FY 2010

MTW ANNUAL REPORT

Celebrating 10 Years of Moving to Work!

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10th MTW Year commemoratory cover

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Table of Contents

I. INTRODUCTION 5

Voluntary Compliance Agreement Update 9

II. AGENCY PROFILE 10

Housing Stock 10

Households Served 11

Waiting List Information 13

III. MANAGEMENT AND OPERATIONS 14

Public Housing Management 15

Ongoing MTW Initiatives 15

Non-MTW Initiatives 25

Management Indicators 28

Nonprofit Housing Management 30

IV. LOCAL LEASED HOUSING 32

Proposed MTW Activities 32

MTW Initiatives 32

Non-MTW Initiatives 41

Leased Housing Management 43

V. PLANNING AND DEVELOPMENT 45

Modernization 46

Proposed MTW Activities 46

Ongoing MTW Initiatives 46

Non-MTW Initiatives 49

Development 56

Ongoing MTW Initiatives 56

Non-MTW Initiatives 57

Energy 58

VI. RESIDENT SERVICES AND ECONOMIC DEVELOPMENT 63

MTW Activities 63

Non-MTW Initiatives 64

VII. FINANCIAL INFORMATION 72

Moving to Work Funds 72

Other Federal Funds 74

State Funds 75

American Recovery and Reinvestment Act Activity 76

Central Office Cost Center (COCC) 76

Block Grant Fund 77

Reserves 78

APPENDIX 1: CAPITAL PROGRAM 81

APPENDIX 2: HOUSEHOLDS SERVED 84

APPENDIX 3: WAITING LIST 91

APPENDIX 4: MANAGEMENT INDICATORS 97

APPENDIX 5: FAMILY OPPORTUNITY SUBSIDY 101

APPENDIX 6: SECTION 3 COMPLIANCE 131

APPENDIX 7: PUBLIC COMMENTS 132

APPENDIX 8: BOARD APPROVALS 136

I. Introduction

This Moving to Work Report coincides with the end of Cambridge Housing Authority's (CHA) Fiscal Year 2010, March 31, 2010. This year marks the Cambridge Housing Authority's (CHA) tenth year participating in the U.S. Department of Housing and Urban Development's (HUD) groundbreaking Moving to Work Demonstration program (MTW). CHA was in the original group of Housing Authorities admitted into the MTW program in 1999. The demonstration created by Congress and signed into Law as part of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 establishes three goals for Housing Authorities participating in the program:

- Design and test various approaches for providing and administering housing assistance that reduce costs and achieve greater cost effectiveness in Federal expenditures;
- Design and implement new ways to give incentives to families with children whose heads of household are working, seeking work, or are participating in job training educational or other programs that assist in obtaining employment and becoming economically self-sufficient; and
- Increase housing choices for low-income families.

The MTW Program replaces proscriptive HUD regulation with broad authority for CHA to approach every aspect of its mission with a singular focus on improving and increasing affordable housing opportunities for low-income Cantabrigians within the context of the program's three Congressional goals. As articulated in the Moving to Work Agreement between CHA and HUD, the Agency is permitted to dedicate its resources (financial, programmatic, administrative and intellectual) not on program compliance, but on designing and implementing programs, initiatives and administrative

reforms that directly address our community's unique affordable housing needs and the needs of our low-income neighbors more generally.

The ability to make choices based on local circumstances rather than in response to federal regulatory mandates may seem inconsequential to the casual observer, but from the perspective of Housing Authority staff, the low-income households we serve, and the larger Cambridge community, this flexibility is transformative. Over the past decade CHA has been able to accomplish things that would otherwise seem impossible given the gradual federal disinvestment from subsidized housing programs we have experienced. For example:

- During a time of unmatched growth in real estate values (and expense) and in the face of declining federal support for capital efforts, CHA added over 300 units of affordable housing to the City's stock and completed tens of millions of dollars in modernization and renovation projects throughout the public housing portfolio.

- While the size of most housing authorities' voucher programs - constrained by federal caps - remained static, CHA's federal program grew by more than 400 households.

- In 2006 CHA used its MTW authority to reinvent the way incomes, rents and deductions are calculated for public housing residents. These changes, implemented through the Rent Simplification Policy (RSP), are resulting in increasing resident employment income, decreased rent burdens, and increased rental income for CHA.

- CHA crafted its own Project Based Voucher (PBV) program which has helped local non-profit developers secure long-term affordability for over 500 units throughout Cambridge, including 80 units acquired, developed and owned by CHA's affiliate nonprofits.

- In recent years CHA has concentrated on designing small, pilot subsidy programs that combine local service providers' case management and self-sufficiency training expertise with CHA's subsidized housing expertise. CHA believes that this linkage between economic development training, case management and stable housing may provide a model for future self-sufficiency program designs.

*Thanks to MTW, CHA now serves **580 more households** than we did when we joined the demonstration in 1999.*

These are just a sample of what CHA has accomplished with MTW over the past decade. As evidenced by these and the other initiatives chronicled throughout this Report, CHA has endeavored over the past decade to use the programmatic and fiscal flexibility MTW provides to aggressively pursue thoughtful program, administrative and financial reforms that enable the Agency to meet the needs of our community's low-income households. Looking back over the past decade of success there can be no doubt that the Moving to Work program provides policy makers and legislators with a superior environment in which public policy choices can be assessed and evaluated.

In January 2009 CHA and HUD executed a Restated and Amended Moving to Work Agreement. The new agreement provides CHA ten more years of participation in MTW. CHA is excited by the prospect of ten uninterrupted years in the program, a luxury not afforded in the past when agreements needed to be extended every few years. A ten year term allows CHA to think much longer-term when making choices about new programs, policy reforms and capital strategies.

