketlist™ which allows staff and management to recognize peers for reflecting our values of teamwork, communication, results, empathy and collaboration. We have also begun successor contract negotiations with the Local #122 International Brotherhood of Teamsters.

HR continues to promote an inclusive culture that values respect and open communication, and that reflects the diversityof the communities in and around Cambridge that we serve. For FY22 we will expand this mission through the adoption of a formalized Diversity, Equity, and Inclusion committee (DEIC focused on addressing systemic racism and its impacts to our workforce, our residents, and our community.

RESIDENT SERVICES

FUNDRAISING - HUMAN CAPITAL CAMPAIGN

As we expanded programming and partnerships, the CHA tasked the department to raise at least 50% of its funds annually from external sources. Due to the agency's backing, and a strong record of providing a great return on investment, the department has in recent years attracted multi-year investments from diverse funders such as The Boston Foundation, Bank of America, the Jacobs Foundation, Gap, Inc., Leggatt McCall, and the Cambridge Public Schools. These awards are clear indicators that the department is well-positioned to maximize the benefits of these funds for years to come.

FY21 built on these fundraising accomplishments exponentially, as we saw considerable increases in committed dollars from both private donors and regional foundations who recognize the department's innovative approaches to youth and workforce development.

To bolster our long-term financial stability, in the fall we launched an endowment for The Work Force program after receiving a generous gift of $500,000 from a private donor. Managed by the Cambridge Community Foundation, the Resident Services Empowerment Fund will support the general operation of the Work Force program and future initiatives associated with the program. We intend to build the endowment to at least $1.5 million over the next three years, and to at least $5 million overall, to produce a meaningful annual income off the principal that will reduce our reliance on outside monies.

WORKFORCE MENTAL HEALTH SUPPORTS INITIATIVE

The pandemic has further highlighted the vulnerability of our students and families. Many of our participants and program alumni struggled with the remote learning platforms: lack of reliable internet access, a quiet space to study, and consistent support at home have resulted in many hours of case management and individualized support delivery from staff.

A significant number of our students' families were disproportionately impacted by the pandemic. Living in poverty exposes youth to a deleterious set of traumas – both seen and unseen -- that overtime can have a considerable impact on a youth's ability to be successful in his or her pursuits. For many under-resourced students, sudden life-changing events – loss of a family member or job, prolonged income insecurity, and the like -- can quickly jeopardize timely high school and college completion; without comprehensive assistance, many oftentimes fall irreparably behind.

Internal surveys of Work Force students and alumni highlighted the need to systematically address the multifaceted impediments imposed by the pandemic. The impact on student's mental health has been great; as such, the importance of providing critical mental health supports during cannot be overstated.

In response to this growing problem, the Work Force has put a premium on supporting the complex mental health needs of our current participants and recent program alumni. Two years ago, we secured funding to hire a mental health consultant, upgraded the self-care and mental health support units in our curriculum, and developed a sequential set of trainings for both staff and students.

Under normal conditions, such sustained supports and individualized coaching are critical for ensuring that our participants can stabilize and stay on track educationally. The pandemic – particularly as it played out in 2021 -- amplified this need. Our mental health consultant delivered self-care workshops to both students and staff, provided individualized case management support to students acutely impacted by the pandemic, and served as a resource for many of our families.

WORK FORCE - POST-SECONDARY SUCCESS INITIATIVE

Implemented over the past six years, our Post-Secondary Success Initiative was designed as a preemptory approach to ameliorate many issues with which our participants are likely to contend. It is our view that comprehensive coaching – engaged well before the completion of high school and throughout the college experience -- help first-generation youth persist in post-secondary education and secure their foundational asset at reduced debt loads. Effective coaching demands trusting relationships, cultivated with students and families over time, the promotion of which remains at the core of the Work Force model.

The initial outcomes of our Post-Secondary Success Initiative are quite promising. The Class of 2016 was the first class that benefited from all of the components implemented through the initiative. Upon high school graduation, 33 out of 39 enrolled in a certificate program or 2-year or 4-year institution. We expect 80% of this class to complete a post-secondary program by next year (year six). Such a completion rate is testament of what sustained comprehensive support and individualized coaching can achieve. We are seeing the same level of persistence in class of 2017, despite the challenges of imposed by the pandemic, and last fall, 33 of 34 of our 2021 graduating seniors successfully matriculated into a post-secondary program.

The need for such supports does not end after college graduation. As a point of fact, many of our alumni are not getting the career development assistance they need at their respective schools. This is due to a variety of reasons, from a paucity of career advisors at many schools, to a lack of information about such services provided to under-resourced students. In response, we expanded our post-secondary supports in 2021 to incorporate more targeted career development coaching. As detailed in recent reports, we secured funding for Career Development Specialist position in 2019 to both support our high school youth with after-school job experiences, internships and career exploration, and to assist our graduates in gaining access to career services opportunities at their respective schools and to connect them with outside internship opportunities aligned with their career interests.

As with our Alumni Coach, our Career Development Specialist provides intensive one-on-one case management to program graduates with an eye toward college persistence and career readiness. It is worth noting that our initiative focus remains not only on graduates that attend two- or four-year institutions, but on alumni that choose not go to college right after high school, or who want to specialize in a trade through a certificate program.

LAUNCH OF WORK FORCE MIDDLE SCHOOL PROGRAM

Complementing our new post-secondary services, this fall we were able to design and implement a 6th and 7th grade “pre-Work Force” program at the Cambridge Street Upper School, drawing on multi-year funding from the state’s Department of Early and Secondary Education’s 21st Century Learning Centers Initiative. Engaging youth at an earlier age --and, by extension, their families -- gives us additional time to help participants build college-going identities, and to get a head start in learning the executive function skills they need to be engaged and successful learners. This new site, which serves 40 youth in both academic-year and summer programs, has enabled the Work Force program to extend our comprehensive holistic supports over an

unprecedented eleven years.

NEW DEPARTMENTAL WEBSITE

Early in 2021, Resident Services launched a new website that highlights the extensive anti-poverty work of the department and serves as another important conduit for our ongoing fundraising efforts. Detailed information on both Work Force and This Way ONward, our two internal youth development programs, along with the many educational and service partnerships we maintain in the city, are included in the website. In addition, weekly social media posts linked to Instagram, Facebook, and Twitter spotlight the accomplishments of program alumni and upcoming announcements and events.

The website also interfaces with the CHA's new website.

PLANNING AND DEVELOPMENT

In 2021, the Cambridge Housing Authority concluded construction on one project: 78-80 Porter Road and began work on two addition properties: Truman Apartments and Putnam School. Work also was ongoing on three (3) multi-year projects: Millers River renovations which started in 2019, is now over 85% complete, is on-schedule for completion by Spring 2022; Roosevelt Towers Rehabilitation which started in January 2021 is now 70% complete and is on schedule for completion by late Spring 2022; and Burns Apartments renovations which started in February 2022 is now over 70% complete and is on schedule for completion by late Summer 2022. Truman Apartments, with its 59 units, had construction start in February 2021 and will be completed by March 2022. Putnam School, with its original 33 units, had construction start in December 2021 and is expected to be completed in early 2023.

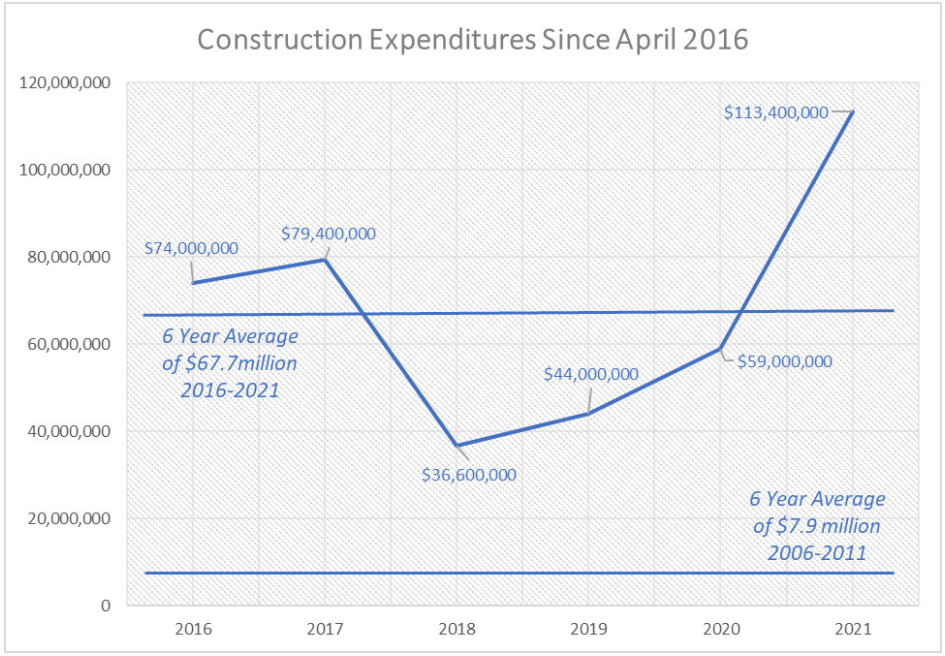
In addition to the construction activity, CHA closed on one financial transaction totaling over $21.3 million in 2021. With this closing, CHA's total financial investment in its portfolio since 2010 between construction and soft cost exceeds $1 billion dollars, allowing it to preserve 2,022 units and create 65 new units. The chart below details the properties impacted by these investments.

Development	# of Units	Closing Date	Total Financing
Lincoln Way*	70	Sep-10	$35,945,787
Jackson Gardens	45	Sep-10	$22,468,948
Johnson Apartments	177	Sep-10	$69,106,697
Cheryl Ann's Place*	40	Oct-13	$16,571,093
Putnam Gardens	122	Dec-14	$56,389,830
Newtown Court	268	Mar-15	$115,996,359
Washington Elms	175	Mar-15	$76,703,718
Woodrow Wilson Ct	68	Mar-15	$16,447,108
Jefferson Park State	104	Dec-15	$66,022,389
Manning Apartments*	205	Feb-16	$85,514,333
Russell Apartments*	52	Dec-17	$27,788,808
Millers River*	300	Dec-18	$175,618,901
Garfield Street	8	Mar-19	$3,541,833
St. Paul*	24	Mar-19	$9,358,504
Roosevelt Tower	112	Dec-19	$59,858,381
78-80 Porter Road	26	Jan-20	$18,275,872
Burns Apartments	198	Feb-20	$96,202,489
Truman Apartments	59	Dec-20	$35,976,499
Putnam School*	34	Dec-21	$21,308,479
Total	**2,087**		**$1,008,425,566**

*Locations of new units

Large-scale construction is on-on-going at 5 properties totaling over $261 million, and has totaled over $612 million since 2010.

Cambridge Housing Authority's construction efforts, along with the rest of the world, continue to be impacted by the COVID-19 pandemic. As a result of this world-wide pandemic, there have been labor shortage, supply chain disruptions, and time delays. CHA with its construction partners have worked hard to mitigate these impacts and despite the challenge have continued to progress construction activities through these challenging times. Despite the challenging times, CHA's overall construction expenditures during 2020 totaled $113.4 million. As shown in the chart, CHA has expended $406.4 million on construction activities since April 2016, or on average $67.6 million annually in the past six years. Also shown on the chart is what was the more typical average of $7.9 million that the CHA was spending on modernization and redevelopment activities prior to ARRA, RAD and Section 18 repositioning activities.



CHA is continuing its efforts to convert remaining units from the public housing program using both the RAD/Section 18 blended process. In 2021, CHA initiated the planning on converting 116 Norfolk Street from the public housing units which would see 37 of CHA's final 89 public housing units converted in late 2022. CHA is also developing plans to use some of its ability to add new federal public housing unit under its Faircloth units. New units are proposed for 116 Norfolk Street and for CHA's Jefferson Park revitalization

A summary of major construction activities underway in 2021 is provided below.

Construction Projects

Millers River – Total Construction Contract of $114.1 million; $35,497,677 million spent in 2021

CHA closed on the $175.6 million in financing for the Millers River project in December 2018. Upon closing, a formal notice to proceed was issued to the project's Construction Manager, Consigli Construction Company, to begin the $114.1 million renovation project. The revised completion date is now Spring 2022, after the project was delayed approximately 4 months due to the COVID pandemic.

Significant construction at Millers River was completed in 2021. Adding to the 99 units on Floor 13th through Floor 19th completed prior to 2021, the 2021 year saw 160 units completed from the 4th floor to the 12th floor, resulting in the renovation of 259 units, or 86% of the total units at the property when combined with prior work. Work in the units included the complete gut rehabilitation of all building and unit systems and all new interior finishes including new bathroom fixtures and finishes and new kitchen cabinets, countertops and appliances. New energy efficient heating, ventilation and cooling systems have also been installed greatly increasing the comfort and air quality for residents. Completed units include ten barrier free, ADA units, four sensory-adapted units and six adaptable units. With the completion of the barrier free (ADA) units at Millers CHA has fulfilled its requirements under its Voluntary Compliance Agreement with the U.S. Department of Housing and Urban Development.

In addition to the unit work, Millers River new Community Center was completed and placed into service providing new common area and management space for the residential community. The new space also allows for the CHA to add three additional housing units at Millers River through the repurposing of space previously dedicated for management use.

The Millers River construction process is expected to last an additional six months, concluding in Spring 2022. In 2021, $35,497,677 dollars of the $112.8 million in construction was completed.

Burns Apartments – Total Construction Contract of $70.55 million; $30,605,170 spent in 2021

CHA closed on the $91.6 million in financing for the Burns project in late February 2020. Upon closing, a formal notice to proceed into construction was delivered to the project's Construction Manager, Consigli Construction Company, to begin the $70.55 million renovation project.

Constructed in 1973, Burns Apartment is a 198-unit elderly and disabled development. The renovation work occurring at Burns Apartments includes upgrades of the building systems such as a new exterior cladding system, a new building ventilation system, and replacement of the hydronic baseboard heat system with new four-pipe fan coil system for heat and air conditioning. The project also includes replacement of all plumbing and electrical systems, installation of a new co-generation system, installation of a new fire protection system, and modernization of the elevators.

There is also significant work planned for apartment interiors including the remediation of hazardous materials and demolition of interiors, the enclosure of existing balconies to increase interior living space, full renovation of kitchens and bathrooms, replacement of unit load centers and apartment wiring. Moreover, the common areas and management staff offices will be renovated with extensive site work and landscaping around the exterior of the building.

In 2021, work was completed on the first two phases of the three phases of construction planed resulting in the renovation of 122 units, or approximately 62% of the total units. Construction of the Phase 3 units has started and should be ready for re-occupancy in mid-Summer 2022. Construction at Burns Apartments is scheduled to be completed by late-Summer 2022. In 2021, $30,605,170 dollars of the $70.55 million in construction was completed.

Roosevelt Towers Family – Total Construction Contract of $39.8 million; $17,388,440 spent in 2021

This project began construction January 2020, shortly after financial closing in December 2019, with construction work being split in the four phases.

The exterior scope of work at Roosevelt Towers Family includes refurbishing the masonry, replacing windows, installing new roofing, repairing cracked and broken sidewalks, repaving the central roadway, and refurbishing common courtyards. The building system scope of work includes upgrading the electrical and fire protection systems, creating a new boiler room for the 112 units, replacing all the plumbing and water piping, and installing a new ventilation

system in each unit. The unit interior scope of work at Roosevelt Towers Family includes upgrading kitchens with new cabinets, countertops, sinks and faucets, and appliances, upgrading bathrooms with new bathtubs, toilets, and sinks, and refurbishing other interior finishes including painting, flooring, and shades.

To date, work is completed in 56 units or 50% of the 112 units, with an additional 25% of the units being completed by February 22, 2022. Work continues to proceed in phases by entry door with approximately 28 units under construction at any given time. Construction at Roosevelt Towers is expected to be completed in late Spring 2022. In 2021, $17,388,440 dollars of the $39.8 million in construction was completed.

78-80 Porter Road – Total Construction Contract of $12.85 million; $7,844,687 spent in 2021

Originally constructed in 1915, major renovations were initiated at 78-80 Porter Road starting in 2020 and completed in September 2021. The exterior scope of work at the 26-unit property included repairing cracked and broken sidewalks, creating entry ramp for ADA accessibility, completing upgrades to the building's exterior masonry envelope, replacing many lintels and repointing brick, and installing a new roofing system. In addition, all exterior doors and windows were replaced. Significant building systems work also were completed with new plumbing, heating, electrical and fire protection systems being installed in the building which brought the building up to current building code standards with proper fire-separation, a sprinkler system, and a new fire alarm panel. The unit interior scope of work included upgrading kitchens with cabinets, countertops, sinks and faucets, and appliances, upgrading bathroom with new finishes and fixtures, and refurbishing other interior finishes including painting, flooring and shades.

In 2021, the project's contractor completed most of the exterior refurbishment and building system infrastructure including new piping, HVAC ductwork, and wiring. In 2021, $7,544,687 dollars of the $12.85 million in construction was completed. The project is in the process of being close-out with the final close-out to occur in 2022.

St. Paul's Residence– Total Construction Contract of $6.4 million; $669,215 million spent in 2021

Substantial renovations at St. Paul's Residence were completed in November 2020 and units have since been reoccupied. The scope of work included a new elevator, new fresh air ventilation system, an upgrade of the heating and new cooling system, addition of a sprinkler system and upgrade to the fire alarm, installation of new windows, comprehensive modernization of the bathrooms and kitchens, addition of four more SRO units, and complete refurbishment of the two-family units. The additional four units will bring the total units at the site to 24 units consisting of 22 SRO units, one two-bedroom unit, and one three-bedroom unit. The building was converted to the Section 8 program in March 2020 as part of a RAD and Section 18 blended transaction. In 2021, $669,215 of the $6.4 million in construction was completed and project formally close-out.

Truman Apartments – Total Construction Contract of $24.5 million; $18,961,838 spent in 2021

This project began construction in February 2021, shortly after financial closing in December 2020 and once sufficient vacancies were available. The building was entirely vacant by March 2020 allowing for an accelerated construction period of approximately one year. Construction enabling work began on January 4, 2021, and construction will last until the end of March 2022.