The Restated and Amended Agreement also requires MTW Agencies to pay closer attention to measuring the affect their MTW initiatives are having on the households they serve, households on their waiting lists, and their broader communities. While a more systematic tracking of MTW initiatives adds a great deal of work to Agency staff, it is essential that MTW Agencies have an opportunity to demonstrate, quantitatively, the positive impact we are having on our communities. Thanks to MTW, our housing stock is improved, we are serving more households, we are adding affordable units to the portfolio, and we are offering opportunities and resources to low-income families that would be impossible in HUD's traditional assisted housing model. CHA believes that, with a decade of success and accomplishment behind us, the superiority of MTW as a system for delivering and expanding affordable housing and economic self-sufficiency opportunities to low-income households is incontrovertible, and we look forward to providing evidence of this fact to HUD, policy makers and MTW critics in future MTW Reports.

My hopes are high
But my eyes can't believe what they see
Oh, give me something to believe in
Give me something to believe, yeah
Oh, my hopes are high
But my eyes can't believe what they see
Oh, my hopes are high
Oh, give me something
Give me something to believe.

- *Pablo Nutini from the CD "Pablo Nutini recorded live at Preservation Hall"*

Voluntary Compliance Agreement Update

In September 2007, CHA entered into a Voluntary Compliance Agreement (VCA) with HUD's Office of Fair Housing & Equal Opportunity. The agreement followed an extensive fair housing audit by HUD. HUD made no audit findings. However, CHA agreed to develop an additional forty-two wheelchair accessible units in its Federal Public Housing stock. As of the end of FY 2010, 13 of the 42 wheelchair assessable apartments have been completed. The table below provides an update on CHA's progress towards achieving this goal by the end of calendar year 2013.

# Units	VCA Completion Date	STATUS
2	3/31/08	Completed 10/07 (LBJ Apartments)
10	12/31/08	Completed. Five units completed 12/17/09 and final five units completed 4/22/10. Construction was delayed due to the work required the relocation of ten special needs households on and off site. Due to the relocation, the project had to be completed in two phases, rather than one as initially expected. (Manning Apts.)
1	12/31/09	Completed 3/1/10 (Willow Street Homes)
18	12/31/12	13 of 18 units in design phase (LBJ & Burns Apartments)
11	12/31/13	5 of 11 units in design phase (Jefferson Park)
42	**TOTAL**	

II. Agency Profile

Housing Stock

	Base Year 1999	FY 10 Plan 1/09	FY 10 Actual 3/31/10
FEDERAL PH			
Elderly/Disabled	851	758	758
Family	1,104	1,095	1,096
JFK/HOPE VI	-	44	44
Non-Dwelling	3	3	3
Federal PH Total	**1,958**	**1,900**	**1,901**
STATE PH*			
Elderly/Disabled	334	334	334
Family	325	325	325
Non-Dwelling	4	4	4
State PH Total	**663**	**663**	**663**
FEDERAL VOUCHERS			
MTW Tenant-Based	1,304	1,513	1,555
MTW Project-Based	-	462	529
MTW Sponsor-Based	-	75	59
MTW Family Opportunity Subsidy	-	-	1
MTW Cambridge CFO	-	-	-
MTW Subtotal	**1,304**	**2,050**	**2,144**
Non-MTW	884	544	464
Federal Total***	**2,188**	**2,594**	**2,608**
STATE VOUCHERS			
MRVP	135	136	130
AHVP	25	48	59
Other State Assisted	126	135	135
State Total	**286**	**319**	**324**
Total Assisted	**5,095**	**5,476**	**5,496**
Other (No CHA subsidy)	-	18	18
All Programs Total	**5,095**	**5,494**	**5,514**

Note: The 1999 Baseline figures are based on the data reported on the MTW FY 2000. These numbers represent the 1999 inventory not the actual households served.

1 unit at Corcoran Park became non-dwelling

8 units from the Turnkey III program were sold

39 units at J. F. Kennedy were disposed through the HOPE VI program

10 units, 8 at Truman and 2 at Millers River are breakthrough units.

Roosevelt Towers Mid-Rise + Putnam School units are counted under Federal Vouchers. 25 special needs chapter 689 units under Other State Assisted. * Includes Project-Based Vouchers at Affiliate Owned units.
182 Non-MTW vouchers were rolled into the MTW program in June 2009.

	FY 10 Plan 1/09	FY 10 Actual 3/31/10
TAX CREDIT LLCs*		
Public Housing	44	44
Project-Based Vouchers	172	80
Other (No CHA subsidy)	18	18
Tax Credit LLCs Owned Total	**234**	**142**

*These units are already included in the total above.

Households Served

Cambridge Federal Public Housing and Leased Housing Households Served – Bedroom, Race, Ethnicity and Income Profile – FY 2010 Annual Report

Household Information	Federal Public Housing				Federal PH Total		Federal MTW Leased Housing				Federal MTW Leased Housing Total		Total Both Programs
	Family		Elderly				Family		Elderly				
	FY 10 Plan	FY10 Actual	FY 10 Plan	FY10 Actual	FY 10 Plan	FY 10 Actual	FY 10 Plan	FY 10 Actual	FY 10 Plan	FY 10 Actual	FY 10 Plan	FY 10 Actual	
# of Bedrooms													
Studio	0	0	438	462	**438**	**462**	66	109	40	87	**106**	**196**	**658**
1 Bedroom	151	150	244	259	**395**	**409**	474	522	299	275	**773**	**797**	**1,206**
2 Bedroom	460	450	3	3	**463**	**453**	581	543	126	124	**707**	**667**	**1,120**
3 Bedroom	373	376	0	0	**373**	**376**	335	311	29	17	**364**	**328**	**704**
4+ Bedroom	98	96	0	0	**98**	**96**	47	51	4	4	**51**	**55**	**151**
Total Households	**1,082**	**1,072**	**685**	**724**	1,767	1,796	**1,503**	**1,536**	**498**	**507**	2,001	2,043	**3,839**
Race													
Black	694	686	168	192	**862**	**878**	-	773	-	133	**911**	**906**	**1,784**
Asian	37	40	17	20	**54**	**60**	-	35	-	12	**38**	**47**	**107**
White	339	333	496	508	**835**	**841**	-	717	-	361	**1,036**	**1,078**	**1,919**
American Indian	12	12	4	4	**16**	**16**	-	9	-	1	**14**	**10**	**26**
Other	0	1	0	0	**0**	**1**	-	2	-	0	**2**	**2**	**3**
Total Households	**1,082**	**1,072**	**685**	**724**	1,767	1,796	**-**	**1,536**	**-**	**507**	2,001	2,043	**3,839**
Ethnicity													
Hispanic	125	129	35	42	**160**	**171**	-	203	-	36	**206**	**239**	**410**
Non-Hispanic	957	943	650	682	**1,607**	**1,625**	-	1,333	-	471	**1,795**	**1,804**	**3,429**
Total Households	**1,082**	**1,072**	**685**	**724**	1,767	1,796	**-**	**1,536**	**-**	**507**	2,001	2,043	**3,839**
Income													
< 30% AMI	614	588	555	565	**1,169**	**1,153**	-	1,066	-	377	**1,356**	**1,443**	**2,596**
30%-50% AMI	287	277	99	119	**386**	**396**	-	323	-	101	**447**	**424**	**820**
50%-80% AMI	133	147	29	37	**162**	**184**	-	130	-	26	**182**	**156**	**340**
> 80% AMI	48	60	2	3	**50**	**63**	-	17	-	3	**16**	**20**	**83**
Total Households	**1,082**	**1,072**	**685**	**724**	1,767	1,796	**-**	**1,536**	**-**	**507**	2,001	2,043	**3,839**

Note: 1. Data displayed under FY10 Plan represents the number of households served at the time of the FY10 Plan publication. Numbers given under FY10 Actual reflect the current number of households served at the end of the fiscal year 2010.
2. Data reported in the FY10 Plan did not distinguish HCV Households between Family or Elderly households for Race, Ethnicity and Income. Thus only totals are compared.
3. The administrative software that was replaced in FY 2010 provided no specific fields to classify HCV households by type. Hence, in prior reports CHA classified households by age and disability status, and reported them in the appropriate program type based on that information. Under the new software however, there is a specific field to distinguish Elderly, Family and Disable households. CHA feels that reporting on disabled households under the Elderly category does not provide a coherent representation of the households it serves. CHA will continue reporting on households according to their age and not their disability status. CHA would provide specific information regarding the number of households with disabilities upon request.

Cambridge State Public Housing and Leased Housing Households Served – Bedroom, Race, Ethnicity and Income Profile – FY 2010 Annual Report

Household Information	State Public Housing				State PH Total		State Leased Housing				State Leased Housing Total		Total Both Programs
	Family		Elderly				Family		Elderly				
	FY 09 Report	FY 10 Actual	FY 09 Report	FY 10 Actual	FY 09 Report	FY 10 Actual	FY 09 Report	FY 10 Actual	FY 09 Report	FY 10 Actual	FY 09 Report	FY 10 Actual	
# of Bedrooms													
Studio	10	11	50	43	**60**	**54**	64	61	12	9	**76**	**70**	**124**
1 Bedroom	53	57	248	243	**301**	**300**	38	52	15	13	**53**	**65**	**365**
2 Bedroom	152	131	12	11	**164**	**142**	24	15	4	4	**28**	**19**	**161**
3 Bedroom	94	70	1	1	**95**	**71**	20	18	4	4	**24**	**22**	**93**
4+ Bedroom	3	5	0	0	**3**	**5**	6	6	2	2	**8**	**8**	**13**
Total Households	**312**	**274**	**311**	**298**	**623**	**572**	**152**	**152**	**37**	**32**	**189**	**184**	**756**
Race													
Black	182	162	111	106	**293**	**268**	61	59	8	10	**69**	**69**	**337**
Asian	12	10	20	20	**32**	**30**	2	5	1	1	**3**	**6**	**36**
White	117	102	179	171	**296**	**273**	89	87	28	21	**117**	**108**	**381**
American Indian	1	0	1	1	**2**	**1**	0	1	0	0	**0**	**1**	**2**
Other	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	**0**
Total Households	**312**	**274**	**311**	**298**	**623**	**572**	**152**	**152**	**37**	**32**	**189**	**184**	**756**
Ethnicity													
Hispanic	58	51	17	17	**75**	**68**	10	13	2	4	**12**	**17**	**85**
Non-Hispanic	254	223	294	281	**548**	**504**	142	139	35	28	**177**	**167**	**671**
Total Households	**312**	**274**	**311**	**298**	**623**	**572**	**152**	**152**	**37**	**32**	**189**	**184**	**756**
Income													
< 30% AMI	202	167	261	244	**463**	**411**	134	132	34	29	**168**	**161**	**572**
30%-50% AMI	68	64	39	39	**107**	**103**	12	16	2	2	**14**	**18**	**121**
50%-80% AMI	24	25	11	14	**35**	**39**	4	3	0	0	**4**	**3**	**42**
> 80% AMI	18	18	0	1	**18**	**19**	2	1	1	1	**3**	**2**	**21**
Total Households	**312**	**274**	**311**	**298**	**623**	**572**	**152**	**152**	**37**	**32**	**189**	**184**	**756**

Note: Data displayed under FY 2009 Report are given for comparison due to the lack of State Public Housing Program information given in the FY 2010 Plan. Numbers given under FY10 Actual reflect the current number of households served at the end of the fiscal year 2010.