The improvements occurring at Truman Apartments include the expansion of the community room and laundry room, installation of a new ventilation system and central air conditioning, replacement of the roof and windows, re-cladding of the building, and addition of pathogen-safety features including increased efficiency air filters and UV treatment. In the 59 residential units and interior common areas, fixtures and floors are updated. Finally, additional spaces for the Truman community will be created including a TV room, social worker's office, conference room, and computer lounge. In 2021, $18,961,838 of the $24.5 million in construction was completed. The project is scheduled to be completed in March 2022.

Putnam School – Total Construction Contract of $12.1 million; $0 spent in 2021

In 2021, CHA secured private activity bonds from MassDevelopment to finance the modernization of the 33-unit Putnam School, a historic former school building that houses seniors and people with disabilities. CHA brought BH+A Architects to complete construction documents and publicly bid the project through M.G. L. Chapter 149. At the close of 2020, CHA completed a $21 million financial closing with Enterprise Community Partners as an investor and Silicon Valley Bank (previously known as Boston Private Bank and Trust) as the lender. Construction started immediately after the closing and will last until early Spring 2023.

The $12.1 million rehabilitation of Putnam School includes new heating, cooling and ventilation systems, new bathroom and kitchens, reconfiguration of the fourth-floor congregate units into independent units, and significant masonry improvements. Plans also include moving community space and the management office to the building's garden level freeing up space on the upper levels to allow for the addition of one additional unit to this current thirty-three-unit building.

Major Construction Activity in 2021

The chart below summarizes the expenditure in 2021 by project.

Site	Units After Construction	2021 Expenditure	Status
Burns Apartments	198	$30,605,170	Construction started in Feb 2020; to be completed in late Summer 2022
Millers River Apartments	300	$35,497,677	Construction started in January 2019; to be completed in Spring 2022.
78-80 Porter Road	26	$7,844,687	Completed in September 2021; Project close-out to occur in 2022
Roosevelt Towers Low Rise	112	$17,388,440	Construction started in January 2020; to be completed in late Spring 2022.
St. Paul's Residence	24	$669,215	Completed in November 2020; Project close-out occurred in 2021.
Truman Apartments	59	$18,961,838	Construction started in January 2021; to be completed by March 2022
Total	779	$110,967,027	

Smaller Projects

The Planning and Development Department also oversees in smaller modernization and renovation projects in the portfolio. In 2021, completed selective modernization of its Chapter 689 Special Needs Housing located at 98 Aberdeen, 71 Hammond Street, and 11 Woodbridge. This work was funded through DHCD's Moving to Independence Program.

CHA also made final payments on the plumbing repairs completed at 8-10 Lancaster Street, and completed masonry restoration and roof work at 8-10

Lancaster Street, upgraded the trash compactor and conveyance system at John F. Kennedy Apartments, installed a security gate on the garage at Manning Apartments, replaced the roof at Valentine Street, replaced a catch basin and storm line at Fairmont Street, and upgrade the ventilation system at Lyndon B. Johnson Apartments. Modernization projects which were bid in 2021, but will be on-going in 2022 or paid in 2022 include the replacement of the damaged railing trim at Jefferson Park Apartments and the siding repairs and repainting at Willow Street Homes.

Smaller Projects

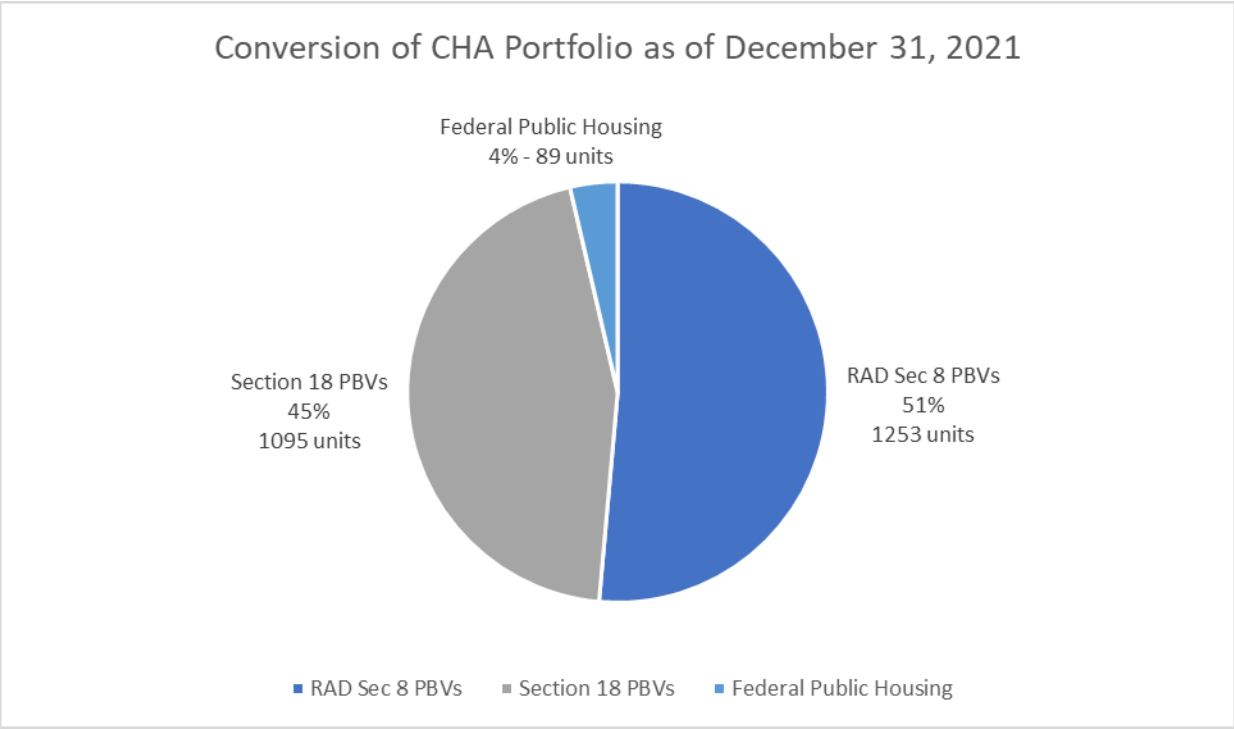
Project Name	Contract Amount as Amended	Expenditures in 2021
Selective Modernization of 689 Housing on Aberdeen, Hammond and Woodbridge – COMPLETED/CLOSEOUT PENDING	$1,273,400	$1,258,089
8-10 Fairmont Street – Site Utility Improvements – Catch Basin and Line Replacement – COMPLETED.	$34,999	$34,999
Jefferson Park State Exterior Repairs – Replacement of Damaged Railing Trim – WORK STARTED	$388,400	$0
8-10 Lancaster Street Selective Modernization – Plumbing (Final Payments) – COMPLETED.	$101,850	$56,535
8-10 Lancaster Street Selective Modernization – Roof AND Masonry (Partial Payments) – CLOSEOUT PENDING	$780,009	$722,980
John F. Kennedy Apartments Trash Compactor Replacement Project (Construction Starting 1/20) - COMPLETED	$364,036	$364,036
L.B. Johnson Apartments – Ventilation Improvements – COMPLETED/CLOSEOUT PENDING	$60,000	$0
Manning Apartments – Exterior Installation - Garage Gate Installation – COMPLETED/CLOSEOUT PENIDNG	$48,750	$0
19 Valentine Street – Roof Replacement COMPLETED/CLOSEDOUT PENDING	$45,933	$0
Willow Street Exterior Modernization – Siding Repairs and Full Repainting – WORK COMPLETED WITH PAYMENT IN 2022	$306,293	$0
Total	$3,403,670	$2,436,639

Conversion of Federal Public Housing to Project-Based Vouchers

Cambridge Housing Authority has applied in 2021 to complete an RAD/Section 18 blended transaction for 116 Norfolk is a 37-unit SRO building originally constructed in 1920. It is anticipated that 116 Norfolk Street will convert to project-based vouchers in late 2022.

116 Norfolk Street is one of four developments that remain federal public housing. The other three properties being: 45 Linnaean Street, Clifton Apartments and the two small building adjacent to the Roosevelt Towers Mid-Rise. CHA plans to incorporate the two small buildings adjacent to the Roosevelt Tower Mid-Rise with the plans to renovate the Mid-Rise Building. CHA

The chart below shows the status of CHA's portfolio. Of the original portfolio of 2,437, only 89 units remain as federal public housing.



Design and Financing of Other Renovations

In addition to the construction activity and Section 18 disposition applications, the Planning and Development department has been planning for upcoming renovations at numerous additional properties.

Design and Financing Projects

A brief update on these design and financing projects is provided below.

Jefferson Park Federal

In 2020, CHA requested and received an extension from HUD that extends the deadline to start construction at Jefferson Park Federal to August 2023. In addition, in 2020 the Cambridge Housing Authority received confirmation from MassHouing that the Jefferson Park project is in its queue for 2022 private activity bonds allowing CHA to move forward with securing the balance of the financing and in completing the design work. Meetings with residents were restarted in December 2020 and continued throughout 2021 as the design and the permitting process progressed. CHA negotiated a relocation plan with residents, and started to relocation residents in anticipation of a 2022 construction start. CHA also selected a construction manager for the project in April 2022, and is the final stage of selecting an equity investor. We also purchased a condominium unit that was adjacent to the property and key to CHA's redevelopment plans.

Plans for the Jefferson Park site include replacing all new construction given the poor building and site infrastructure conditions. New construction will enable the CHA to provide more and higher-quality affordable apartments to current and future residents, and to create 103 additional units. In addition, it will allow CHA to restore to occupancy 57 units that were taken offline in 2018 and 2019 due to poor conditions. All apartments at Jefferson Park, whether replacement or new, will be deeply affordable, and supported by a project-based voucher. CHA is targeting closing on the financing in Summer 2022 with construction starting immediately thereafter.

116 Norfolk Street

In 2020, CHA withdrew the Section 18 obsolescence disposition application for 116 Norfolk from HUD after deciding to pursue a RAD/Section 18 blended transaction for this development. The RAD/Section 18 blended application was submitted to HUD in 2021. Also in 2021, CHA selected an architectural and engineering firm to design the renovations and new construction planned for 116 Norfolk, the construction manager to oversee bidding and construction, and a supportive services provider to design a service program to assist individuals unhoused individuals to transition to housing. In addition, CHA is currently in queue for 2022 private activity bonds from MassDevelopment. 116 Norfolk is a 37-unit SRO building with a concierge unit originally constructed in 1920. CHA is anticipating a late 2022 start date for renovations to this site. Design plans of the modernization of 116 Norfolk include adding new deeply affordable dwelling units, improving site accessibility, and upgrading interior common areas, and refurbishing unit interior areas. The existing building footprint covers only about 25% of the existing site, and so part of the design includes new construction in the form of an addition to the existing building to add additional affordable housing units. CHA will be using available federal public housing subsidy through its Faircloth Authority to add these new units to its portfolio using available federal public housing authority which would convert to Faircloth to RAD as provided by the U.S. Department of Housing and Urban Development.

Corcoran Park

In 2020, CHA also requested and received an extension from HUD extending the deadline to start construction at Corcoran Park to August 2023. The CHA is anticipating starting construction at Corcoran Park in 2023. It is anticipated that the modernization of Corcoran Park will be funded through a mixed finance package being developed by CHA with potential funding from tax-exempt bond financing, Low Income Housing Tax Credits, funds from CHA, and private debt amongst other resources. The site currently consists of 27 buildings; 24 of the buildings are composed of two-story townhouses, one building of eight one-bedroom flats, and two non-residential with the property management office and community room and maintenance storage. An existing conditions study and feasibility options have been completed. CHA is working with the project design team to finalize a feasibility design allowing it to move forward into the design phase, with plans to complete financial closing in early 2023 allowing construction to begin construction shortly thereafter. We are anticipating that it may be necessary to do Corcoran Park in phases.

Roosevelt Towers Mid-Rise/155 Willow Street

Roosevelt Towers Mid-Rise is an eight-story building that was modernized and converted to a Section 8 subsidized property in 1982. An Existing Conditions Study has been completed and revealed that the needs at the Mid-Rise are far more dire than previously anticipated. The needed scope of work for the Mid-Rise is extensive and will include sewer and storm water drainage improvements; replacement of underground water lines, masonry repairs; roof replacement, window replacement, accessibility upgrades, kitchen/bath modernization; HVAC improvements; and electrical, plumbing and fire protection upgrades. Additionally, given the extensive renovation needs of the Mid-Rise, there is an opportunity to add additional units to the building as part of any renovation project. The CHA will be looking to move forward with the Mid-Rise renovations as the construction on the low-rise units are completed.

In addition to the mid-Rise building, there is the possibility to build approximately twenty-five new (25) units at 155 Willow Street (Willow Street), the parking lot across the street from Roosevelt Towers. CHA will explore this opportunity once work on the Mid-Rise building is underway/complete.

Private Activity Bonds

In 2022, CHA will be closing on two additional private activity bond transactions: Jefferson Park Federal and 116 Norfolk Street as discussed in the section above. For 2023, CHA is forecasting two additional projects: Phase 1 at Corcoran Park which would replace some portion of the site with 100 newly constructed units; and the rehabilitation of Weaver Apartments, a 20-unit development housing elders and persons with disabilities in North Cambridge. There is potential to add an additional floor at the property which would allow for some additional units and some reconfiguration.

The chart below details the anticipated Private Activity Bond allocations over the next two years.

Private-Activity Bonds allocated or expected in 2022 and 2023

Property	Units	Year	Private Activity Bonds
Jefferson Park Federal	278.	2022	$116.00 million
116 Norfolk Street	62	2022	$22.00 million
Corcoran Park Phase 1	100 est.	2023	$45.00 million
Weaver Apartments	24 est.	2023	$10.00 million

Other Notable 2021 Accomplishments

In addition to the notable construction and planning achievements and accomplishments, the Planning and Development Department had other notable activities from acquiring the investor member's interest for one of CHA's first LIHTC deals to the expanding consultancy services being provided by the Department. Some of these other notable accomplishments include:

Purchase/Assignment of Investor Member Interest for 8-10 Lancaster Street

CHA syndicated through the Low-Income Housing Tax Credit (LIHTC) program 8-10 Lancaster Street in August 2005 to fund the renovation of the 65-unit apartment building located just outside of Porter Square in the Avon Hill neighborhood of Cambridge. The end of the 15-year compliance period was reached in 2021 and CHA through one of its non-profit entities notified the Investor Member of its desire to exercise its Right of First Refusal to receive the assignment of the interests at a favorable price. The Investor Member responded favorably, and we executed a purchase of the Investor Member's interest at a nominal price. 8-10 Lancaster Street is now 100% owned by Kennedy Management Inc., a non-profit affiliate of Cambridge Housing Authority

Refinancing of Russell Apartments

The Planning and Development Department also completed the refinancing of Russell Apartments in 2021. The original financing of Russell Apartments was provided by CHA's financing entity, Cambridge Affordable Lending LLC, assuming at some date in the future the loan would be refinanced. Financing proposals were obtained from several lenders, with Cambridge Savings Bank having the most competitive rates and fees for the refinancing. Refinancing the permanent, first mortgage at Russell Apartments accomplished two objectives:

The refinancing provided the opportunity to lower the interest rate associated with the first mortgage debt, and lower the term of the loan resulting more of the loan being retired before the next recapitalization of the property. The refinancing will result in $2.37 million pay-down of the loan than would have otherwise occurred.

The refinancing returned funds to Cambridge Housing Affordable Lending LLC which allows the CHA to utilize these funds on upcoming modernization, redevelopment, and new development activities.

Outside Consultancy Services

CHA was successful in assisting three housing authorities with Section 18 applications during 2021. Two housing authorities receive approval based on the obsolescence of its housing while the third housing authority was approved based upon a streamline process for small public housing authorities. These efforts will enable the three public housing agencies to obtain 648 tenant protection vouchers increasing revenue collectively by over $7 million annually. These additional resources will assist each of these housing authorities either with the renovation of their developments, or in the case of the smaller transaction with additional revenue to allow the housing authority to further its mission.

In addition to the disposition application, we helped draft a successful application for Phase 1 Public Housing Innovations funding offered by the Commonwealth of Massachusetts' Department of Housing and Community Development. We are currently assisting that same housing authority in preparing an application of Phase 2 which could bring up to $15 million to replace 144 units of obsolete state public housing and add 94 new units of housing including 40 new family units.

We are also continuing to assist other housing authorities in their repositioning strategies and are working with three housing authorities as they plan for the financing and renovation of their developments through the success of the Section 18 applications or RAD applications.

New Departmental Software

Planning and Development secured new software this year to assist in its review of wage reports and equal employment opportunity compliance. The software, LCP Tracker, is being implemented. We are also looking forward to collaborating with the Operations Department in 2022 in the selection and roll out of a facilities management software that will track maintenance needs and assist in tracking future capital improvement projects.

Additional Procurement Activities

CHA hired five additional architectural and engineering firms to serve as house doctors support CHA's on-going modernization and redevelopment efforts in Cambridge as well as through our consulting work. We also hired two outside relocation consultants to assist our in-house relocation team manage the high volume of relocation activity presently occurring at CHA as construction work finishes and new construction activity is looking to start. Finally, we secured the services of a firm to provide lead-based paint testing services for the entire agency.

Housing and Health

In 2019, the CHA distributed an extensive health and wellness survey to elderly/disabled properties to help the CHA learn about the health needs of residents. This data is helping the CHA secure new policies, programs, and partnerships to support improved health outcomes for residents. Survey results indicated:

Over 40% of CHA's respondents rated their health "fair" to "poor". According to the CDC's National Health Survey, only 25% of America's population age 65+ rate their health as "fair" to "poor".

Between 25%-50% of CHA's respondents reported 4+ chronic health conditions, versus the CDC's national average of 15% for people aged 65+.

Almost 40% of respondents reported having "emotional, nervous, psychiatric problems."

Almost 30% of respondents reported having fallen in the last 12 months.

In 2020, the CHA partnered with Boston Medical Center and the Cambridge Health Alliance to place a full-time community health worker and part-time community health nurse at Manning Apartments. The "Living Well at Home Program" was a 2-year pilot intended to connect residents to existing services to better manage health conditions, support residents' unique health goals, and make it easier to age in place. In late 2021, CHA was able to extend

the program at Manning by up to two years using CARES Act and other funding. We will be looking to expand it to other locations or as part of new development activities in the upcoming years.

The Wellness program has had a significant impact on the Manning community and for individual Manning residents. The Wellness team estimates that they have touched in some way residents living in all 205 units at Manning Apartments. About 150 of these residents are now receiving services regularly from the team, and the team interacts with 40 to 50 residents per week on a consistent basis. In addition to assisting residents with managing their chronic medical conditions, the team spends a significant amount of time supporting residents with Behavioral Health (BH) needs. There are 15 to 20 residents each week who see the team for check in's, assistance navigating the BH system, and monitoring of their treatments and medications. Another critical service the team has provided over the initial 18 months of the pilot, particularly during the pandemic, is outreach to residents for services like COVID-19 testing and vaccination and flu vaccination. As a result, it is estimated that at least 90% of Manning residents are vaccinated against COVID-19, and participation in the flu vaccination program has more than doubled in the last two flu seasons.

Perhaps the best way to demonstrate the success and effectiveness of this pilot at Manning Apartments is to provide some resident stories and testimonials:

"Martha" is a 79-year-old woman who first approached the team because she said she was feeling overwhelmed, could no longer manage her health care needs and wanted assistance with transitioning to a nursing home. Although she has multiple chronic conditions, the team believed that with support she could continue living at Manning. They got to know her, carefully assessing her needs and identifying obstacles to her getting the right supports. One issue they were able to solve quickly was that she didn't have consistent transportation to her medical appointments and would often miss them as a result. They also discovered that she had cataracts and issues with her feet, and therefore had a great deal of difficulty getting around and managing her life. They were able to help her get the cataracts removed, get her podiatry needs addressed, and get hearing aids. All of these impacted her quality of life and ability to manage tremendously. They also referred her to the PACE program so she could start getting all the services she needs to remain in the community. After working with the Wellness program, she realized that she did not need nursing home care and is happy to be living in her own apartment.

Another resident who has greatly benefited from the Community Wellness Program is "Chris," a 64-year-old transgender man who has multiple complex health and behavioral health conditions, and as a result takes 20 to 30 daily medications. Since the beginning of the pandemic, Chris has experienced multiple significant losses in his life, including the death of his long-time partner, and the death of two of his children. All of this caused Chris to become more isolated than ever, and exacerbated his behavioral health conditions, leading to frequent hospitalizations. The Community Wellness Program was a regular source of support and reassurance for him during this time and helped him to problem solve and overcome some of the obstacles he was facing. The team was in consistent contact with his healthcare providers, and together they developed a new treatment plan for Chris. The team worked with Chris to help him accept this new treatment plan and have supported him through the treatment process. The onsite nurse has been able to monitor the side effects of the new treatment plan, and coordinate with the behavioral health provider. Chris's overall health has improved, and he is spending less time in the hospital.

Here are a few testimonials from Manning residents, as well:

"They have affected my life and everybody in the building. They helped me get my insurance, so I won't have to pay so much. They help me understand my medical paperwork. They helped me find Covid testing and helped us get our vaccines."

"I think the program is excellent. It is very important to keep you here to help us. You are very caring, and you always get stuff done. You have done so much work to help me."

“It has been a blessing to have you here. Without you we would be really in a mess. Your presence is stabilizing the building. You care about us like no one has before. My life is much better thanks to [this program].”

“In my opinion, support of the Wellness Program is vital to us, the residents of Manning Apartments. As a community of elderly/disabled residents, the program not only supports residents in medical needs, but it also encourages us with our much needed social needs (especially during the pandemic) while helping us to continue living independently. I believe that a nurse and case manager as we have should be in place in EVERY senior building.”

ENERGY AND SUSTAINABILITY

2021 was a year of transition and change for CHA’s energy and sustainability program. Six properties; Burns Apartments, Millers River Apartments, the low-rise units of Roosevelt Towers and Truman Apartments are in various stages of modernization efforts. Like the rest of the country, while facing the pandemic many CHA residents spent more time in their homes, resulting in increased utility use at our sites. In response to the pandemic CHA also increased ventilation rates and installed air cleaning devices in a host of elevator lobbies and common areas.

This year was spent focused on keeping our residents and staff as safe and comfortable as possible while we continue to make progress toward greening our community and providing high quality housing. The six projects in construction will result in 575 Enterprise Green Community certified units –homes which are considerably more energy efficient, healthier and comfortable than before.

These modernization efforts also added to CHA’s on-site electricity generation, with a 42 kW rooftop solar array coming on line at the beginning of the year, and three cogeneration units totaling 275 kW coming online at the end of 2020. This additional onsite capacity will lessen the congestion on the utility grid and provide greener power for our portfolio.

As CHA continues to move toward electrification of the portfolio, we are transitioning away from the conservation focus of the past to the decarbonization focus of the future. As such our energy reporting changes from pure conservation to reporting on emissions reductions. With an increasing reliance on electricity, the agency faces higher costs per unit of energy, but supports the City of Cambridge and global goals for a lower carbon future.

The complete energy data from 2021 is not available at the time of this report, but over the past five years CHA has successfully reduced building-based carbon emissions by over 35%. In March 2022, CHA’s complete energy reporting will be publicly available on the City of Cambridge BUEDO (Building Energy Use Disclosure Ordinance) and as part of our active participation with Department of Energy Better Buildings Challenge.

VOLUNTARY COMPLIANCE AGREEMENT

CHA has fulfilled the terms of its Voluntary Compliance Agreement with HUD's Office of Fair Housing and Equal Opportunity. Construction of the final five (5) required units to meet the requirement to create 42 additional wheelchair accessible units were completed in September 2021 as part of the Revitalization of Millers River. In addition to the creation of the five accessible units to fulfill requirements of the Voluntary Compliance Agreement, the CHA has created or will create an additional 20 wheelchair accessible units between 2021 and mid-2022 with 8 additional wheelchair accessible units at Millers River Apartments, 10 new wheelchair accessible units at Burns Apartments, and 2 new wheelchair accessible units at 78-80 Porter Road. Overall, once these additional units are completed the percentage of wheelchair accessible units in CHA's portfolio will be 5.52%.

VCA COMPLIANCE – SUMMARY

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 5 Temple Place[1]
8	8		07 / 2018	Units completed at Jefferson Park
2	2		07 / 2018	Units completed at Manning Apartments
5	5		09 /2021	Units planned for Millers River Apartments
42	**42**			**TOTAL**

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

FY20 RESIDENT PROGRAMS + SERVICES

PROGRAM	HHS SERVED	FY HIGHLIGHTS AND UPDATES	OPTIMAL CAPACITY (YEAR)
EARLY CHILDHOOD			
Baby U	32 Families	32 participants	40 Families
Baby U Alumni Association	200 and growing Families	20 trainings/event completed annually.	200 Families and growing
Pathways to Family Success	16 Families	Literacy program for families with ESL children K-3 with wraparound services for parents.	15-18 Families
YOUTH			
DREAM Mentoring	10 Youth	10 youth paired with Harvard mentors for academic year.	15 Youth school yr 30 Youth summer
Work Force	325 Youth	325 students served annually, including post-secondary coaching for persistence for 125 alumni annually (matriculated graduates over previous four classes); 75% of 2016 class expected to complete post-secondary degrees in five years	325 Youth
Work Force College Savings Program	120 banked	Average savings of ~$30,000 per class.	200 Youth
Work Force Middle School Program	40 Youth	After-school enrichment program offered at Cambridge St. Upper School for 20 6th graders and 20 7th graders.	40 youth
Tutoring Plus, Inc	32 Youth	32 tutoring matches	50 Youth
This Way ONward	75 Youth	16 weeks for training workshops. 40 internships.	75 Youth - 40 summer internships

PROGRAM	HHS SERVED	FY HIGHLIGHTS AND UPDATES	OPTIMAL CAPACITY (YEAR)
Big Brother Big Sister Program	125 Youth	Goal of 125 matches was met	125 Youth
Youthbuild	4 Youth	Earn GED while building affordable housing	4-6 Youth
ADULT			
Bridge-to-College Program	4 Adults	Majority of graduates enroll at Bunker Hill Community College.	10 Adults
Community Computer Centers	200 Youth 180 Adults		200 Youth 180 Adults
Cambridge Employment Program	95 Adults	30 job placements in an academic year.	95 Adults
Jefferson Park Gateways Learning Program	141 Adults	6 classes/academic year and 3 classes/summer	140 Adults
Just-A-Start Biomedical Careers	4 Adults	Academic year program that prepare participants for entry level positions.	8 Adults
Financial Stability and Savings (FSS+)/Rent-to-Save	192 HCV 321 RTS	See SS.2013.01- FSS activity in Approved MTW Activities section for more information.	200+ Adults
Pathways to Permanent Housing - Heading Home	24 Adults	See HC.2008.03B - Sponsor-Based Voucher Program in Approved MTW Activities section for more information.	45 Adults
Pathways to Permanent Housing - Transition House	3 Families	See HC.2008.03A - Sponsor-Based Voucher Program in Approved MTW Activities section for more information.	4 Families
AGING IN PLACE			
Elder Service Coordinators Services (formerly contracted through CASCAP, Inc.)	640 Elderly Adults	Ongoing group activities involving Farmer's Market, healthy eating, emotional support, informational sessions, coffee hours, birthday parties, lunch outings and shopping trips. Available to any elderly non-PACE adult living in CHA unit.	1,035 Elderly Adults
PACE Elder Service Plan	36 Elderly Adults	Program includes 20 units at LBJ and 16 at Millers River.	36 Elderly Adults
TOTAL[3]	**553 Youth 1,270 Adults 676 Elderly**		

HOUSING INVENTORY

	HUD Baseline	Vouchers Authorized or PH Units in Place on 12/31/2021[1]	Total Households on 12/31/2021	HH Demo graphics	MTW Local Non Tradi-tional	MTW Family and Bedroom size	Notes
Public Housing Elderly/Disabled		77	77	77			116 Norfolk (37), Linnean (20), Weaver (20)
Public Housing Family		12	8	8			Roosevelt Towers (12)
RAD Elderly/Disabled		419	435	435	0	419	Manning Apartments (198)*, LBJ Apartments (177), JFK Apartments (44 RAD)
RAD Family		834	828	828		834	Washington Elms (175), Newtowne Court (268), Putnam Gardens (122), Woodrow Wilson Court (68), Lincoln Way (53 RAD) Jackson Gardens (45) River Howard and Willow St (46 RAD), Cambridge Port Commons (10), Fairmont St (10), Garfield St (6), Saint Paul (15 RAD), 121 Jackson Stree: (10), Valentine Street (6)
Former Public Housing Elderly/ Disabled		615	377	377		615	Millers River (297)* Burns (198) Russell (51)* Truman (59) , Saint Paul (5)*, Elderly Condos (5)
Former Public Housing Family		572	393	393		443	Corcoran Park (153), Jackson Place Apartments Interim Holding LLC (173), Roosevelt Towers (112) and Jefferson Park Apartments (104) Garfield (2), Family Condos + Scattered Sites (28)
MTW HARD UNITS	**854**	**2,529**	**2,118**	**2,118**			**84 % Occupancy.** Occupancy affected by RAD conversion and Section 8 Disposition.
MTW Tenant Based							All MTW Vouchers
MTW Project Based + Expiring Use			4,153	4,252	0	4,252	Count is exclusive of enhanced non-project based voucher. Count includes expiring use projects

1 Note: Unit counts match units in program. For example, Lincoln Way has 17 project-based vouchers that are included under Section 8 and not included here. That explains discrepancies in both household count and count of actual physical units.

	HUD Baseline	Vouchers Authorized or PH Units in Place on 12/31/2021[1]	Total Households on 12/31/2021	HH Demo graphics	MTW Local Non Tradi-tional	MTW Family and Bedroom size	Notes
Sponsor-based/ Local Non-Traditional		119	216	N/A		N/A	This count represents individual households served by the program. A voucher can, and often does, serve more than one household.
MTW VOUCHERS	**5,304**	**4,272**	**4,468**			**105%**	**Utilization Rate.**
Federal Non-MTW		847	638	638	N/A	N/A	Voucher allocation includes Mainstream, VASH, DHVP/NED, Mod Rehab , Emergency Housing Vouchers, and Shelter + Care.
ALL FEDERAL VOUCHERS		5,119	5,106	N/A	N/A	N/A	Does not include relocation or RAD/FPLI
ALL FEDERAL ASSISTED		**7,648**	**7,224**				**94% utilization. Includes hard units (PH, RAD, FPLI) + vouchers.**
State New Construction		110	77	77	N/A	N/A	Includes Roosevelt Towers (Mid-Rise) and Putnam School.
State and Local Vouchers		192	123	123	N/A	N/A	Voucher funding includes MRVP , AHVP, Shelter Care .
STATE AND LOCAL ASSISTED		**292**	**200**			**68%**	**Utilization**
TOTAL ASSISTED		**7,940**	**7,424**			**94%**	**Utilization**

HOUSEHOLD DEMOGRAPHICS

MTW HARD UNITS AND VOUCHERS

HOUSEHOLDS SERVED - DECEMBER 31, 2021

	HARD UNITS								MTW HCV HOUSEHOLDS		
	PUBLIC HOUSING FAMILY	PUBLIC HOUSING ELDERLY	RAD FAMILY	RAD ELDERLY	FORMER PUBLIC FAMILY	FORMER PUBLIC ELDERLY	TOTAL	PERCENT	HOUSE HOLDS	PERCENT	TOTAL
UNIT SIZE											
0 BR	0	47	0	82	0	68	197	9%	212	5%	409
1 BR	0	27	162	343	65	309	906	43%	1,842	43%	2,748
2 BR	8	15	362	10	164	0	559	26%	1,424	33%	1,983
3 BR	0	0	239	0	138	0	377	18%	650	15%	1,027
4+ BR	0	0	65	0	26	0	91	4%	124	3%	215
TOTAL HOUSEHOLDS	8	89	828	435	393	377	2,130	100%	4,252	100%	6,382
RACE											
American Indian	0	1	3	1	2	0	7	0%	16	0%	23
Asian	0	1	51	33	25	15	125	6%	496	12%	621
White	5	53	245	226	114	230	873	41%	1,875	44%	2,748
Black/African American	3	34	525	167	246	127	1,102	52%	1,852	44%	2,954
Native Hawaiian/Other Pacific	0	0	4	8	6	5	23	1%	8	0%	31
TOTAL HOUSEHOLDS	8	89	828	435	393	377	2,131	100%	4,237	100%	6,377
ETHNICITY											
Hispanic	2	6	130	37	52	35	262	12%	761	18%	1,023
Non-Hispanic	6	83	698	398	341	342	1,868	88%	3,486	82%	5,354
TOTAL HOUSEHOLDS	8	89	828	435	393	377	2,130	100%	4,237	100%	6,377
INCOME[2]											
At 30 AMI or below	4	74	546	397	243	348	1,612	76%	3,468	82%	5,080
Over 30 AMI – 50 AMI	4	15	176	33	90	24	342	16%	616	14%	958
Over 50 AMI – 60 AMI	0	0	41	3	16	3	63	3%	110	3%	173
Over 60 AMI – 80 AMI	0	0	18	2	18	1	39	2%	50	1%	128
Over 80 AMI	0	0	47	0	26	1	74	3%	18	0%	92
TOTAL HOUSEHOLDS	8	89	828	435	393	377	2,130	100%	4,252	100%	6,382
CAMBRIDGE RESIDENT											
Cambridge	8	89	828	435	393	377	2,130	100%	2,286	54%	4,416
Outside Cambridge	0	0	0	0	0	0	0	0%	1,966	46%	1,966
TOTAL HOUSEHOLDS	8	89	828	435	393	377	2,130	100%	4,252	100%	6,382

1. 0 BR vouchers include studios and single room occupancy (SROs).
2. HUD area median income (AMI)- Income Limits Data may be accessed at http://www.huduser.org/portal/home.html.

FEDERAL NON-MTW, NEW CONSTRUCTION AND STATE
HOUSEHOLDS SERVED - DECEMBER 31, 2020

	NEW CONSTRUCTION		FEDERAL NON-MTW		STATE		
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	TOTAL
UNIT SIZE							
0 BR	3	4%	120	19%	55	45%	201
1 BR	61	79%	394	62%	36	29%	476
2 BR	13	17%	96	15%	19	15%	107
3 BR	0	0%	18	3%	13	11%	32
4+ BR	0	0%	10	2%	0	0%	12
TOTAL HOUSEHOLDS	77	100%	638	100%	123	100%	838
RACE							
American Indian	0	0%	9	1%	1	1%	10
Asian	4	5%	9	1%	2	2%	16
White	38	49%	357	56%	65	53%	463
Black/African American	35	45%	263	41%	55	45%	339
Native Hawaiian/Other Pacific	0	0%	0	0%	0	0%	1
TOTAL HOUSEHOLDS	77	100%	638	100%	123	100%	838
ETHNICITY							
Hispanic	8	10%	75	12%	18	15%	92
Non-Hispanic	69	90%	563	88%	105	85%	736
TOTAL HOUSEHOLDS	77	100%	638	100%	123	100%	838
INCOME[2]							
At 30 AMI or below	61	79%	555	87%	109	89%	707
Over 30 AMI – 50 AMI	10	13%	66	10%	7	6%	93
Over 50 AMI – 60 AMI	2	3%	8	1%	3	2%	10
Over 60 AMI – 80 AMI	2	3%	8	1%	1	1%	12
Over 80 AMI	2	3%	1	0%	3	2%	6
TOTAL HOUSEHOLDS	77	100%	638	100%	123	100%	838
CAMBRIDGE RESIDENT							
Cambridge	77	100%	259	41%	112	91%	467
Outside Cambridge	0	0%	379	59%	11	9%	361
TOTAL HOUSEHOLDS	77	100%	638	100%	123	100%	838

1. New Construction totals have been collapsed as one category that include both family and elderly units. There are only 2 family units and the remainder are elderly units.
2. 0 BR vouchers include studios and single room occupancy (SROs).
3. HUD area median income (AMI)- Income Limits Data may be accessed at http://www.huduser.org/portal/home.html.