Waiting List Information

One of the first changes CHA made when it was accepted into the MTW program in 1999 was to adopt a site-based waiting list system. As part of the preliminary application process applicants can choose up to three public housing sites. In FY 2010 CHA revised the site-based waiting lists for small scattered sites and now groups these sites by geographic distribution within the City of Cambridge (East, Mid, and North Cambridge).

Additionally, CHA has just finished processing the last batch of applicants that were previously on the "first available" waiting lists CHA eliminated in FY 2009. The elimination of the first available lists makes wait list management easier and to at the same time it allows applicants to better understand how their applications move up each sites' waiting list. Each applicant previously on the "first available" waiting list has been contacted and given the opportunity to select a specific site.

CHA maintains a separate centralized waiting list for all of its voucher programs. The voucher waiting list is currently closed.

As of the end of FY 2010 there were 11,349 households seeking ANY type of housing through CHA (these include SROs, Federal Public Housing Family and Elderly, State Public Housing Family and Elderly, and Federal Housing Choice Voucher Program). The table below provides an overview of how applicants are distributed through the different waiting lists.

Distinct Applicant Households	# of Applications by Program		# of Applications by Site	
11,349*	Federal Family	**3,644**	Federal Family	**6,978**
	Federal Elderly	**1,347**	Federal Elderly	**2,250**
	State Family	**2,082**	State Family	**2,972**
	State Elderly	**988**	State Elderly	**1,289**
	HCV	**6,691**	*East Cambridge*	**322**
	Other**	**2,072**	*Mid Cambridge*	**253**
			North Cambridge	**337**
			SRO	**1,335**
	Total by Program	**16,824**	**Total by Site**	**15,736**

*Note that one applicant can potentially be eligible for all programs based on their age and income. Applicants are also able to apply for up to three different sites.

**Others include East Cambridge, Mid Cambridge, North Cambridge, and Alternative Housing Vouchers. Although most of these lists are categorized as Federal Family, there are some sites within each list that are part of the State PH program. Hence, they are listed separately from the traditional program classification.

III. Management and Operations

In FY 2010 the Operations department focused on streamlining procedures and improving customer service, while implementing the new MTW ACOP. Efforts to improve management and maintenance for over 2,500 public housing units scattered around the City continued throughout FY 2010. More importantly, the Operations department contributed toward the successful start of the agency-wide Capital Plan for modernization and redevelopment.

Thanks to CHA's MTW Agreement, the Operations department continued with its Rent Simplification Program (RSP), first approved in FY 2006, in the federal public housing program. In FY 2010 CHA completed its second full cycle of biennial rent recertifications under RSP and continues to see signs of its overall success. As described at length later in this chapter since RSP was implemented in 2006, resident earned income has increased, CHA rent rolls are up and resident rent burdens have declined. CHA is committed to conducting a comprehensive outside evaluation of RSP to determine the extent of its success from residents' perspective. To date, CHA has been unsuccessful in finding an outside evaluator interested in a longitudinal study of RSP's impacts on residents, but CHA will continue exploring academic and governmental avenues in the coming year.

This chapter provides a detailed update of the above mentioned and other ongoing initiatives in the Operations department.

Public Housing Management

Ongoing MTW Initiatives

Simplify development choice for applicants

In FY 2000 CHA implemented its site-based waiting list. Applicants were able to state a preference for up to three choices (including a "first available" choice) from CHA's developments when applying for conventional public housing, thus significantly expanding applicants' housing choice options.

In order to streamline the process for applicants as well as simplify waiting list administration, CHA eliminated the first available waiting list choice in FY 2010. Applicants that had only selected "first available" were notified in advance that they needed to select specific sites. Over 5,000 households were contacted and approximately 1,500 applicants replied with requests to be added to a specific site's waiting list. The respondents' applications have all been updated in CHA's waiting list database.

In FY 2010 the waiting lists were successfully converted to CHA's new business management platform. To minimize data conversion issues, several steps were taken to clean up the files prior to conversion, including eliminating duplicate entries and households who were only on "first available" lists.

Additionally, in FY 2010 twenty small scattered sites owned by CHA were grouped in new waiting lists by their geographic distribution within the City (East, Mid, and North Cambridge). This change was made to support the continuing effort to make applicants more informed when applying for public housing.

Revise Rent Policies: Implement new minimum rent

In FY 2000 CHA implemented a minimum rent payment that was later modified by its MTW Rent Simplification Program (RSP) in FY 2006. Under the original policy, a

household was required to pay a monthly minimum rent based on apartment size but RSP established a flat minimum rent of $50 for all households.

CHA anticipated that on occasion, minimum rents may exceed 30% of a resident's income. In the case of Hardship, the CHA granted temporary exemptions to households who were unable to pay the minimum rent. The policy also allowed households with no income to pay nothing towards rent for up to 90 days.

In FY 2009 CHA eliminated its $0 rent for 90 days policy and implemented a $50 minimum rent for the initial twelve month period. After twelve months, household rents increase to the third band on CHA's Rent Schedules ($125 per month for elderly/disabled households and from $80 - $66 per month for households in family public housing).

While only 88 households in CHA's entire federal public housing population are paying minimum rent, as the first group of minimum rent households began transitioning to third band on the Rent Schedules in FY 2010, it became clear that the minimum rent change was resulting in a higher than anticipated rent burden for elderly/disabled households. CHA has identified the cause for this unexpected impact on elderly/disabled households paying minimum rent and will propose changes to the rent schedule used to determine rent for elderly/disabled federal public housing residents. This serves as an important illustration of the benefits of constant rent policy impact analysis and CHA's commitment to proactively modifying policies and procedures when unanticipated complications arise.