CHA HOUSING UNITS: YOUNGER DISABLED RESIDENT COMPOSITION –

	Units Available	Units Occupied	Younger Disabled Households	Percent of Units Available	Percent of Occupied Units
116 Norfolk Street	38	37	7	18.4%	18.9%
D.F Burns Apartments	199	109	8	4.0%	7.3%
Elderly Condos	5	4	1	20.0%	25.0%
H.S. Truman Apartments	66	0	0	N/A	N/A
J.F. Kennedy	44	44	6	13.6%	13.6%
Linnaean Street	24	20	4	16.7%	20.0%
L.B. Johnson Apartments	178	173	16	9.0%	9.2%
F.J. Manning Apartments	205	201	30	14.6%	14.9%
Millers River Apartments	301	215	27	9.0%	12.6%
Putnam School	33	0	0	N/A	N/A
R.C. Weaver Apartments	20	20	5	25.0%	25.0%
Roosevelt Midrise	77	77	19	24.7%	24.7%
Saint Paul Residence	21	21	10	47.6%	47.6%
L.J. Russell Apartments	52	51	6	11.5%	14.3%
GRAND TOTAL	**1,263**	**972**	**139**	**11.0%**	**14.3%**

WAITLIST INFORMATION

The following is a breakdown of CHA's waitlists. Under the Program column, CHA Units include public housing, RAD, and former public housing sites. Please note that an applicant may be eligible for multiple programs based on age and income. At fiscal year end, there were 21,789 distinct applicants that generated 186,291 applications or an average of over 8.5 applications per applicant.

CHA WAITLIST INFORMATION - DECEMBER 31, 2021

DISTINCT APPLICANTS	PROGRAM	DISTINCT APPLICANTS BY PROGRAM	UNIT TYPE	DISTINCT APPLICANTS BY UNIT TYPE	TOTAL APPLICATIONS
	CHA Units Elderly/Disabled	3,533	Elderly/Disabled	6,314	
	CHA Units Family	9,535	Family	24,034	
	HCV Elderly/Disabled	2,781	Single Room Occupancy (SRO)	1,218	
20,918	HCV Family	14,499			**186,291**
	Single Room Occupancy (SRO)	1,218			
	Total	31,566	Total	31,566	

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY RACE AND ETHNICITY – DECEMBER 31, 2021

	AMERICAN INDIAN/ ALASKA NATIVE		ASIAN		BLACK/ AFRICAN AMERICAN		NATIVE HAWAIIAN/ OTHER PACIFIC ISLANDER		WHITE		NOT IDENTIFIED[1]		HISPANIC		NON-HISPANIC		NOT IDENTIFIED[1]		TOTAL
CHA UNITS ELDERLY/DISABLED	54	2%	289	8%	1,291	37%	45	1%	1,816	51%	38	1%	492	14%	3,029	86%	12	0%	3,533
CHA UNITS FAMILY	124	1%	528	6%	5,050	53%	158	2%	3,320	35%	355	4%	2,477	26%	6,791	71%	267	3%	9,535
HCV ELDERLY/DISABLED	59	2%	149	5%	1,079	39%	39	1%	1,431	51%	24	1%	455	16%	2,322	84%	4	0%	2,781
HCV FAMILY	220	2%	589	4%	8,303	58%	300	2%	4,715	33%	136	1%	3,605	25%	10,658	75%	1	0%	14,499
SINGLE ROOM OCCUPANCY (SRO)	22	2%	36	3%	663	54%	30	2%	448	37%	19	2%	226	19%	987	81%	5	0%	1,218
TOTAL	**492**	**2%**	**1,572**	**5%**	**16,527**	**52%**	**568**	**2%**	**11,825**	**37%**	**581**	**2%**	**7,367**	**23%**	**23,909**	**76%**	**290**	**1%**	**31,566**

1. Count of waitlist applicants that did not indicate race or ethnicity on their applications.

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY INCOME – DECEMBER 31, 2021

	$0[1]		AT 30 AMI OR LESS		OVER 30 AMI - AT 50 AMI		OVER 50 AMI - AT 60 AMI		OVER 60 AMI - AT 80 AMI		OVER 80 AMI		TOTAL
CHA UNITS ELDERLY/DISABLED[2]	337	10%	2,829	80%	276	8%	47	1%	22	1%	22	1%	3,533
CHA UNITS FAMILY[2]	1,099	12%	6,753	71%	1,343	14%	185	2%	89	1%	66	1%	9,535
HCV ELDERLY/DISABLED	253	9%	2,316	83%	178	6%	18	1%	8	0%	8	0%	2,781
HCV FAMILY	1,195	8%	11,027	76%	2,042	14%	133	1%	58	0%	44	0%	14,499
SINGLE ROOM OCCUPANCY (SRO)	22	18%	777	64%	1179	15%	23	2%	7	1%	10	1%	1,218
TOTAL	**3,106**	**10%**	**23,702**	**75%**	4,018	**13%**	**406**	**1%**	**184**	**1%**	**150**	**0%**	**31,566**

1. Count of waitlist applicants that indicated they had no income on their applications. Applicants have not yet been prescreened to determine actual income.
2. Report separates out by program (RAD, FPLI, LIPH) which now creates duplicate households. This count will not match the other tables.

The following provides a 10-year overview of CHA waitlist numbers. Program groups have been adjusted to reflect new program groupings resulting from the opening of the HCV waitlist in 2017. Numbers populated for FY12-FY16 are for federal public housing only. Total numbers for FY12 to FY16 do not add up because prior program categories such as state public housing and "other" have been removed.

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY UNIT SIZE – DECEMBER 31, 2021

	FY12	FY13	FY14	FY15	FY16[1]	FY17	FY18	FY19	FY20	FY21
CHA FAMILY										
1 BR	569	420	399	390	316	284	1,396	2,014	2,423	2,903
2 BR	2,668	2,525	2,676	3,693	2,569	2,298	2,612	3,079	3,431	3,714
3 BR	1,244	1,372	1,379	1,785	1,214	1,199	1,625	1,886	1,969	2,109
4+ BR	224	272	278	249	213	208	591	699	740	809
SUBTOTAL	4,705	4,589	4,732	6,084	4,312	3,989	6,224	7,678	8,563	9,535
CHA ELDERLY/DISABLED										
Studio or 1 BR	2,357	2,541	2,980	2,787	2,151	1,410	2,178	2,572	2,870	3,234
2 BR	69	94	114	154	106	81	173	220	259	299
SUBTOTAL	2,426	2,635	3,094	2,921	2,045	1,491	2,351	2,792	3,129	3,535
HCV ELDERLY/										
Studio or 1 BR						1,837	2,414	2,569	2,654	2,781
2 BR			N/A							
SUBTOTAL						1,837	2,414	2,569	2,654	2,781
HCV FAMILY										
Studio or 1 BR						5,982	7,546	8,081	8,564	8,925
2 BR						2,559	3,426	3,651	3,688	3,550
3 BR			N/A			979	1,390	1,558	1,564	1,548
4 BR						236	326	424	448	476
SUBTOTAL						9,756	12,724	13,714	14,264	14,499
SINGLE ROOM										
SRO			N/A			1,817	2,488		955	1,218
TOTAL	**10,897**	**11,265**	**11,483**	**10,422**	**9,208**	**18,890**	**27,948**	**27,948**	**29,565**	**31,566**

SOURCES + USES OF FUNDING

MTW Funds

	Federal Public Housing	MTW Housing Choice Vouchers	Preservation Programs	NED/VASH	Capital Fund	Total
Sources						
Operating Receipts	$ 475,510	$ -	$ -	$ -	$ -	**$ 475,510**
Subsidy Earned	$ 656,072	$ 119,342,964	$ 3,974,161	$ 4,135,600	$ 2,838,226	**$ 130,947,023**
Administrative Fees	$ -	$ 9,892,368	$ 197,362	$ 283,735	$ -	**$ 10,373,466**
Total Sources	**$ 1,131,582**	**$ 129,235,332**	**$ 4,171,523**	**$ 4,419,335**	**$ 2,838,226**	**$ 141,795,999**
Uses						
Administrative Salaries and Benefits	$ 208,562	$ 1,845,553	$ 76,918	$ 125,823	$ 283,823	**$ 2,540,678**
Maintenance Labor and Benefits	$ 143,709	$ -	$ -	$ -	$ -	**$ 143,709**
Resident Services	$ 21,840	$ 336,371	$ -	$ -	$ -	**$ 358,211**
Materials & Supplies, Contract Costs	$ 248,551	$ -	$ -	$ -	$ -	**$ 248,551**
General Expenses	$ 187,550	$ 3,218,196	$ 87,678	$ 144,443	$ -	**$ 3,637,867**
Housing Assistance Payments	$ -	$ 100,466,151	$ 3,974,161	$ 4,015,143	$ -	**$ 108,455,455**
Utilities	$ 258,916	$ -	$ -	$ -	$ -	**$ 258,916**
Capital Expenditures	$ -	$ -	$ -	$ -	$ 2,554,403	**$ 2,554,403**
Transfers - Program Loan Commitments	$ -	$ 19,866,464	$ -	$ -	$ -	**$ 19,866,464**
Total Uses	**$ 1,069,127**	**$ 125,732,735**	**$ 4,138,757**	**$ 4,285,408**	**$ 2,838,226**	**$ 138,064,254**
Net Surplus (Deficit)	**$ 62,455**	**$ 3,502,597**	**$ 32,766**	**$ 133,927**	**$ -**	**$ 3,731,745**
HUD other funding	$ 3,954,434			$ -		**$ 3,954,434**
Transfers to Block Grant	$ (3,954,434)	$ -				**$ (3,954,434)**
Net Surplus (Deficit)	**$ 62,455**	**$ 3,502,597**	**$ 32,766**	**$ 133,927**	**$ -**	**$ 3,731,745**

OTHER FEDERAL FUNDS - FY21

Other Federal Programs consists of federal non-MTW voucher programs.

	Mainstream	Mod Rehab and Shelter Care	Total
Sources			
Subsidy Earned	$ 4,667,892	$ 934,386	$ 5,602,278
Administrative Fees	$ 344,415	$ 111,964	$ 456,379
Total Sources	**$ 5,012,307**	**$ 1,046,350**	**$ 6,058,657**
Uses			
Administrative	$ 321,401	$ 136,964	$ 458,365
Housing Assistance Payments	$ 4,667,892	$ 934,386	$ 5,602,278
Total Uses	**$ 4,989,293**	**$ 1,071,350**	**$ 6,060,643**
Net Surplus (Deficit)	**$ 23,014**	**$ (25,000)**	**$ (1,986)**
MTW transfers	$ -	$ 25,000	$ 25,000
Net Surplus (Deficit)	**$ 23,014**	**$ (0)**	**$ 23,014**

STATE FUNDS - FY21

The State funds represent both HCV funds (MRVP) and public housing sites which are split between the Massachusetts Rental Voucher Program (MRVP) and hard units funded under the State's programs.

State Programs

	State Leasing Program	State Public Housing	Total State Funds
Sources			
Operating Receipts	$ -	$ 632,035	$ 632,035
Subsidy Earned	$ 1,228,494	$ 2,145,374	$ 3,373,868
Administrative Fees	$ 69,900	$ -	$ 69,900
Total Sources	**$ 1,298,394**	**$ 2,777,409**	**$ 4,075,803**
Uses			
Administrative	$ 150,366	$ 366,509	$ 516,875
Tenant Services	$ -	$ 103,995	$ 103,995
Maintenance Labor	$ -	$ 158,523	$ 158,523
Materials/Supplies, Contract Costs	$ -	$ 397,910	$ 397,910
General Expenses	$ -	$ 182,082	$ 182,082
Housing Assistance Payments	$ 1,203,831	$ -	$ 1,203,831
Utilities		$ 272,070	$ 272,070
Total Uses	**$ 1,354,197**	**$ 1,481,088**	**$ 2,835,285**
Net Surplus (Deficit)	**$ (55,803)**	**$ 1,296,322**	**$ 1,240,519**
MTW Block Grant transfers	$ 55,803	$ -	$ 55,803
Net Surplus (Deficit)	**$ 0**	**$ 1,296,322**	**$ 1,296,322**

NON-FEDERAL FUNDS AND OTHER DEVELOPMENT SOURCES AND USES - FY21

As of December 31, 2021, the agency had funding commitments in the amount of $25.9 million to the various tax credit deals in the form of Program Loans. These funds will be expended during 2022.

Non Federal Funds	CY 2021
Beginning Fund Balance-1/1/2021	**$ 3,047,763**
Sources	
Admin Fee Transfers from HCV	$ 8,016,699
Non-dwelling rent	$ 128,142
Management Agreements	$ 340,367
Interest Receivable Payments - Program Loans	$ 8,510,542
Principal Payments - Program Loans	$ 1,159,797
Total Sources	**$ 18,155,547**
Uses	
Administrative Salaries	$ 144,533
Management Agreements	$ 348,704
CHA Program Loans to LLCs	$ 1,013,604
Total Uses	**$ 1,506,842**
Net Surplus (Deficit)	**$ 16,648,705**
FUND BALANCE- 12/31/2021	**$ 19,696,468**

CENTRAL OFFICE COST CENTER - FY21

Various fixed and fee-for-service fees support the Central Office Cost Center ("COCC"). Apart from management fees earned through the federal programs, the COCC earns fees from the mixed financed projects it manages. These management fees are in accordance with the operating agreements, usually ranging between 4.5%-6.0% of collections, some of which are deferred, and are established based on market rates.

COCC

	CY 2021
Sources	
Total Management Fees	$ 5,469,340
Fee-for-Service fees	$ 1,395,003
Total Sources	**$ 6,864,343**
Uses	
Administrative Salaries	$ 3,073,037
Central Maintenance	$ 1,749,365
Benefits	$ 1,204,953
Administrative Contracts	$ 276,791
Office Rent	$ 230,318
Other Admin. Overhead	$ 493,415
Total Uses	**$ 7,027,880**
Net Surplus (Deficit)	**$ (163,536)**

MTW BLOCK GRANT - FY21

The MTW Block Grant allows the CHA to combine all funding sources (Operating Fund, Housing Choice Voucher Operating Fund, and Capital Fund) into one account for redistribution depending on program needs. The Block Grant also supports the agency to expend pre-development funds in the planning stages of construction and other special pre-approved MTW initiatives. As of December 31, 2021, the agency had funding commitments in the amount of $25.9 million to the various tax credit deals in the form of Program Loans. These funds will be expended during 2022.

Block Grant

	CY2021
Beginning Fund Balance-1/1/2021	**$ 4,084,997**
Sources	
HCV Transfers for program loans	$ 11,784,565
LIPH transfers	$ 3,954,434
Other receipts	$ 1,896,273
Total Sources	**$ 17,635,272**
Uses	
Transfers to MRVP / State Housing	$ 80,803
P & D Admin Support	$ 3,797,863
Working Capital	$ 2,475,240
Program Loans to LLCs	$ 904,336
System Software Costs	$ 980,026
PT Lab and MTW initiatives	$ 435,927
Total Uses	**$ 8,674,194**
Net Surplus (Deficit)	**$ 8,961,078**
Fund Balance- 12/31/2021	**$ 13,046,075**

OTHER FUNDS - FY21

Other Funds

	Resident Services	Cambridge Housing Affordable Lending Corp
Sources		
Operating Receipts	$ 871,937	
Interest income		$ 882,189
Prinicpal Payments on Loans		$ 270,117
Other Operating Receipts	$ 746,205	
Total Sources	**$ 1,618,142**	**$ 1,152,306**
Uses		
Administrative Salaries & benefits	$ 1,374,796	$ -
Management Fees	$ -	$ 44,638
Other Admin expenses	$ 586,936	$ 8,400
Interest Expense - CHA Loan	$ -	$ 129,184
Total Uses	**$ 1,961,732**	**$ 182,222**
Net Surplus (Deficit)	**$ (343,590)**	**$ 970,084**
Resident Service Reserves	$ 345,000	$ -
Net Surplus (Deficit)	**$ 1,410**	**$ 970,084**

HUD REQUIREMENTS
HOUSING STOCK

(II) GENERAL OPERATING INFORMATION
ANNUAL MTW REPORT

A. HOUSING STOCK INFORMATION

i. Actual New Project Based Vouchers
Tenant-based vouchers that the MTW PHA project-based for the first time during the Plan Year. These include only those in which at least an Agreement to enter into a Housing Assistance Payment (AHAP) was in place by the end of the Plan Year. Indicate whether the unit is included in the Rental Assistance Demonstration (RAD).

PROPERTY NAME	NUMBER OF VOUCHERS NEWLY PROJECT-BASED		STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
	Planned*	Actual			
Weaver Apts	20	20	Committed	Y	RAD Blend Conversion
Linnean St	20	20	Committed	Y	RAD Blend COnversion
Harry S. Truman	59	59	Committed	Y	Section 18 Conversion
116 Norfolk St	37	0	Committed	Y	RAD Blend Conversion
Fresh Pond Apartments	166	0	N/A	N	Preservation Property
Finch Apartments	8	8	Committed	N	New Project-Based Units
Porter Road	0	26	Committed	N	New Project-Based Units
YMCA-Vinfen	0	15	Committed	N	New Project-Based Units

Planned: 310 Actual: 148 Total Vouchers Newly Project-Based

* Figures in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Please describe differences between the Planned and Actual Number of Vouchers Newly Project-Based:

CHA now expects 116 Norfolk Street to convert in FY22. Fresh Pond is an expiring use property that is now expected to be converted in FY22.

ii. Actual Existing Project Based Vouchers

Tenant-based vouchers that the MTW PHA is currently project-basing in the Plan Year. These include only those in which at least an AHAP was in place by the beginning of the Plan Year. Indicate whether the unit is included in RAD.