Redesign Resident Survey

In FY 2002 CHA proposed to redesign the Resident Survey required by HUD. Since then CHA has been conducting an agency-wide resident survey every other reporting year.

The resident survey looks broadly at resident satisfaction with all aspects of CHA operations including safety, cleanliness and customer service. In response to comments on customer service received at this year's

MTW Plan public meeting, CHA has decided to design a smaller, service-specific customer survey to be conducted in off years between the larger, agency wide resident surveys.

This new survey is designed to solicit feedback from residents who have recently had face-to-face interactions with CHA staff. A total of four hundred residents (200 from two elderly sites and 200 hundred from two family sites) will be contacted within a week of completing a recertification, coming into a management office during walk-in hours or having a work order completed. The survey asks questions about how quickly the resident was attended to by staff, how satisfied they were with the transaction, whether or not their issue was satisfactorily resolved and how well they were treated by CHA staff. The results of this survey may be included in future MTW Reports and will be used as a quality control tool to help inform manager training.

Streamline ACOP, create a MTW ACOP and Lease including identification of non-applicable regulations

The new Admissions and Continued Occupancy Policy (ACOP) was successfully implemented in early FY 2010. Throughout FY 2010 the Operations department focused on providing training to its managers and tenant selection staff. These training sessions included a comprehensive review of the changes in policy and the new requirements established by the new ACOP. Also, staff were routinely trained on the revised program forms, first implemented in May 2009.

At the same time, in its effort to engage residents in the implementation of new policies, the Operations department in collaboration with the Alliance of Cambridge Tenants (ACT) conducted training sessions for residents. As a result of these various training sessions, CHA was able to clarify certain provisions in the document to ease their implementation in the field. More importantly, thanks to the feedback received from staff and residents, certain policies were reevaluated. In FY 2010 a new preference policy was approved by the

Board of Commissioners. In response to public criticisms of the preference policy, specifically that the policy precluded Cantabrigians living in subsidized housing from qualifying for a preference, CHA revised its policy to allow Cantabrigians living in subsidized housing to qualify for a preference.

To better align the federal preferences to the state preferences, CHA added veterans (regardless of where they live) to the list of applicants who qualify for a preference. Finally, CHA revised its emergency policy in order to provide broader support for victims of domestic violence as well as low-income unassisted households at risk of losing their housing due to rent increases.

As evidenced by this and other changes adopted in FY 2010, CHA regularly revisits policies adopted in the MTW ACOP and adjusts them to meet the changing circumstances of the population its serves.

In FY 2010 the Operations department also worked in streamlining the current lease. This new lease incorporates policies from the MTW ACOP and is based on the Massachusetts state public housing lease. The new lease is now in draft form and will be disseminated to residents and advocacy groups as part of the public comment process.

Design and implement rent simplification initiatives including 2-year recertification

Since FY 2006 CHA's Rent Simplification program (RSP) restructures the way rents are calculated. Instead of being based on 30 percent of the tenant's income, tenants pay a certain amount depending on where their annual income falls within $2,500 income bands. Other aspects of Rent Simplification include a 2-year recertification process, and hardship waivers. Rent Simplification seeks to encourage self-sufficiency among CHA residents by simplifying the rent calculation process. Hence, CHA expects that RSP would positively impact residents by allowing them to increase employment income without increasing their rents.

CHA considers that the low number of hardship applications (14 in FY 2010) combined with the

encouraging rent burden and earned income data, to be evidence that Rent Simplification is having the intended effect of encouraging work while simultaneously reducing administrative burden of operating public housing.

As the Agency has done since RSP's implementation in FY 2006, CHA continued tracking the impact of RSP on household income and employment patterns in FY 2010. Compared to data prior RSP from July 2005 there are still 1,041 households at the end of FY 2010that have their rents calculated under RSP policies.

These transition households show a promising increase in average wage income of 28.06% from 2005 to 2010. A more modest increase of 15.2% is seen in their median wage income, which increased from $24,413 in 2005 to $28,164 in 2010.

In 2005 there were a total of 62 households that reported no income at all. The data for these households in 2010 indicate that 21 out 62 households now report an average of $21,433 in wage income.

When looking at all households currently living in Federal Public Housing the total average adjusted income increased by 1.5% from FY 2009, and 12.4% since 2005. At the same time the average employment income for all households increased by 0.7% since FY 2009 and 7.9% since 2005.

Also of note, households are paying an average of 24.5% of their adjusted income toward rent. This rent burden is much lower than the 30% required by HUD under standard regulations and 1.4% less than households were paying before RSP was implemented.

The tables below provide more detailed information about elderly/disabled and family households separately.

All Households

	Pre RSP 2005 (July 2005)	Current RSP 2010 (April 2010)	Difference July 2005 to Apr 10
Number of Households	**1582**	**1797**	
HHs w/ Income		1768	
Average Gross Income	$19,419	$20,808	$1,389
Average Adjusted Income	$18,247	$20,514	$2,267
Average Employment Income	$26,810	$28,930	$2,120
Average Social Security Income	$9,799	$11,382	$1,583
Average Public Assistance Income	$5,031	$6,083	$1,052
Average Total Tenant Payment (TTP)	$394	$408	$14
Total Average % of TTP to Gross Income	24.4%	24.1%	-0.23%
Total Average % of TTP to Adjusted Income	25.9%	24.5%	-1.43%
Total Rent Roll/mo	$623,591	$732,874	$109,283

Elderly/Disabled Households

	Pre RSP 2005 (July 2005)	Current RSP 2010 (April 2010)	Difference July 2005 to Apr 10
Number of Households	**561**	**724**	
HHs w/ Income	560	714	
Average Gross Income	$12,636	$13,807	$1,171
Average Adjusted Income	$11,363	$13,355	$1,992
Average Employment Income	$13,255	$15,856	$2,601
Average Social Security Income	$9,853	$11,511	$1,658
Average Public Assistance Income	$3,629	$3,431	($198)
Average Total Tenant Payment (TTP)	$281	$295	$13
Total Average % of TTP to Gross Income	26.9%	25.5%	-1.45%
Total Average % of TTP to Adjusted Income	30.1%	26.1%	-3.99%
Total Rent Roll/mo	$157,856	$213,288	$55,432

Family Households	Pre RSP 2005 (July 2005)	Current RSP 2010 (April 2010)	Difference July 2005 to Apr 10
Number of Households	**1021**	**1073**	
HHs w/ Income	1004	1054	
Average Gross Income	$23,551	$25,550	$1,999
Average Adjusted Income	$22,549	$25,364	$2,815
Average Employment Income	$27,591	$30,167	$2,576
Average Social Security Income	$9,712	$11,149	$1,437
Average Public Assistance Income	$5,232	$6,792	$1,560
Average Total Tenant Payment (TTP)	$456	$484	$28
Total Average % of TTP to Gross Income	27.0%	23.2%	-3.82%
Total Average % of TTP to Adjusted Income	25.7%	23.4%	-2.34%
Total Rent Roll/mo	$465,735	$519,586	$53,851

In FY2010 CHA published a Request for Proposals to contract an outside evaluator to conduct a ten year study of the program, with an emphasis on how its policy and administrative reforms are impacting residents' earning and saving habits. Unfortunately, CHA received no proposals in response to the RFP. CHA is dismayed by the lack of interest in a study that may provide significant insight to policy makers of the benefits of its Rent Simplification Program. The Agency intends to explore alternative options for conducting this important research as CHA expects that a longitudinal examination of Rent Simplification may provide empirical evidence to support the thinking that HUD's existing rent and income determination methodology can be greatly improved to the benefit of residents, administrators and appropriators.

Lower eligible senior age from 60 to 58

In FY 2010 CHA proposed to further modify a previously approved initiative to align the Federal Public Housing

age eligibility for senior households with the State's Public Housing program by lowering the age requirement from 62 to 60.

As the result of delays in modernization work at the elderly developments, CHA faced high vacancy rates at the start of FY 2010. Hence, CHA proposed further lowering the eligible age for seniors to include near-elderly households (58-59 years old). Applicants in this age group are now eligible to be housed at elderly/disabled designated housing.

With the further lowering of the eligibility age secured, the Operations department began a successful marketing campaign to reverse the vacancy issues at the senior buildings. The department held a series of open houses and marketed available units to applicants in the 58-59 year old group from the one bedroom family public housing waiting lists. The change in age eligibility allowed near-elderly applicants to be housed relatively faster than they would if they remained on the family waiting list. The combined effect of the change in eligible age and Operation's well executed marketing campaign resulted in a remarkable upswing in occupancy rates throughout the elderly/disabled public housing portfolio.

Create an MTW transfer category as part of the new ACOP and Admin Plan

Since the inception of this initiative in FY 2008, CHA has enabled a limited number of households from the Public Housing and the Local Leased Housing to transfer between programs.

In the public housing and leased housing programs this initiative has been useful to provide mobility to households that may face challenges in their current living environment that may be mitigated by the opportunity to move in, or out of public housing.

Through the end of the reporting year, there have been a total of eight (8) MTW transfer requests (five from public housing to the voucher program and three from the voucher program to public housing), all of which were granted.

Mixed household rent formula for families with mixed immigration status

In FY 2009 CHA proposed an alternative rent formula for mixed immigrant households living in federal public housing units and units that might transition from state to federal assistance. CHA proposed that in lieu of HUD's complicated subsidy proration formula used to determine rents for mixed families, mixed family households would simply pay up to 40% of their incomes toward rent. That policy was approved and implemented in FY 2009.

However in FY 2010, CHA considered requests from advocates and residents that the Agency modify this initiative as it created a substantial burden on mixed households. In response to these requests in FY 2010, CHA established a more equitable policy effective FY 2011. In FY 2011 mixed households will pay 10% more than the current Rent Simplification rents. The new approach is expected to help mitigate overly burdensome rent increases and the impact the transition from state to federal public housing would have on mixed households.

Before implementing the policy change, CHA conducted an impact analysis of the revised policy to make sure that the proposed change would have the anticipated, positive effect on mixed family rent burdens. The impact analysis was conducted on all mixed families, a total of sixteen households as of the end of FY 2010. Only four households will see their rents increased (all of them by $5), while twelve households will see a significant rent reduction. The table below provides more detailed information on how each of the sixteen households will be affected by this change in policy.

CURRENT MIX FAMILY Rent	10% increase from Normal Rent Simp Rent	Difference
50	55	5
50	55	5
50	55	5
50	55	5
118	84	-34
201	153	-48
276	212	-64
273	209	-64
360	282	-78
368	290	-78
451	359	-92
693	557	-136
701	565	-136
752	598	-154
1579	1285	-294
1443	1107	-336

Implement ceiling rents indexed to HUD OCAF

In February 2009, CHA instituted new ceiling rents for all federal family and elderly/disabled public housing developments. CHA used HUD's Operating Cost Adjustment Factor (OCAF) to determine the size of the increases. The new ACOP institutionalizes the use of the OCAF each year, at CHA's discretion, as the measure for ceiling rent increases. CHA believes that the OCAF is an appropriate indicator of the increased cost of operating and managing low income housing from year-to-year.