PROPERTY NAME	NUMBER OF PROJECT-BASED VOUCHERS		STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
	Planned*	Actual			
165 Western Ave	8	8	Leased/Issued	N	Project-based Units
196-98 Auburn St	9	9	Leased/Issued	N	Project-based Units
217 Western Avenue	6	6	Leased/Issued	N	Project-based Units
2595 Mass Ave	3	3	Leased/Issued	N	Project-based Units
35 Harvey St	5	5	Leased/Issued	N	Project-based Units
396-398 Putnam	2	2	Leased/Issued	N	Project-based Units
402 Rindge Ave Apts	135	135	Leased/Issued	N	Project-based Units
411 Cambridge St	6	6	Leased/Issued	N	Project-based Units
455-463 Cambridge St	5	5	Leased/Issued	N	Project-based Units
47-49 Lee St	10	10	Leased/Issued	N	Project-based Units
Norfolk Street	5	5	Leased/Issued	Y	Project-based Units
803-815 Cambridge St	11	11	Leased/Issued	N	Project-based Units
808 Memorial Drive Housing	77	77	Leased/Issued#	N	Expiring Use Preservation Property
8-10 Lancaster Street	58	58	Leased/Issued	N	Project-based Units
196 – 198 Auburn Court	9	9	Leased/Issued	N	Project-based Units
Auburn Court Phase 1	46	46	Leased/Issued	N	Project-based Units
Auburn Court Phase 2	31	31	Leased/Issued	N	Project-based Units
Bishop Allen Apart-ments	33	29	Leased/Issued	N	Project-based Units
Briston Arms	48	48	Leased/Issued	N	Expiring Use Preservation Property
Brookside Terrace	153	153	Leased/Issued	N	Expiring Use Preservation Property
Burns Apartments Interim Holding LLC	195	195	Leased/Issued	N	Project-based Units
Scattered Condos	33	33	Leased/Issued	N	Project-based Units

CAH Inc - Ashton Place	8	8	Leased/Issued	N	Project-based Units
CAHC - 195 Prospect St	17	17	Leased/Issued	N	Project-based Units
Cambridge Court Apts	106	106	Leased/Issued	N	Project-based Units
Cambridgeport Commons	0	10	Leased/Issued	Y	Project-based Units
CCHD - 77 Elm St	3	3	Leased/Issued	N	Project-based Units
CCHD - 901 Mass Ave	1	1	Leased/Issued	N	Project-based Units
CCHD - Athens	2	2	Leased/Issued	N	Project-based Units
CCHD - Athens & Wendell	2	2	Leased/Issued	N	Project-based Units
CCHD - Bedrick	7	7	Leased/Issued	N	Project-based Units
CCHD - Oxford	6	6	Leased/Issued	N	Project-based Units
CCHD - Swartz Properties	9	9	Leased/Issued	N	Project-based Units
Center Street	0	1	Leased/Issued	Y	Project-based Units
Chapman Arms LLC	26	26	Leased/Issued	N	Project-based Units
Chauncy House	53	53	Leased/Issued	N	Project-based Units
Churchill Court LP	8	8	Leased/Issued	N	Project-based Units
Cleaves Court	29	29	Leased/Issued	N	Expiring Use Preservation Property
Coes Pond	248	250	Leased/Issued	N	Expiring Use Preservation Property
Columbia CAST LLC	9	9	Leased/Issued	N	Project-based Units
Columbus and Whittemore	0	5	Leased/Issued	Y	Project-based Units
Corcoran Park Interim Holding LLC	152	152	Leased/Issued	N	Project-based Units
Elderly Condos	0	5	Leased/Issued	Y	Project-based Units
Elm Place	11	11	Leased/Issued	N	Project-based Units
Essex St Management Inc	13	13	Leased/Issued	N	Project-based Units
Fairmont Street LLC	0	10	Leased/Issued	Y	Project-based Units
Family Condos	0	10	Leased/Issued	Y	Project-based Units
Garfield St LLC	0	8	Leased/Issued	Y	Project-based Units
Harwell Homes	4	4	Leased/Issued	N	Project-based Units
Hingham	0	4	Leased/Issued	Y	Project-based Units
Inman Square Apts	115	115	Leased/Issued	N	Project-based Units
Inman Street	0	4	Leased/Issued	Y	Project-based Units
Jackson Street LLC	0	10	Leased/Issued	Y	Project-based Units
Jackson Gardens	44	44	Leased/Issued	Y	Project-based Units
Jackson Place Apts	175	175	Leased/Issued	N	Project-based Units
JAS - Elm St	1	1	Leased/Issued	N	Project-based Units
JAS - Hovey	9	9	Leased/Issued	N	Project-based Units
JAS - Nobrega	9	9	Leased/Issued	N	Project-based Units
JAS - Scouting Way	9	9	Leased/Issued	N	Project-based Units
Jefferson Park Apartments LLC	103	103	Leased/Issued	N	Project-based Units
JFK Apartments	26	26	Leased/Issued	N	Project-based Units

John F Kennedy	44	44	Leased/Issued	Y	Project-based Units
Just-A-Start Corp - Otis	8	8	Leased/Issued	N	Project-based Units
Landfall	15	15	Leased/Issued	N	Expiring Use Preservation Property
Lincoln Way	63	53	Leased/Issued	Y	Project-based Units
Louis Barret Residences	135	135	Leased/Issued	N	Expiring Use Preservation Property
Lyndon B. Johnson Apts	174	174	Leased/Issued	Y	Project-based Units
Madison Park III	120	120	Leased/Issued	N	Expiring Use Preservation Property
Manning	203	203	Leased/Issued	Y	Project-based Units
Market Street	8	8	Leased/Issued	N	Project-based Units
McKay House	10	10	Leased/Issued	N	Project-based Units
Millers River	296	296	Leased/Issued	N	Project-based Units
Neville Assisted Living	38	38	Leased/Issued	N	Project-based Units
New Mass Pike Towers LP	148	157	Leased/Issued	N	Expiring Use Preservation Property
Newtowne Court	269	269	Leased/Issued	Y	Project-based Units
Port Landing	7	7	Leased/Issued	N	Project-based Units
Putnam Gardens LLC	123	123	Leased/Issued	Y	Project-based Units
Putnam Green LLC	36	36	Leased/Issued	N	Project-based Units
Putnam Place	8	8	Leased/Issued	N	Project-based Units
Putnam Square Apts	96	96	Leased/Issued	N	Project-based Units
Quincy towers	160	161	Leased/Issued	N	Expiring Use Preservation Property
Richdale and Ware	0	2	Leased/Issued	Y	Project-based Units
Rindge House	13	13	Leased/Issued	N	Project-based Units
River Howard LLC	34	34	Leased/Issued	Y	Project-based Units
Russell Apartments LLC	54	54	Leased/Issued	N	Project-based Units
Saint Paul	20	20	Leased/Issued	Y	Project-based Units
Smith House Preserva-tion	132	132	Leased/Issued	N	Project-based Units

Squirrel Brand LP	8	8	Leased/Issued	N	Project-based Units
St. Patrick's Place	3	3	Leased/Issued	N	Project-based Units
St. Stephen's	130	130	Leased/Issued	N	Project-based Units
Temple Place	40	40	Leased/Issued	N	Project-based Units
Trolley Rental LLC	34	34	Leased/Issued	N	Project-based Units
Valentine St	0	6	Leased/Issued	Y	Project-based Units
Washington Elms	176	176	Leased/Issued	Y	Project-based Units
Willow Street Homes LLC	14	14	Leased/Issued	Y	Project-based Units
Woodrow Wilson Court	69	69	Leased/Issued	Y	Project-based Units
1221 Cambridge Street	0	116	Leased/Issued	N	Expiring Use Preservation Property
Harwell Homes	0	14	Leased/Issued	N	Expiring Use Preservation Property
St Stephens	0	130	Leased/Issued	N	Expiring Use Preservation Property
808 Memorial Drive Housing II	136	136	Leased/Issued	N	Expiring Use Preservation Property
UDIC	26	26	Leased/Issued	N	Project-based Units
Frost Terrace	8	8	Leased/Issued	N	Project-based Units

Planned: 4,967 Actual: 5,284 Total Existing Project-Based Vouchers

* Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Please describe differences between the Planned and Actual Existing Number of Vouchers Project-Based:

As mentioned in the FY20 report, prior plans/reports under counted some of the expiring use properties. Additionally, timing of conversion of RAD/ FPLI properties can impact planned versus actual numbers.

iii. Actual Other Changes to MTW Housing Stock in the Plan Year
Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

ACTUAL OTHER CHANGES TO MTW HOUSING STOCK IN THE PLAN YEAR

Vacant units were held off line for relocation of residents in buildings requiring substantial construction.

iv. General Description of All Actual Capital Expenditures During the Plan Year
Narrative general description of all actual capital expenditures of MTW funds during the Plan Year.

GENERAL DESCRIPTION OF ALL ACTUAL CAPITAL EXPENDITURES DURING THE PLAN YEAR
Large-scale construction is on-going at 5 properties totaling over $261 million, and has totaled over $612 million since 2010.

B. LEASING INFORMATION

i. Actual Number of Households Served
Snapshot and unit month information on the number of households the MTW PHA actually served at the end of the Plan Year.

NUMBER OF HOUSEHOLDS SERVED THROUGH:	NUMBER OF UNIT MONTHS OCCUPIED/LEASED*		NUMBER OF HOUSEHOLDS SERVED**	
	Planned^^	Actual	Planned^^	Actual
MTW Public Housing Units Leased	3,660	1,068	305	89
MTW Housing Choice Vouchers (HCV) Utilized	79,944	81,840	6,662	6,820
Local, Non-Traditional: Tenant-Based	2,748	2,592	229	216
Local, Non-Traditional: Property-Based	0	0	0	0
Local, Non-Traditional: Homeownership	0	0	0	0
Totals	86,352	85,500	7,196	7,125

* "Planned Number of Unit Months Occupied/Leased" is the total number of months the MTW PHA planned to have leased/occupied in each category throughout the full Plan Year (as shown in the Annual MTW Plan).

** "Planned Number of Households to be Served" is calculated by dividing the "Planned Number of Unit Months Occupied/Leased" by the number of months in the Plan Year (as shown in the Annual MTW Plan).

^^ Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

Please describe any differences between the planned and actual households served:

The totals are very close to expected benchmarks. CHA now counts individual households in the sponsor-based program. For example, two unrelated individuals may share a two-bedroom apartment in the program. CHA believes these two individuals should be counted as two separate households.

LOCAL, NON-TRADITIONAL CATEGORY	MTW ACTIVITY NAME/ NUMBER	NUMBER OF UNIT MONTHS OCCUPIED/ LEASED*		NUMBER OF HOUSEHOLDS TO BE SERVED*	
		Planned^^	Actual	Planned^^	Actual
Tenant-Based	Use MTW Resources to Augment State MRVP Leasing Program HC.2001.01	84	84	7	7
Tenant-Based	Sponsor-based Voucher Program HC.2008.03	2,412	2,256	201	188
Service-Based	Pathways to Permanent Housing HC.2008.03A	252	252	21	21
Totals	_	2,748	2,592	229	216

* The sum of the figures provided should match the totals provided for each Local, Non-Traditional category in the previous table. Figures should be given by individual activity. Multiple entries may be made for each category if applicable.

HOUSEHOLDS RECEIVING LOCAL, NON-TRADITIONAL SERVICES ONLY	AVERAGE NUMBER OF HOUSEHOLDS PER MONTH	TOTAL NUMBER OF HOUSEHOLDS IN THE PLAN YEAR
PPH-TA HC.2008.03A	21	21

ii. Discussion of Any Actual Issues/Solutions Related to Leasing

Discussion of any actual issues and solutions utilized in the MTW housing programs listed.

HOUSING PROGRAM	DESCRIPTION OF ACTUAL LEASING ISSUES AND SOLUTIONS
MTW Public Housing	Vacant units held offline to accomodate ongoing relocation during RAD Conversion and Section 18 Disposition.
MTW Housing Choice Voucher	N/A
Local, Non-Traditional	N/A

C. WAITING LIST INFORMATION

i. Actual Waiting List Information

Snapshot information on the actual status of MTW waiting lists at the end of the Plan Year. The "Description" column should detail the structure of the waiting list and the population(s) served.

WAITING LIST NAME	DESCRIPTION	NUMBER OF HOUSEHOLDS ON WAITING LIST	WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED	WAS THE WAITING LIST OPENED DURING THE PLAN YEAR
Family Housing (MTW and Non-MTW)	Site-based	9,535	Open	No
Elderly/Disabled Housing (MTW and Non-MTW)	Site-based	3,533	Open	No
HCV Program (MTW and Non-MTW Vouchers)	Community-wide and site-based	17,280	Open	No
HCV Program SRO Only (MTW and Non-MTW Vouchers)	Community-wide	1,218	Open	No

Please describe any duplication of applicants across waiting lists:

Applicants are free to apply for any waitlist for which they are eligible. Across all programs CHA identified 20,918 unique applicants that submitted a total of 175,841 applications across all programs.

ii. Actual Changes to Waiting List in the Plan Year

Please describe any actual changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list, during the Plan Year.

N/A	N/A

D. INFORMATION ON STATUTORY OBJECTIVES AND REQUIREMENTS

i. 75% of Families Assisted Are Very Low Income

HUD will verify compliance with the statutory requirement that at least 75% of the households assisted by the MTW PHA are very low income for MTW public housing units and MTW HCVs through HUD systems. The MTW PHA should provide data for the actual families housed upon admission during the PHA's Plan Year reported in the "Local, Non-Traditional: Tenant-Based"; "Local, Non-Traditional: Property-Based"; and "Local, Non-Traditional: Homeownership" categories. Do not include households reported in the "Local, Non-Traditional Services Only" category.

INCOME LEVEL	NUMBER OF LOCAL, NON-TRADITIONAL HOUSEHOLDS ADMITTED IN THE PLAN YEAR*
80%-50% Area Median Income	0
49%-30% Area Median Income	8
Below 30% Area Median Income	128

* This number is based on data provided by SBV partners. It represents AMI of current participants and not necessarily new participants. This is due to the high level of turnover in some programs. CHA emphasizes collecting/maintaining AMI records at admission with SBV sponsors to the best of their ability. This is is the best representation of the population served in the LNT category with the exclusion of services only.

ii. Maintain Comparable Mix

HUD will verify compliance with the statutory requirement that MTW PHAs continue to serve a comparable mix of families by family size by first assessing a baseline mix of family sizes served by the MTW PHA prior to entry into the MTW demonstration (or the closest date with available data) and compare that to the current mix of family sizes served during the Plan Year.

BASELINE MIX OF FAMILY SIZES SERVED (upon entry to MTW)*					
FAMILY SIZE	OCCUPIED PUBLIC HOUSING UNITS	UTILIZED HCVs	NON-MTW AD-JUSTMENTS	BASELINE MIX NUMBER	BASELINE MIX PERCENTAGE
1 Person	N/A	N/A	N/A	2270	50%
2 Person	N/A	N/A	N/A	999	22%
3 Person	N/A	N/A	N/A	609	13%
4 Person	N/A	N/A	N/A	372	8%
5 Person	N/A	N/A	N/A	194	4%
6+ Person	N/A	N/A	N/A	94	2%
TOTAL	N/A	N/A	N/A	4,358	100%

* CHA has provided household size in the first year that it was required as part of its FY14 Annual MTW Report requirement. The FY14 household size info will serve as our baseline number going forward.

MIX OF FAMILY SIZES SERVED (in Plan Year)				
FAMILY SIZE	BASELINE MIX PERCENTAGE**	NUMBER OF HOUSE-HOLDS SERVED IN PLAN YEAR^	PERCENTAGE OF HOUSEHOLDS SERVED IN PLAN YEAR^^	PERCENTAGE CHANGE FROM BASELINE YEAR TO CURRENT PLAN YEAR
1 Person	50%	3,426	53%	3%
2 Person	22%	1,479	23%	0%
3 Person	13%	781	12%	1%
4 Person	8%	502	8%	0%
5 Person	4%	198	3%	1%
6+ Person	2%	117	2%	0%
TOTAL	100%	6,503	100%	0%

** The "Baseline Mix Percentage" figures given in the "Mix of Family Sizes Served (in Plan Year)" table should match those in the column of the same name in the "Baseline Mix of Family Sizes Served (upon entry to MTW)" table.

^ The "Total" in the "Number of Households Served in Plan Year" column should match the "Actual Total" box in the "Actual Number of Households Served in the Plan Year" table

in Section II.B.i of this Annual MTW Report.

^^ The percentages in this column should be calculated by dividing the number in the prior column for each family size by the "Total" number of households served in the Plan Year. These percentages will reflect adjustment to the mix of families served that are due to the decisions of the MTW PHA. Justification of percentages in the current Plan Year that vary by more than 5% from the Baseline Year must be provided below.

Please describe the justification for any variances of more than 5% between the Plan Year and Baseline Year:
N/A

iii. Number of Households Transitioned to Self-Sufficiency in the Plan Year
Number of households, across MTW activities, that were transitioned to the MTW PHA's local definition of self sufficiency during the Plan Year.

MTW ACTIVITY NAME/NUMBER	NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY*	MTW PHA LOCAL DEFINITION OF SELF SUFFICIENCY
Financial Stability and Savings SS.2013.01*	38	Participants experiencing positive EOP
Financial Stability and Savings SS.2013.01**	48	Participants that experienced a reduction in subsidy.
Sponsor-Based Voucher Program HC.2008.03*	8	Positive exit from Sponsor-based voucher program.
Implement Recertifications Every two years for Households/hcv- HC.2008.08 *	42	Positive EOP from CHA Housing
Rent Simplification Program (RSP)/Public Housing - CE.2006.01*	21	Positive Exit from CHA Housing
	157	(Households Duplicated Across MTW Activities)

157 Total Households Transitioned to Self Sufficiency

* Figures should match the outcome reported where metric SS#8 is used in Section IV of this Annual MTW Report.

** This metric is a CHA metric and does not represent a number where metric SS#8 was used. CHA believes the reduction in subsidy these participants experienced represent an important self-sufficiency step. If this group is removed, then the total would come to 99 across all instances of SS#8.

PROPOSED MTW ACTIVITIES

All proposed activities that are granted approval by HUD are reported in Section IV as “Approved Activities.”

APPROVED MTW ACTIVITIES

IMPLEMENTED ACTIVITIES

MTW STATUTORY OBJECTIVE II: INCREASE SELF-SUFFICIENCY

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

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved in FY13 MTW Plan and implemented in FY13	2009 MTW Agreement, Attachment C.B.1.b.iii, C.B.2 and C.E.

DESCRIPTION

CHA partnered with Compass Working Capital to design and implement two programs based on HUD's Family Self-Sufficiency (FSS) model. The first is a five-year program called Financial Stability and Savings Plus (FSS+) that was launched in FY13 and available only to HCV particpants. The second, a 3-year pilot called Rent-to-Save (RTS), was launched in March 2016 and available only to residents at two family public housing sites (Jefferson Park Federal and Corcoran Park). Compass provides financial education for both program with a focus on five core areas:

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

Participants that enroll in financial education work with a financial coach to achieve short- and long-term goals. Participants track, prioritize, and budget their cash flow to lower debt, increase credit score, and build assets. Participants identify any negative item(s) on their credit reports and develop debt repayment plans, if applicable, to rebuild credit. Coaches also connect participants with resources and organizations that help participants achieve their goals. A key component of the program is the establishment of an Escrow Savings Account for each participant. Participants that experience an increase in wage income save a portion of their rent increase in an escrow account. CHA maintains the account under the participant's name for up to five years. Occasional withdrawals (interims) from one's account may be taken to meet a participant's goal. Upon graduation, participants use the balance of their escrow savings to further their financial goals.

IMPACT

See metrics.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

CHA wants to note that we proposed a new bands-based escrow calculation in the FY20 MTW Plan. CHA was able to implement the new bands-based escrow model proposed in the FY20 Plan. Current participants were able to select between the new and old model of calculation. All new participants enrolled in FY21 are using the new bands-based escrow. This may impact escrow amounts from FY21 forward.

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

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households affected by this policy in dollars (increase).	**Average earned income of the first 80 program participants:** $24,534 **Average earned income of RTS participants**: $20,124 JP Total: $18,676 CP: $21,924 Average earned income of RTS participants that have earned income: $32,320 JP Total: $32,489 CP: $32,343	**Average Earned Income for FSS+ participants**: $41,217 Average earned income for FSS+ Participants that have been in the program at least one year and experienced an increase in earnings: $40,212	All FSS+ participants: 93 Average Earned Income for all FSS+ participants: $41,226 FSS+ participants that have been in the program for at least one year and experience an increase in earnings:47 **Average Earned Income for FSS+ participants that have been in the program for at least one year and experienced an increase in earnings**: $40,260	Yes.
SS #2: Increase in Household Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average amount of savings/escrow of households affected by this policy in dollars (increase).	$0	**For participants that have been in the program for at least one year and established an escrow account:** $4,427	**FSS+ participants that have been in the program for at least one year and established an account** $4,765	Yes.
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase self sufficiency (increase).	0 households	FSS+ participants: 112	**FSS+ participants:** 93	No. CHA paused enrollments until our software was ready for escrow calculation changes. Enrollments began ramping up at the end of FY21.

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

SS #6: Reducing Per Unit Subsidy Costs for Participating Households				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	**Avg Housing Assistance Payment (HAP) at FSS+ enrollment for participants that have been in the program for at least one year:** $1008	Participants that have been in the program for at least one year: 91 **Avg Housing Assistance Payment (HAP) at FSS+ enrollment for participants that have been in the program for at least one year:** $1,140	FSS+ Participants that have been in the program for at least one year: 48 **Avg HAP of FSS+ participants that have been in the program for at least one year:** $1,271	No. This is likely due to employment impacts of Covid-19
SS # 7: Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
PHA rental revenue in dollars (increase) (Monthly Basis)	**Based on participant months in the program during the FY**: $41,583	$94,729	**<u>Monthly</u> TTP aggregated for FSS+ participants that have been in the program for at least one year:** $77,361	No. Again, enrollment was limited to roll out the new escrow calculation.
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households transitioned to self-sufficiency (increase)	0	**Number of households that have experienced an end in subsidy during the FY:** 33	Number of FSS+ participants that **experienced end in subsidy**: 38	Yes.
CHA: Increase in Credit Score				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Percent who increase credit score for participants who have been in the program for at least one year.	0	60%	FSS+ Participants: 68%	Yes.
Average increase in credit score points for participants who have been in the program for at least one year and experienced an increase (in points).	0	40 points	FSS+ Participants: 40	Yes.
CHA: Decrease or Maintain Zero Collection Debt				

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

Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Percent who decrease or maintain zero collection debt.	Percent of participants who had been in the program for the entire year during the first full year of implementation (60 participants) and had zero collection debt at intake: 45	Percent of participants who had been in the program for an entire year and had a decrease or zero collection debt: 70%	**Percent of FSS+ participants in the program for at least an entire year and had a decrease or zero collection debt: 83%**	Yes.
CHA: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Median earned income of households affected by this policy in dollars (increase). For those who have been in the program for one year and experienced an increase in earnings.	$20,800	FSS+ Participants that have been in the program for at least one year: $39,293 FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings: $37,827	All FSS+ participants: 74 All FSS+ participants: $38,018 FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings:47 **FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings:** $40,108	No.
Percent who experienced an increase in annual earned income out of all participants who have been in the program for at least one year.	0	FSS+ Participants that have been in the program for at least one year: 96%	**FSS+ Participants:** 64%	No.
CHA: Households Transitioned to Self-Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households transitioned to self-sufficiency (increase). Reduction in Subsidy (RIS)	0	**Number of households that have been in the program for at least one year and experienced a reduction in subsidy during the FY**: 87	**FSS+ Participants that have been in the program for at least one year and experienced a reduction in subsidy**: 48	No.

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

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

IMPLEMENTATION YEAR

Approved in FY11 and implemented in FY12.

PREVIOUSLY APPROVED AUTHORIZATION

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

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. This activity counts the number of total units preserved. For the number of expiring use units preserved through a HAP contract, see metrics in HC.2001.02 - Implement Local Project-Based Assistance Leasing Program Activity.

IMPACT

1,868 total units have been preserved as a result of this activity.

PROJECT	CITY	HOUSING TYPE	FY ISSUE OF HAP	UNITS UNDER HAP CONTRACT*	UNITS PRESERVED*
1221 Cambridge Street	Cambridge	Family	FY12	116	116
411 Franklin Street	Cambridge	Elderly/Disabled	FY12	98	98
Bishop Allen	Cambridge	Family	FY12	32	32
Harwell Homes	Cambridge	Family	FY14	14	14
Smith House	Roxbury	Elderly/Disabled	FY14	132	132
402 Rindge	Cambridge	Family	FY15	110	110
St. Stephens	Lynn	Elderly/Disabled	FY15	130	130
Louis Barrett	Lynn	Elderly/Disabled	FY15	145	145
Brookside Terrace	Southbridge	Family	FY15	168	168
Cleaves Court	Boston	Family	FY16	36	36
Chauncy House	Boston	Family	FY16	53	53
MassPike	Boston	Family	FY16	157	157
808 Memorial Drive	Cambridge	Family	FY16	76	76

PROJECT	CITY	HOUSING TYPE	FY ISSUE OF HAP	UNITS UNDER HAP CONTRACT*	UNITS PRESERVED*
Briston Arms	Cambridge	Family	FY16	50	50
Coes Pond	Worcester	Elderly/Disabled	FY16	250	250
Madison Park	Boston	Family	FY16	120	120
Landfall Apartments	Boston	Family	FY17	15	15
Quincy Tower	Boston	Elderly/Disabled	FY17	162	162
808 Memorial Drive II	Cambridge	Family	FY20	136	136
TOTAL				**1,978**	**1,978**

*Units under HAP include EVs that on turnover will add unit to PBV HAP.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

HC #2: Units of Housing Preserved				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Total Units: 2,144 Units already preserved: 1,978 **Units Planned:** 166	Units already preserved: 1,978 **Units Preserved in FY:** 0	No. CHA expects the 166 units at Fresh Pond to be on-line during FY22.

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

IMPLEMENTATION YEAR

Hard To House: Approved and implemented in FY08.
PPH-TH: Approved and implemented in FY14. Expanded in FY17.
PPH-HH: Approved in FY10. Implemented in FY11. Modified in FY13 and FY14.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.2

DESCRIPTION

The Sponsor-Based Program is composed of three programs:

1. Hard to House
2. Pathways to Permanent Housing - Transition House (PPH-TH)
3. Pathways to Permanent Housing - Heading Home (PPH-HH).

All programs 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 in which housing in a CHA hard unit is provided. Below are Description/Updates of the programs.

1. HARD TO HOUSE PROGRAM (HC.2008.03)

CHA partners with local service providers that work directly with the hard-to-house population including households and individuals with psychiatric, developmental and behavioral disabilities. CHA provides housing assistance only while the local service provider provides intensive support services and case management to the hard-to-house households served. CHA allocates a specific number of vouchers for this program and service providers may end up serving more than one household or individual per voucher for the year. The following table identifies partnerships and vouchers allocated in FY17:

	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.	0[1]
2	Heading Home, Inc.	2009	Homeless families/individuals.	22
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	Transition House	2009	Victims of domestic violence.	14
6	Specialized Housing, Inc.	2009	Adults with developmental disabilities.	1

7	Vinfen	2009	Adults with psychiatric disabilities served through Cambridge Supported Housing Program.	1
8	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
9	Y2Y	2016	Homeless/street involved youth, ages 14-24.	22
10	Somerville Homeless Coalition	2016	Homeless families/individuals.	2
11	Casa Myrna Vazquez	2017	Survivors of the sex trade.	8
			TOTAL	**109**

1. This partnership agreement ended.

2. 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 were to 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.

In 2017, CHA extended its partnership with Transition House and expanded the program to include on an annual basis, up to 4 units of either housing or a modified sponsor-based voucher that would allow the family to live in a rental unit in the private market. Also, CHA's investment of the 3-year pilot has enabled Transition House to expand the program to a 4-person Community Support Partnership (CSP) to increase awareness, provide outreach and training on domestic violence and related topics. The CSP team is made up of a Director, Community Liaison, Community Advocate, and Child and Family Liaison. The following table demonstrates how CHA's pilot funding and subsequent increase has been leveraged to secure funding from the City of Cambridge, MA

Office of Victims Assistance, and Tufts Health Plan Foundation and expand supportive services to CHA residents and the City of Cambridge.

3. PATHWAYS TO PERMANENT HOUSING - HEADING HOME (FORMERLY FAMILY OPPORTUNITY SUBSIDY (FOS) PROGRAM) (HC.2008.03.B)

Based on increasing needs for transitional housing in MA and an evaluation of CHA and Heading Home's experience with FOS, in FY14 CHA modified the program to 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. Under the redesign, Heading Home serves as "CHA tenants" by assuming all tenant responsibilities attached to the 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 and make 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. CHA does not administer or track this program as it operates independent of CHA. This program is making use of 17 vouchers as of FY19.

IMPACT

The following are highlights that some partners shared regarding recipients of the sponsor-based program during the FY. Not all partners provided highlights, as we wanted to provide a space for our partners to share openly and without obligation. In the interest of protecting the privacy of sponsor-based voucher holders, CHA does not have any more information regarding the highlights below. In addition we do not track income detail, employment/ student status or outcomes beyond their participation in the program.

Partner	Highlights
Just-A-Start	An individual who moved out has obtained a commercial driver's license permit and is entering a related training program.
Somerville Homeless Coalition	One of our households is in the screening process for an Emergency Housing Voucher (EHV). Once she receives this, she will be able to transition successfully to self-sufficiency. We expect this to happen over the course of the next 6 months or so. This will also provide an opportunity for us to enroll a new client in a CHA unit for the first time in many years.
Heading Home - Concord	One individual was able to move to market rate housing.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new signifcant or insignificant changes to activity or metrics.

HC.2008.03, HC.2008.03A, HC.2008.03.B - SPONSOR-BASED VOUCHER PROGRAM[1]

HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	Hard to House: (387 households) 112 vouchers Transition House: 4 Heading Home: 17 **Total Households:** 408	Hard to House: 362 households (109) vouchers Transition House: 4 Heading Home: 4 Total Households: 370	No.
HC #7: Households Assisted by Services that Increase Housing Choice				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase housing choice (increase).	0 households	Hard to House: (387 households) 112 vouchers Transition House: 4 Heading Home: 17 **Total Households:** 408	Hard to House: 362 households (109) vouchers Transition House: 4 Heading Home: 4 Total Households: 370	No.
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase self sufficiency (increase).	0 households	Hard to House: (387 households) 112 vouchers Transition House: 4 Heading Home: 17 **Total Households:** 408	Hard to House: Transition House: 4 Heading Home: 17 Total Households: 370	No.
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

HC.2008.03, HC.2008.03A, HC.2008.03.B - SPONSOR-BASED VOUCHER PROGRAM[1]

Number of households transitioned to self sufficiency (increase)	0 households	0 households	8 households	Yes
CE #4: Increase in Resources Leveraged[2]				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase)	$0	$3 million	$3.7 million	Yes
CHA HC: Number of Households Served Per Voucher				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households served per voucher (Hard to House Program)	1 household	3.5 households	3.3 households	No, but close.

1. Household count may exceed the voucher count depending on the program structure and client turnover.

2. Resources leveraged does not account for an abbreviated program period during the FY.

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

IMPLEMENTATION YEAR

Approved in FY01 MTW Plan and implemented in FY01.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment D.A.1

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. CHA supplements these vouchers with MTW Block Grant funds so that the vouchers can be used in the Cambridge market. CHA originally allocated $21,600 for this program. The table below reflects the MRVP HAP and MTW funds spent in the last 5 years.

Fiscal Year	Households Served	MRVP HAP	MTW Funds	Monthly MRVP Average/HH	Monthly MTW Average/HH
FY15	8	$48,936	$50,340	$510	$524
FY16	8	$38,461	$50,896	$267	$530
FY17 (21 mths)	7	$57,838	$92,152	$393	$627
FY18	7	$42,636	$64,150	$508	$764
FY19	7	$48,486	$83,139	$577	$990

Fiscal Year	Households Served	MRVP HAP	MTW Funds	Monthly MRVP Average/HH	Monthly MTW Average/HH
FY20	7	$48,486	$83,139	$577	$990
FY21	7	$48,485	$83,139	$577	$990

IMPACT

The average monthly MTW funds reflect the disconnect between the MRVP payment standards and the Cambridge rental market. Average MTW funds have increased for households to remain in their units and meet landlord rent increases.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

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

HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	10 households	7 households	7 households.	Yes.
CE #4: Increase in Resources Leveraged				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase)	0	Amount of MTW funds spend: $83,139 Total households served: 7 **MRVP subsidy amount:** $48,486	Amount of MTW funds spent: $83,139 Total households served: 7 **MRVP subsidy amount:** $48,486	Yes.

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

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved and implemented in FY00.	2009 MTW Agreement, Attachment C.B.1.ii, C.C.12, C.C.13

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. 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).

IMPACT

The goal of this activity is to preserve or build hard units and achieve deep affordability through long-term Project-Based Section 8 HAP contracts.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

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

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	0	Units completed to date: 2,279 Anticipated in FY: 59 **Total Units**: 2,338	Units completed to date: 2,338 New units online: 92 **Total Units:** 2,338	Yes.

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

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved in FY08 MTW Plan and implemented in FY08. Modified in FY13.	2009 MTW Agreement, Attachement C.D.1.b

DESCRIPTION

This activity increases housing options for households in crisis. CHA households may transfer between the Public Housing/RAD/Former Public Housing 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 do not fall into this activity because they are permitted regardless of MTW status. The number of MTW transfers is capped at 24 transfers in a fiscal year.

The following chart displays the number of transfers that have occurred, on a calendar year basis. The table goes back to 2014 when reasonable accommodation transfers were no longer included in the transfer count:

FISCAL YEAR	HCV to PH	PH to HCV
2021	0	1
2020	0	0
2019	0	0
2018	0	2
2017	2	0
2016	0	0
2015	1	5
2014	1	3

IMPACT

This activity was designed for households to use when needed. Benchmark and outcome values do not reflect the intent or success of the program.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

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**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	1 households	1 households	Yes.

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

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

INCREASING HOUSING CHOICE:

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

REDUCE COST AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES

CE.2006.01	Rent Simplification Program

The RENT SIMPLIFICATION PROGRAM applies to both the Housing Choice Voucher and Public Housing Programs and are listed under each program separately because the metrics are different. The MTW TRANSFER CATEGORY is listed under Housing Choice Voucher only because the metrics are the same. Metrics may reflect a group of MTW policies or a single MTW policy, where applicable.

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

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved in the FY09 MTW Plan and implemented in FY09. Modified in FY10 and FY14.	2009 MTW Agreement, Attachment C.2.a.b.c

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 sets payment standards above 120% of HUD's Fair Market Rent (FMR) for larger bedroom units. This policy extends the payment standard to any size unit. Currently, most landlords are receiving the maximum amount permissible under CHA's payment standard. This initiative is also used to assist disabled households. On a case-by-case basis, disabled households that find a unit in the private rental market may receive an even greater exception rent.

In FY14 this policy was modified to be determined 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. Rent reasonableness will not be automatically redetermined based on a decrease in the published FMR. In establishing that rents are reasonable, CHA standards are based on an updated market analysis provided by an independent consultant every two years. Based on data in each market area, CHA will identify a low rent and high rent within that area. Rents must be within the range of the low and high rent to be considered reasonable. CHA reserves the right, at any time, to declare a rent unreasonable or establish an alternate reasonable rent determination methodology.

In CHA's effort to provide solid data, we are invested in creating reports that pull raw data directly from CHA's database. A new data point we have included is the percentage of new lease ups that occurred in Cambridge. We believe this number is decreasing as the Cambridge rents continue to increase. We feel it would be beneficial plan to include this percentage in future reports, using a consistent methodology. We have deliberately decided not to back in the numbers from past years because a report had not been developed and data methods were inconsistent year to year, with changes

in staffing.

IMPACT
This activity increases the ability for any new voucher holder to live in Cambridge.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS
This activity counts only voucher holders (new admissions) that physically moved into a unit in Cambridge, MA at initial lease up. No new signifcant or insignificant changes to activity or metrics.

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

HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease). If units reach a specific type of household, give that type in this box.	0 households	Anticipated households that will lease units in Cambridge at over 120% FMR at initial move-in: 0	**Households that leased units in Cambridge at over 120% FMR at initial move in:** 0	No. Due to SAFMR, it is increasingly unlikely for a household to come in at a 120% exception rent.