In FY 2010 a total of 136 households were paying ceiling rent, accounting for 20.1% of CHA's total rental income.

Non-MTW Initiatives

Align CHA's Federal Waiting List Preferences with the State's

In FY 2010 CHA applied for a waiver from the Massachusetts Department of Housing and Community Development to align CHA's federal waiting list preferences with the state's. CHA made the appropriate revisions to the MTW ACOP as well as the Leased Housing Administrative Plan that is scheduled for completion in FY 2011.

CHA is currently unable to see any impact of this activity as its family public housing waiting lists have been closed since October 15, 2009, approximately the same time the new preferences were adopted. Based on the numbers of households already on the waitlist and those that will need to be relocated during the agency-wide modernization and reconstruction efforts, the waiting lists will remain closed. The applicants currently on the waiting lists will be adequate to address vacancies that occur in other family development during the next fiscal year.

Tenant Selection

After being moved from the Leased Housing department in FY 2009, the Tenant Selection function has been successfully integrated into the Operations department. Throughout FY 2010 the Tenant Selection staff participated in training sessions on the MTW ACOP as well as other policies affecting the selection process, such as the Violence Against Women Act, and Reasonable Accommodation policies.

With the waiting lists closed in anticipation of redevelopment of several CHA properties, Tenant Selection staff is contributing to the relocation of households affected by the agency-wide modernization and redevelopment efforts. Tenant Selection staff is working closely with the Planning and Development department in completing the requirements for federalization, e.g. verifying immigration status, CORI checks, signing federal lease addenda. This process will continue as CHA moves towards federalization of all but one of CHA's state public housing developments.

Resident Orientation Package

The new CHA Resident Manual is completed and awaiting publication and distribution. The Resident Manual includes basic agency policies and procedures as well as information on public safety and resident resources. Prior to the completion of the final version of the Resident Manual, residents were able to review the document and provide suggestions for materials to be incorporated into the final document. Besides the Resident Manual, site specific information has been developed and will be included in the orientation packet to be distributed to all new and current residents. Information on staff contact information, office hours as well as development specific parking policies, recycling, etc. will be provided in the packet. Active tenant councils at each of the sites are now being asked to review these packets for comments and suggestions.

Operations Manual

In FY 2010 the Operations department started to develop a department manual to assist staff comply with all policies and regulations while maintaining the highest standards of costumer service in their daily work. Unfortunately there have been delays in the development of the Manual due to problems with the implementation of the new Elite software. The Operations department is in the process of developing an extensive outline and will begin to draft sections that will be modified as new software modules come on line.

Quality Control Protocol

The Operations Department continues to conduct regular quality control audits of public housing files. Files from all administrative staff are reviewed and findings are reported on an individualized basis. Besides providing staff with specific information useful to improve performance, effectiveness and accuracy, the audits are used as a basis for on-going staff training sessions. This year, the staff received training on medical verifications, EIV, and New Construction. Applicant files were also audited this year and the results of those audits are being integrated into the new procedures manual for tenant selection staff.

CASCAP Set Aside Units

In FY 2010 the Operations department proposed to set aside six units for CASCAP, Inc, a local service provider, in the elderly/disabled housing stock. These units were to be used by CASCAP to house clients from the Department of Mental Health (DMH) and provide them with supportive services to help them succeed as residents. This activity was approved by HUD as part of the MTW FY 2010 Annual Plan but was not implemented due to CASCAP not securing a contract with DMH.

Management Indicators

Vacancy rates

At the end of FY 2010 there were a total of 55 units undergoing modernization. These account for 12 units at CHA's Federal PH sites and 43 units at CHA's State PH sites.

	MOD UNITS At end of FY10
Federal Sites	
Corcoran Park	1
UDIC	4
Daniel F. Burns	6
Lyndon B. Johnson	1
TOTAL	**12**

	MOD UNITS At end of FY10
State Sites	
Jackson Gardens	25
Lincoln Way	12
Manning	5
Norfolk St.	1
TOTAL	**43**

The table below shows the difference between the FY10 Plan and the Actual vacancy rates.

FY10 Plan	FY10 Actual	
Gross %	Gross %	Adjusted %
3.4%	2.0%	1.4%

The Operations department set aside various units for relocations caused by the ongoing construction work in the sites mentioned above. As of March 31st 2010 CHA had a total of 77 vacant units available throughout both, the Federal and State PH programs. For site-specific information see table 4-4 in Appendix 4.

Work orders

CHA's work order turnaround time continued to exceed standards in FY 2010. Emergency work orders were abated within 24 hours. Non-Emergency work orders were completed on average within 3.4 days in CHA's Federal PH sites. This is an 8.1 % decrease from FY 2009. For detailed work order response information by site see table 4-3 in Appendix 4.

Inspections

100% of public housing units were inspected in FY 2010. See detailed inspection results by site in Appendix 4.

Rent Collection

In FY 2010 rent collection were 99.5% in the Federal Public Housing sites. This number excludes repayment agreements and is subject to change based on end of this fiscal year closing. For site specific information see table 4-5 in Appendix 4.

Security

The CHA continues to maintain a strong working relationship with the Cambridge Police Department. The Public Safety Administrator is in regular communications with the police to report particular problems, and works with the police to develop strategies to promote public safety at the housing developments. The Public Safety Administrator also coordinates monthly meetings with the police and the housing managers to discuss safety concerns at the sites. In FY 2010 an agency-wide safety and security survey was conducted and recommendations for improvements to lighting and camera systems were made to the site managers. Crime and incident trends are routinely analyzed throughout the portfolio. Additionally, community meetings are held to disseminate relevant information to promote public safety and address resident concerns.