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

IMPLEMENTATION YEAR
This program was approved and implemented in FY01.
Modified in FY14.

PREVIOUSLY APPROVED AUTHORIZATION
2009 MTW Agreement, Attachment C.D.7

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

Sections of 24 CFR 983 Waived Through MTW Authority

24 CFR	Citation	Description
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

In FY14 the following changes were implemented.

- 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.

CHA will use and retain this activity in the RAD conversion even though it deviates from the RAD Project-Based Voucher rules. In FY17 CHA established owner-managed, site-based waiting lists (SBWL) to improve administration and communications with property owners of project-based buildings. 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.

IMPACT

In FY22 166 new units are anticipated to be project-based and preserved through expiring use. This is in addition to new project-based units with private non-profits and additional project-based units coming online through RAD/Section 18 Demo/Dispo.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

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

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

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

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	Units project-based through expanding supply of hard units in FY: 59 Units project-based through Expiring Use in FY: 166 Units project-based through private nonprofit developers in FY: 8 Anticipated new units: 233	Units project-based through expanding supply of hard units in FY: 99 Units project-based through Expiring Use in FY: 0 Units project-based through private nonprofit developers in FY: 49 **Total New units in FY:** 148	No, due to delay in 166 units through Expiring Use at Fresh Pond.
HC #2: Units of Housing Preserved				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase). If units reach a specific type of household, give that type in this box.	0 units	Units project-based through expanding supply of hard units in FY: 59 Units project-based through Expiring Use in FY: 166 Units project-based through private nonprofit developers in FY: 8 Anticipated new units: 233	Units project-based through expanding supply of hard units in FY: 99 Units project-based through Expiring Use in FY: 0 Units project-based through private nonprofit developers in FY: 49 **Total New units in FY:** 148	No, due to delay in 166 units through Expiring Use at Fresh Pond.
CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
PBAs as percent of total MTW vouchers	26%	60%	68%	Yes.

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

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved in the FY00 MTW Plan and implemented in FY00.	MTW 2009 Agreement, Attachment C.D.2.a

DESCRIPTION

This program provides households more choices when renting. Although HUD permits households to pay over 40% of annual income towards rent in the second year of tenancy and beyond, it is not permitted in the first year of a voucher holder's initial lease up. This CHA activity allows new voucher participants (new admission) to rent units that fit their individual needs, provided that they can demonstrate the ability to commit to a higher income contribution towards their rent.

IMPACT

In past years, reported outcome numbers may have included zero income and minimum rent households that paid 40 percent of income towards rent, which did not represent the intent of this activity. Going forward, we will include in a separate table below a count of zero income households and households that pay minimum rent or less at new admission.

FY21 Zero Income - Paying Minimum Rent or Less at New Admission

	Household Count	Elderly/ Disabled Count	Average Household Size	Average Tenant Rent to Owner	Income Range
Zero Income at New Admission in Cambridge	2	1	1	$7	$4,452
Zero Income at New Admission outside Cambridge	1	0	1	0	$0
$50 Minimum Rent or less at New Admission in Cambridge	5	3	1	$43	$0- $3,612
$50 Minimum Rent or less at New Admission outside Cambridge	1	0	2	$0	$0
Total	**9**	**1**			

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS To more accurately capture the intent of this activity, households that have $0 income at lease up were excluded. Households with annual income of $1,500 or less were also excluded because this activity is not intended to count minimum rent households (ie. 40% of a household with a $1,500 annual income equals $50 (minimum rent)).

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

HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	1 households	0 households at initial lease-up	No.

HC.2000.02 - IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved and implemented in FY00.	MTW Agreement, Attachment C.D.1.d

DESCRIPTION

This activity is a landlord incentive to continue providing housing units to voucher holders, thereby maintaining or increasing housing choice for low-income households. Landlords in the Tenant-Based voucher program may seek vacancy and damage payments on the condition that the unit is re-leased 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. This activity also encourages landlords to accept lower security deposits as CHA guarantees compensation for all damages in excess of the security deposit. To date, no record of a damage payment has been made to landlords.

The following changes took effect in FY14 under Administrative Plan Part 1:

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 up.

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) with units occupied by a CHA voucher holder may be compensated up to 80% of contract rent to cover vacancy of those units, provided the new tenant is a CHA voucher holder.

IMPACT

The following provides (1) a breakdown of vacancy and damage payments by voucher program type and (2) a breakdown of landlords that have received at least one (1) HAP payment from CHA, by voucher program type. Please note, only one damage payment was made in FY 2018 with vacancy payments making up most of the cost of this activity.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

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.

2021 Vacancy/Damage Payments

Total Distinct Owners: 21

Total Distinct Units: 102

Total Vacancy/Damage Payments: $146,188

	In Cambridge				Outside Cambridge			
	Owner Count	Total Payments	Number of payments	Average payment	Owner Count	Total Payments	Number of payments	Average payment
Tenant-based vouchers	5	$23,313	16	$1,457	4	$7,117	4	$1,779
Project-based vouchers	13	$57,375	38	$1,510	4	$58,383	43	$1,358
Total	23	$80,688	54		4	$65,500	47	

2021 Owners

Total Distinct Owners: 1,272

	In Cambridge	Outside Cambridge
Tenant-Based	398	874
Project-Based	38	13
Inclusionary	49	1
State	42	11

1. Count includes any person or entity that received at least one HAP payment in the calendar year.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

HC #2: Units of Housing Preserved				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	81	102	Yes. The number reflects total units in FY 2020.

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

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

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

IMPLEMENTATION YEAR

Approved and implemented in FY06.
Elderly/Disabled biennial recertification and the interim limit was approved in the FY08 MTW Plan and implemented in FY11.
Minimum rent approved and implemented in FY06. Modified in FY09 to reflect the three month minimum rent transition.
Asset income policy approved and implemented in FY06. Modified in FY13 to reflect the imputed asset income calculation.
Mixed family rent approved in FY09 MTW Plan and implemented in FY14.

DESCRIPTION

Rent Simplification was designed to simplify rent calculation and the recertification process, streamline administrative processes, and reduce paperwork burdens on clients and staff. CHA qualifies any adult at 58 years of age or older to be eligible for Elderly housing. The following includes policies under this activity.

Regular and Interim Recertification	Elderly and disabled households undergo biennial recertifications. Elderly and disabled households may request as many interim recertifications as needed. Non-elderly, non-disabled households undergo recertification on an annual basis. Voluntary interim recertification may be requested once between annual recertifications. In FY14, CHA implemented a $60 fee to participants that do not attend a scheduled reexamination appointment without giving 48 hours prior notice. This measure was adopted to increase participant accountability and timely completion of recertifications. In calendar year 2017, biennial recertifications under HC.2008.08 - IMPLEMENT RECERTIFICATIONS EVERY TWO YEARS FOR HOUSEHOLDS IN HCV was submitted in the FY18 MTW Annual Plan. The initiative was originally intended for project-based voucher holders but extended to all voucher holders. The extension of the biennial recertifications to all voucher holders was not implemented in FY17 and therefore does not yet affect metrics for this activity.
Minimum Rent	Minimum rent was increased from $25 to $50. Exception rent policies under HC.2002.01 - RENT REASONABLENESS POLICY AND 120% EXCEPTION RENTS were established to provide flexibility for disabled households. Zero income households have a minimum rent of $0 for the first three (3) months and also eligible to receive a utility reimbursement. Starting on the fourth month, zero income households that continue to have no reported income shall pay a minimum rent of $50.00 to the landlord and no longer receive a utility reimbursement.

Definition of Annual Income

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

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

Below is a table of aggregate earned income of HCV participants in the last 9 fiscal years. CHA began reporting aggregate earned income in FY13.

AGGREGATE EARNED INCOME OF HCV HOUSEHOLDS		
Year	Aggregate Earned Income	Difference (+/-)
FY13	$22,259,348	
FY14	$22,624,322	+$364,974
FY15	$22,786,661	+$162,339
FY16	$38,650,549*	+$15,863,888
FY17	$47,205,015	+$8,554,446
FY18	$48,392,929	+$1,187,914
FY19	$46,971,135	-$1,421,794
FY20	$44,397,793	-$2,573,342
FY21	$44,209,930	-$187,863

*Aggregate earned income reflects a substantial increase in vouchers issued during FY16, primarily the result of Expiring Use Preservation activities.

Households with Real Property and Significant Assets

Policies were implemented to ensure that households that own real property and/or have significant assets do not qualify for admission or continued occupancy with CHA. In turn housing resources are provided to households that have no housing alternative resources and do not have significant assets. Elderly and disabled households are exempt from this policy.

Households that 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.

Changes in Family Composition

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

Restriction on Moves

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

Mixed Family Rent

Mixed families are families that include ineligible immigrants as well as citizens or eligible immigrant. CHA requires mixed families to pay 10 % more rent than they would pay if they were not a mixed family.

FY20 COUNT OF MINIMUM AND MIXED RENT HCV HOUSEHOLDS

HCV Participants	Mixed Rent	$0 Rent	Between $0 and $50 Rent	At $50 Minimum
In Cambridge	10	197	155	84
Outside Cambridge	9	145	100	45
Total	**19**	**342**	**255**	**129**

Authorized Unit Size Due to Changes to the Household	This policy allows changes in the authorized unit size the month following the approval of an additional household member. For decreases in household size, the authorized unit size will change at the first regular recertification after the decrease in household size occurs. This policy provides families with more timely increases in subsidy standards when family size increases. Participants that have obtained written owner approval to add a household member may request that CHA add the household member as an authorized household member and re-determine the subsidy size based on the occupancy guidelines above. If the subsidy size for the family changes during the term of the HAP Contract, the "new" subsidy size is effective as follows: • 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. • If the participant provided proper written notice of a decrease in household size, the change is effective at the first regular recertification following the change. • If it is determined that the participant failed to provide the proper written notice of a decrease in family size, change is retroactive to the first of the month following the date that the household member left the household.

IMPACT

It is difficult to determine the impact of this activity through metrics due to our current inability to separate out rent increase interims from requested interims.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new changes.

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

CE #1: Agency Cost Savings/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

Total cost of task in dollars (decrease).	Recertifications performed in FY06: 2,120 Interims Performed in FY06: 1,033 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $33.70 **Total cost:** $115,415	Recertifications performed: 1,866 Interims Performed: 2,268 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $42.25 **Total cost:** $170,415	Recertifications performed: 1,309 Interims Performed in FY20: 3,239 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $42.25 **Total cost:** $141,189	Yes. Note: the interim count includes rent increase interims. CHA's current software does not have a mechanism to differentiate interim types. This has resulted in an artificially high number of interims that are not related to the interim limit policy.
CE #2: Staff Time Savings/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease).	Recerts performed in FY06: 2,120 Interims Performed in FY06: 1,033 Annual Recertification Time: 1.25 hours Interim Time: .75 hours **Total time:** 3,425 hours	4,425 hours	Recerts performed: 1,309 Interims Performed: 3,239 Annual Recertification Time: 1.25 hours Interim Time: .75 hours **Total Time:** 4,066 hours	Yes.
CE #3: Decrease in Error Rate of Task Execution/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in December 2013: 30%	30%	20%	Yes.
CE #5: Increase in Agency Rental Revenue/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Rental Revenue in dollars (increase)	Annual aggregate amount of rent that HCV holders were expected to pay to landlords/private property owners in FY13 based on March 31, 2013 data: $9,189,084	$20,490,824	$21,932,195	Yes.
CHA Metric: Average Household Income/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households affected by this policy in dollars	$22,072	$26,979	$29,105	Yes. This number represents the average earned income of households that have earned income.
CHA Metric: Increase in Household Median Income/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Median earned income of households affected by this policy in dollars .	$20,138	$24,492	$26,000	Yes. This number represents the median earned income of households that have earned income.

HC.2008.08 - IMPLEMENT RECERTIFICATIONS EVERY TWO OR THREE 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. In FY20 CHA implemented 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.

ACTIVITY STATUS

This initiative is active and implemented as described.

ANTICIPATED CHANGES

None.

IMPLEMENTATION YEAR

This inititiative was approved in FY08. It was modified in FY20 to include triennial recertifications for elderly, disabled project based households on a fixed income.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.C

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None

SS #3: Households Increase in Positive Incomes in Employment Status				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved**
Other: Full and/or Part-Time Employment	**Current Total:** 4094 **Total Employed:** 1783 **Percent:** 43%	**Current Total:** 4,101 **Total Employed:** 2,170 **Percent:** 53%	**Current Total:** **Total Employed:** 2,042 **Percent:** 36%	No.
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	427	395	Yes.
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	**44**	42	No, but close. Number represents voucher given up. Assumed positive move to market.

CE.2021.01 - EMERGENCY WAIVERS

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved and implemented in FY21.	MTW Agreement, Attachment C.D.1.c, C.C.4, C.E, C.D.2.a, C.D.3.b, C.D.5, C.D.c, C.D.2.b, C.C.11, C.C.9

DESCRIPTION

This activity mirrors some of the CARE Act waivers provided to prevent hardship during Covid-19. The activity will allow CHA to respond swiftly and flexibly in the event of a local or national emergency. CHA proposed to establish the following emergency waivers in response to economic and health related emergencies and natural disasters as declared by the Mayor or his/her designee including the authority to determine when to place and lift the waivers. CHA may revise, add and/or remove waivers as needed to address emergency related conditions.

Delayed Reexaminations: CHA will waive the requirement to conduct a reexamination of family income and composition at least annually. Currently CHA completes reexaminations on a biennial basis for Public Housing (PH) and Housing Choice Voucher (HCV) program households and on a triennial basis for PH households on ceiling rents and PH and HCV elderly/disabled households on fixed incomes. Where reexaminations have been delayed, CHA will complete the reexamination no later than the anniversary month of the following year. The next reexamination will be scheduled on the same anniversary month using the applicable reexam frequency for the family. For example, if a biennial reexam was due on July 2020, CHA would complete the reexam by July 2021. The next scheduled biennial reexam would take place in July 2023. This waiver applies to the PH and HCV programs.

Increase in Payment Standard: CHA will waive the requirement to apply the increased payment standard back to the regular effective date for delayed regular reexaminations. Instead, during periods of declared emergencies, CHA will apply the increased payment standard at the next interim reexamination after the effective date of the increased payment standard. If CHA completes a reexam late, CHA will apply the payment standard in effect on the effective date of the delayed regular reexamination. This waiver applies to the HCV program..

Delayed Regular HQS Inspections: CHA will waive the requirement for completion of regular HQS inspections at least biennially. Where a regular HQS inspection has been delayed, CHA will complete the HQS inspection no later than the anniversary month of the following year. The next HQS inspection will be scheduled on the same anniversary month using the applicable inspection frequency for the unit. For example, if an HQS inspection was due on July 2020, CHA would complete the inspection by July 2021. The next scheduled annual HQS inspection would take place in July 2022. CHA will continue to request a self-certification from the owner that no life-threatening conditions exist in the unit. Additionally, CHA will continue to conduct complaint inspections. This waiver applies to the HCV program.

Interim HQS Inspections: CHA will waive the requirement to conduct re-inspections to confirm repair; however, CHA will require that the owner self-certify and provide documentation that a life-threatening deficiency has been corrected within 24 hours of notification. CHA will accept an owner self-certification that non-life-threatening deficiencies have been corrected within 30 days of CHA notification. This waiver applies to the HCV program.

HQS QC Inspections: CHA will waive the requirement to conduct HQS quality control inspections and instead will suspend HQS quality control inspections until the emergency waiver has been lifted. This waiver applies to the HCV program.

Delayed PH Annual Self-Inspection: CHA will waive the requirement to complete annual self-inspections of PH units. CHA will continue to respond to and address serious conditions that could jeopardize life or property. When the waiver is lifted, CHA will resume self-inspections beginning with the units which were inspected on the oldest date. This waiver applies to the PH program.

FSS Contract of Participation: CHA will waive the requirement regarding the maximum extension of an FSS Contract of Participation (COP). During periods of declared emergency, CHA may extend a family's COP, using the declared emergency as good cause of the need for extension. For households who were already in the two-year extension period when the emergency was declared, CHA may extend their COP beyond the two year extension threshold. This waiver applies to the PH and HCV FSS program.

IMPACT

Given the duration of CARES Act waivers in FY21, this activity, was not necessary to accomplish the goal of preventing hardship due to Covid-19.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

CE.2021.01 - EMERGENCY WAIVERS

CE #1: Agency Cost Savings/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Total Recertifications (HCV): 1,866 Recertification Time: 1.25 hours Staff Cost/hr: $42.25 Total Recertifications (PH): 1,951 Recertification time: 2.25 hours Staff Cost/hr: $42.25 Total Cost of Task: $284,015	$142,000 (CHA is estimating this activity will reduce recertification costs by about half)	N/A. CHA was able to make use of continued CARES Act waivers during FY21	No.
CE #2: Staff Time Savings/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

CE.2021.01 - EMERGENCY WAIVERS

Total time to complete the task in staff hours (decrease).	Total Recertifications (HCV): 1,866 Recertification Time: 1.25 hours Total Recertifications (PH): 1,951 Recertification time: 2.25 hours Total Time of Task: 6,723 hours	3,362 hours (CHA is estimating this activity will reduce recertification time by half)	N/A. CHA was able to make use of continued CARES Act waivers during FY21	No.

PUBLIC HOUSING[2] (PH), RAD AND FORMER PUBLIC HOUSING PROGRAM POLICIES

MTW initiatives for the Public Housing Program have been incorporated in the ACOP and categorized below according to MTW statutory objective. To the extent possible, ACOP policies have been carried over to the Administrative Plan Part 2 and Part 3. The two policies serve RAD and Former Public Housing sites respectively. Metrics may reflect a group of MTW policies or a single MTW policy, where applicable.

INCREASING HOUSING CHOICE:

HC.2008.02 Create MTW Transfer Category in Admin Plan and ACOP

REDUCE COST AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES

CE.2006.01 Rent Simplification Program

CE.2009.01 Implement Ceiling Rents

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved and implemented in FY06. Modified in FY09 and FY14.	2009 MTW Agreement, Attachment C.C.11

DESCRIPTION

This policy simplifies ceiling rent calculations so that it is reflective of annual cost increases through the use of market-related indices. On an annual basis, CHA will review market-related indices applicable to ceiling rents and make a determination on the index to be applied in the given year. Prior to securing MTW status, CHA used the original ceiling rent methodology derived from the old Performance Funding System (PFS) which was discontinued when HUD adopted the Asset Management approach after the Harvard Cost Study. PFS proved to be cumbersome, time consuming, and did not factor in the actual maintenance and operation cost of public housing. Whereas an annual ceiling rent adjustment under PFS would have required at least one full day to formulate, this activity reduces the annual ceiling rent adjustment to approximately 1 hour, once a year. This initiative was modified in FY09 to replace HUD's Annual Adjustment Factor (AFF) for the OCAF. In FY13 CHA did not implement an OCAF increase. In FY14 CHA discontinued the use of the OCAF. Rent increases attached to RAD or other section 8 project-based subsidy will use the OCAF to be consistent with rent increases that occur in CHA's voucher program.

IMPACT

In FY20, CHA identfied 3 public housing residents, 12 FPLI, and 54 RAD residents at ceiling rent.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Hourly cost of staff that sets ceiling rent: $66 **Total cost of task**: $1,584	Hourly cost of staff that sets annual ceiling rent: $68 **Total cost of task:** $0	Hourly cost of staff that sets annual ceiling rent: $68 **Total cost of task:** $0	Yes. HUD is requiring the use of this metric. CHA maintains that this is an estimate and not an actual measure of time saved; therefore, staff time should not be applied as a metric. CHA does not support the use of this metric and cautions that it is only an estimate.
CE #2: Staff Time Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease)	24 hours	0 hours	0 hours	Yes. HUD is requiring the use of this metric. CHA does not support the use of this metric and cautions that it is an estimate; we do not have the data to support the claimed decrease in staff hours.
CE #5: Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Rental revenue in dollars (increase)	Ceiling rent revenue collected in FY14: $1,926,858	Ceiling rent revenue to be collected in FY: $2,682,216	Ceiling Rent Revenue collected for Public Housing: $25,980 Ceiling Rent Revenue collected for RAD: $787,908 FPHC: $497,268 **Total**: $1,285,176	No.

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

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

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 and modified in FY09 to reflect the twelve month limit.
The asset income policy was approved and implemented in FY06 and modified in FY13 to reflect the imputed asset income calculation.
Mixed family rent was approved in FY09 and implemented in Public Housing the same year.

DESCRIPTION

Rent Simplification was designed to simplify rent calculation and the recertification process, streamline administrative processes, and reduce paperwork burdens on clients and staff. CHA qualifies any adult at 58 years of age or older to be eligible for Elderly housing. The following includes policies under this activity.

Regular and Interim Recertification	Households are required to recertify income on a biennial basis. Households that experience an increase in income keep the additional income until the next recertification. Depending on when a positive income change occurs, a household may be able to retain more income on a biennial schedule than on an annual basis. Non-elderly, non-disabled households may apply for up to two interim rent reductions between regular recertifications. Thereafter, the household would apply for hardship. Elderly or disabled households may apply for as many interim recertifications as they need.
Minimum Rent	CHA implemented a tiered rent schedule. Household incomes fall into $2,500 ranges and rent is set at 30% of the low end of each range (minus a utility allowance). Deductions for unreimbursed medical and child care expenses are streamlined so that expenses must meet a minimum threshold to be eligible for a deduction. Medical and child care deductions are provided at either the $2,500 or $5,000 level according to the amount of unreimbursed expenses.
Definition of Annual Income	1. Asset Income Calculation: Income from assets valued at $50,000 or less are excluded from the income calculation. Where household assets are valued at more than $50,000, CHA calculates and counts only the imputed income from assets using the market value of the asset and multiplying it by the CHA established passbook savings rate. CHA's passbook savings rate is determined consistent with HUD guidelines. 2. Annual income does not include the 1st 12 months of net income from operation of a business or profession, including any withdrawal of cash or assets from the operation of the business.

The following is a table of aggregate earned income of residents living in Public Housing/RAD/Former Public Housing. CHA began reporting aggregate earned income in FY13. The methodology used to calculate aggregate earned income has varied year-to-year. Differing methodologies combined with relocations resulting from RAD and Former Public Housing conversions may account for the large differences over the last five years.

AGGREGATE EARNED INCOME OF PUBLIC HOUSING/RAD/FORMER PUBLIC HOUSING HOUSEHOLDS		
Year	**Aggregate Earned Income**	**Difference (+/-)**
FY13	$24,632,853	
FY14	$25,384,099	+$751,246
FY15	$28,028,884*	+$2,644,785
FY16	$29,976,506*+	+$1,947,622
FY17	$33,676,381	+$3,699,875
FY18	$34,612,968	+$936,587
FY19	$39,608,880	+$4,995,912
FY20	$29,704,319	-$9,904,561
FY21	$33,603,894	+$3,899,575

* Aggregate includes wages at three tax credit sites (LBJ, Jackson Gardens and Lincoln Way) that were not included in previous years.

+Aggregate includes RAD, LIPH and former public housing moving forward

Mixed Family Rent

Mixed families are families that include ineligible immigrants as well as citizens or eligible immigrant. CHA requires mixed families to pay 10 % more rent than they would pay if they were not a mixed family.

Households with Real Property and Significant Assets

Policies were implemented to ensure that households that own real property and/or who have significant assets do not qualify for admission or continued occupancy with CHA. In turn housing resources are provided to households that have no housing alternative resources and who do not have significant assets. Elderly and disabled households are exempt from this policy.

Households that 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.

IMPACT

The rent simplification hardship policy provides a safety net for households experiencing unanticipated, significant drops in income or increases in medical or childcare costs for which they are eligible for an income deduction. Below is a summary of hardship requests: In FY16 there were no applications for medical reasons and no rent burden applications. We have looked into but are not able to determine factors that may have contributed to this outcome.

HARDSHIP APPLICATIONS

Application Year (by Fiscal Year)	Applications Received	Public Housing	HCV	Hardship Granted	Hardships Not Granted
2007	3	3	0	1	3
2008	1	1	0	0	1
2009	7	6	1	2	5
2010	10	10	0	8	2
2011	2	2	0	2	0
2012	1	0	1	0	1
2013	4	0	4	4	0
2014	2	1	1	1	1
2015	5	3	2	4	1
2016	0	0	0	0	0
2017	4	1	3	3	1
2018	4	2	2	2	2
2019	4	2	2	0	4
2020	1	0	1	0	1
2021	1	1	0	1	0
Total	**49**	**33**	**16**	**28**	**22**

FY21 HOUSEHOLDS TRANSITIONED TO HOMEOWNERSHIP OR MARKET RENT[2]

Program	Homeownership	Market rent	Total
Public Housing	0	0	0
RAD	3	12	15
Former Public Housing	1	5	7
Total	**4**	**17**	**22**

1. Covers CY 2021.
2. Counts are based on inputted end of participation (EOP) reason codes based on information from the household leaving CHA housing. CHA cannot verify if the household has purchased a home or moved into a market rent unit. While CHA would like to perform exit interviews, we are unable to determine if and when such a process could be instituted. At this time, the operations department is operating beyond capacity and has prioritized other administrative duties to better serve current residents.

FY21 COUNT OF MINIMUM AND MIXED RENT HOUSEHOLDS

Program	Mixed Rent	Zero Inc	$50 Minimum	Next Tier Minimum	Average Income
FPHC	11	43	51	4	$2,226
LIPH	1	7	9	1	$2,296
RAD	24	80	126	3	$2,497
Total	**36**	**130**	**186**	**8**	

CHANGES TO BENCHMARKS, BASELINE, METRICS

Recertification and interim time has increased as tax credit recertifications make up a larger share of recertifications. Additionally, Covid-19 likely impacted the number of interims related to income. No new significant or insignificant changes to activity or metrics.

CE.2006.01 - Rent Simplification Program (RSP)/Public Housing

CE #1: Agency Cost Savings/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Number of Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Recertification Time: 1.5 hours Interim Time: .75 hours Staff Cost/hr: $33.70 **Total Cost of Task:** $100,122	Recertifications: 1,951 Interims: 362 Recertification Time: 2.25 hours Interim Time: 2 hours Staff Cost/hr: $42.25 **Total Cost of Task**: $218,169	Total Recertifications: 1,988 Public Housing: 72 RAD: 1,186 Former Public Housing: 730 Total Interims: 1,712 Public Housing: 8 RAD: 1,196 Former Public Housing: 508 Recertification time: 2.25 hours Interim Time: 2 hours Staff Cost/hr: $42.25 **Total Cost of Task**: $333,648 Public Housing: $7,521 RAD: $213,806 Former Public Housing:$112,322	No.
CE #2: Staff Time Savings/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

NOT YET IMPLEMENTED ACTIVITIES

HC.2020.01 LADDER TO OPPORTUNITY

DESCRIPTION

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.

This initiative was approved in the FY20 Annual Plan.

UPDATE

CHA is still working out the logistics to launch this program.

TIMELINE

CHA is planning to implement this program in FY21.

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 households that 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

Implementation of this activity will occur after the RAD transition is completed.

TIMELINE

Implementation of this activity will occur after the RAD transition is completed.

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

No activity in the fiscal year. Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

TIMELINE FOR IMPLEMENTATION

No timeline has been set for this activity at the present time.

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

DESCRIPTION

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

This initiative was approved in the FY08 Annual Plan.

UPDATE

No activity in the fiscal year Metrics will be developed after policies are finalized and an impact analysis and public process have been completed in accordance with the MTW Agreement.

TIMELINE FOR IMPLEMENTATION

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

ACTIVITIES ON HOLD - NONE AT THIS TIME.

ACTIVITIES CLOSED OUT

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

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.

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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.

FINAL OUTCOME AND LESSONS LEARNED

The activity was successful. The site construction was completed and all 46 PBAs were issued for the site.

HC. 2007.01 - REVIEW OF ALTERNATIVE SUBSIDY APPROACHES

REASON FOR CLOSING OUT INITIATIVE

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

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PD.2000.01 - REQUEST FOR REGULATORY RELIEF FOR MIXED FINANCE

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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 HC.2010.01 Public Housing Preservation Fund.

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.

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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 HC.2010.01 Public Housing Preservation Fund.

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.

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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.

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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.

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

SUMMARY TABLE OF OUTCOMES

	BASELINE	FY11	FY12	FY13
NUMBER OF HOUSEHOLDS ADMITTED	0	10	17	3
AVERAGE INCOME OF ENROLLEES	$19,849	$19,849	$19,595	$22,000
MEDIAN INCOME OF ENROLLEES	$15,000	$15,000	$18,616	$12,100
MEDIAN HOUSEHOLD ASSETS OF ENROLLEES	N/A	N/A	UNAVAILABLE	$3,000

FINAL OUTCOME AND LESSONS LEARNED

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.

CE.2008.05 - IMPLEMENT NEW INSPECTION PROTOCOL/HCV

YEAR CLOSED OUT: FY15

REASON FOR CLOSING OUT INITIATIVE

This activity was closed out because Federal Register/Vol. 79, No. 122/Wednesday, June 25, 2014/Rules and Regulations has rendered this activity a standard practice across all PHAs. Therefore, this activity no longer requires any MTW authority.

SUMMARY TABLE OF OUTCOMES

	BASELINE (FY08)	FY14	FY15
TOTAL COST OF TASK IN DOLLARS (DECREASE)	$152,956	$30,722	$102,608
TOTAL TIME TO COMPLETE TASK IN STAFF HOURS (DECREASE)	3,822	1,415	1,350
AVERAGE ERROR RATE IN COMPLETING A TASK AS A PERCENTAGE (DECREASE)	not available	not available	not available

FINAL OUTCOME AND LESSONS LEARNED

This was a successful activity that HUD adopted for all PHAs. This activity continues to be in place at CHA.

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

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

YEAR PARTIALLY CLOSED OUT: FY16

REASON FOR CLOSING OUT THIS PORTION OF THE INITIATIVE:

This activity was closed out because the 2014 Appropriations Act has rendered this activity a standard practice across all PHAs. Therefore, this activity no longer requires any MTW authority.

ACTUAL SOURCES AND USES OF MTW FUNDING

Actual Sources and Uses of MTW Funding for the Fiscal Year

PHAs shall submit their unaudited and audited information in the prescribed FDS format through the Financial Assessment System - PHA (FASPHA), or its successor system

Describe the Activities that Used Only MTW 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, including but not limited to fee-for-service fees, central maintenance fees, unrestricted admin fees earned, management fees, and development fees 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:

Transfers to property operations (both State and Federal) to offset shortfalls in operating subsidy.
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).
Transfers in support of a working capital fund for the planning and analysis needed to redevelop properties (see Working Capital section).
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).
Transfers to make capital contributions, loans or grants, and guarantees for the redevelopment of properties.
Transfers to a property for extraordinary maintenance needs.
Transfers in support of a specific resident services program or initiative, such as the Workforce Program.
Transfers in support of a "working capital" fund for policy development, internships, evaluations, and other costs associated with the planning, refinement, implementation, and evaluation

WORKING CAPITAL

<u>Inclusion of Full Capital Funding Plan (CFP) Data on Each AMP Budget</u>
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.

Local Asset Management Plan

Has the PHA allocated costs within statute during the plan year?	No
Has the PHA implemented 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. It 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

CERTIFICATION: MTW REPORTING COMPLIANCE

A. CHA was not required to take additional actions as a result of HUD reviews, audits or physical inspection issues.

B. CHA has not received any result from any Agency-directed evaluations of the MTW demonstration.

In the interest of maintaining a consistent methodology that complies with HUD requirements under Attachment B, please see data points on **required in Section II.** CHA certifies the following: -

C. CHA has met the three statutory requirements:
   a. At least 75% of the families assisted by CHA are very low-income families.
   b. CHA assisted substantially the same total number of eligible low-income families as would have been served had the amounts not been combined.
   c. A comparable mix of families (by family size) are served, as would have been provided had the amounts not been used under the demonstration.

D. N/A.

ADMINISTRATIVE

LOCAL ASSET MANAGEMENT PLAN

FY20 Update

CHA is in compliance with the asset management/operating fund rule requirements set by HUD. LAMP has been implemented and has consistently been followed year-to year. 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.

PUBLIC COMMENTS

Comment1: "MEETING ON METRICS Two working sessions on request" - 2021 CHA Annual Plan. How many individuals/tenants/advocates does CHA require to request a working session on metrics before it will offer a meeting?

CHA Response: CHA is currently working with ACT to find a date to hold a meeting on metrics. CHA plans to simplify the process in the future. We will pick and circulate potential dates for a metrics meeting and consider any RSVPs as a request to hold a meeting on metrics.

Comment2: I am encouraged after reading the Annual Report 2021 by CHA's continued resolve to preserve and create new additional permanently affordable units in Cambridge. CHA must continue this important work and community engagement.

CHA Response: CHA thanks the commenter for their recognition of our ongoing efforts to preserve and create affordable housing in Cambridge.

Comment3: On page twenty three the LBJ Apartments list ventilation improvements $60K, are those the portable units? If so, does that cost include the filter changes necessary? And are they being done? Does that include the units that stood in the management office for weeks?

CHA Response: The LBJ Apartments Ventilation Improvements relate to upgrades to components of the overall building's ventilation system. The scope included modifying the return air ductwork in order to install UVc air-purification systems, modifying the existing ductwork and filters so new, better filtering filters could be installed, and installing new insulation and sealants. The work was bid in February 2021, and completed last year. The portable units were not part of this work.

Comment4: On page thirty one it states that two units were completed in 2008 to accommodate handicapped individuals, have no others been done since then?

CHA Response: There are a total of 42 accessible units that were completed as part of CHA's Voluntary Compliance Agreement. These are all listed on page 31.

Comment5: On pages forty two to forty eight there are no costs listed, was this an oversite? If not, why are the figures not listed?

CHA Response: CHA noted on page 42 that these figures will be available in the board draft. This has become standard due to the timeline for preparing fiscal numbers. Unfortunately, the Central Office Cost Center figures still need to be finalized but the other tables are now available.

Comment6: On page ninety four, it states that households are to be recertified biennially, what is the tax recert I recently completed? Why is that not done all at once?

CHA Response: CHA can't change the required tax credit recertification frequency. This page is referencing rent recertification frequency. CHA has changed rent recertification frequency to lessen the burden on participants and our administrative burden.

Comment7: I also did not see any mention of solar energy use in the entire packet. Is that not an option for CHA. I would think in the new construction done in the last two years, the rooves of those buildings would be prime for solar panels. There are tremendous tax advantages, why is this not being done?

CHA Response: CHA has made use of solar energy at developments where appropriate. This includes solar arrays at LBJ, Burns Apartments, Washington Elms, Lincoln Way, and Jefferson Park Apartments. CHA has mentioned these efforts in past plans/reports when the work was being planned. CHA can include more information on these efforts in future plans and reports.

BOARD APPROVAL

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE BOARD OF COMMISSIONERS OF THE CAMBRIDGE HOUSING AUTHORITY WEDNESDAY, MARCH 23, 2022 5:30 P.M.

MEMBERS PRESENT:	GERARD J. CLARK, CHAIRPERSON VICTORIA BERGLAND, ASSISTANT TREASURER LOUIS BACCI, MEMBER ELAINE DEROSA, MEMBER
ABSENT:	SUSAN T. CONNELLY, TREASURER
ALSO PRESENT:	MICHAEL JOHNSTON, EXECUTIVE DIRECTOR BRENDA DOWNING, DEPUTY EXECUTIVE DIRECTOR SUSAN COHEN, GENERAL COUNSEL NICHOLAS DESOUZA, RECORDING SECRETARY

Approval of the FY21 MTW Annual Report

Ms. Bergland moved to approve the following:

MOVED: Approve the Moving To Work Deregulation Demonstration Program FY21 Annual Report;

MOVED: Authorize any technical corrections and changes to the document including any information that would be helpful to address public comments received on the draft Report; and

MOVED: Authorize the submission of the final Report to the US Department of Housing and Urban Development, pursuant to the March 17, 2022 Memorandum from Zach Gordon to Michael J. Johnston, Executive Director.

Mr. Bacci seconded the motion which upon being put to vote, was **passed four in favor, one absent.**