Nonprofit Housing Management

In addition to its public housing portfolio, CHA has four nonprofit 501 (c) (3) corporations holding more than 200 affordable units in the City of Cambridge. These affiliate housing assets are managed by CHA's asset management team, composed of staff from the Operations, Planning and Development, and Fiscal departments. The team has successfully continued to hold these properties to the highest industry standards, ensuring long-term viability of the assets and high quality housing options for residents.

During FY 2010, the Affiliate Housing Portfolio grew by 26 units with the purchase of 78-80 Porter Rd. Located in Porter Square, this four story garden walk-up provides studios, one-bedroom, and two-bedroom units with hardwood flooring, decorative molding, and fireplaces. Over the course of the next 3-5 years, we plan to secure permanent financing, which will enable us to complete a substantial rehabilitation to the interior and exterior of the building.

Additionally in FY 2010 One-Stop applications have been submitted to DHCD in hope of securing permanent financing for 195 Prospect Street (20 units) and development financing for the YWCA pool site development.

Throughout FY 2010 the asset management team has continued to meet on a regular basis to oversee the operations of the affiliate portfolio. All affiliate housing units have continued to produce steady cash flow and have continued to meet all regulatory and fiduciary requirements, including Low Income Housing Tax Credits, HOME, and other assorted funding programs.

Condominiums needs assessment

In FY 2010 the management team worked on completing a portfolio-wide capital needs assessment of CHA's condominiums. Currently the contracted architectural firm is drafting a proposal for future actions. CHA expects to evaluate this proposal during early FY 2011.

Tax Relief

The management team submitted proposals for tax relief on its affiliate units in FY 2010. The applications for abatements were approved for every affiliate unit and CHA received a reduction on every unit/building with the exception of 78-80 Porter Rd. Porter Rd., which was not eligible for a tax relief as CHA did not own the unit on January 1st 2009, the cut-off date for a property to be eligible. However, CHA will apply again in November 2010 and expects to receive a tax reduction for this property.

IV. Local Leased Housing

FY 2010, despite the economic challenges, CHA was able to serve more households than in prior years while forging new partnerships with local service providers to enhance the housing services it currently offers to Cambridge residents. From FY 2009 to FY 2010, CHA's voucher program grew from 2,567 to 2,608.

In FY 2010 the Local Leased Housing department focused on several administrative and programmatic initiatives to continue improving service delivery while sustaining cost effectiveness in federal expenditures. In the following pages we attempt to provide an overview of all activities the Local Leased Housing department undertook this past fiscal year.

Proposed MTW Activities

In FY 2010 the Leased Housing department together with the Planning and Development department proposed to create a Housing Preservation Fund to retain and improve units in Cambridge reserved for low-income households. This initiative was approved by HUD but was not implemented during FY 2010. For more details on this initiative please see Chapter V.

MTW Initiatives

Family Opportunity Subsidy (FOS) Program

In FY 2010 CHA engaged in the development of an alternative subsidy program that combines housing assistance with long-term job training, education and mentoring programs for homeless households. This initiative was re-named Family Opportunity Subsidy (FOS) after the final partnership agreement was reached between CHA, Heading Home, Inc., and COMPASS Community College Collaborative (public/private partnership between the Executive Office of

Massachusetts Community Colleges and Parenting Resource Associates, Inc.).

Unlike HCV households, FOS is offered to a small number of volunteer households living in Boston area homeless shelters selected by Heading Home Inc. The participants first benefit from a wide-range of supportive services, including educational opportunities and economic incentives provided by the other members of the partnership. CHA's contribution comes in the form of a sponsor-based voucher that will kick-in in the 3rd month of participation, followed by a declining, ten year subsidy paid directly to participants.

These are some of the noteworthy elements of the FOS program:

- After 12 months, provided the family meets specific program goals, the sponsor-based subsidy converts to a tenant-based FOS.
- Subsidy is paid directly to participants after the first 12 months.
- Including the sponsor-based component, a 10 year family subsidy budget is established.
- Households have an Individual Development Account that complements Heading Home, Inc.'s Asset Development Program.
- All participant households are required to establish a family budget.

Through this service-rich subsidy program hard-to-house, formerly homeless families are provided access to resources otherwise not available to them, putting them on the path towards real, permanent economic self-sufficiency.

CHA hopes that this pilot program, evaluated by Dennis Culhane of the University of Pennsylvania, will provide policy makers with important lessons about the effectiveness of coordinated, multi-organizational approaches to ending homelessness,

CHA drafted a Memorandum of Understanding with Heading Home, Inc and the other partners, and started

issuing sponsor based vouchers to Heading Home in support of this initiative.

For more detailed information about the program design and policies please see Appendix 5.

Continue to implement vacancy and damage payments

Beginning in FY 2000 CHA provides vacancy payments to landlords, if a voucher holder moves from an apartment and the landlord is willing to hold the unit for another voucher holder. CHA issues payments to landlords as compensation for the period of time their unit sits vacant during the requisite processing and inspection prior to the new voucher holder's lease-up.

Additionally, at CHA's discretion, owners are offered a reimbursement for damages caused by a tenant for up to 80% of the former tenant's contract rent. This reimbursement is paid only if the owner agrees to re-lease the apartment to another voucher holder.

These incentives are offered to owners to encourage them to remain in the voucher program in the face of one of the nations most competitive and lucrative rental markets. These initiatives help CHA maintain, and even increase housing choices for the households it serves.

In FY 2010 $2,261 was paid to landlords in vacancy and damage payments. This brings the total vacancy payments and damage reimbursements made since FY 2002 to $96,473.

Continue to give 12 month exclusion for wage income for SSI, SSM, EAEDC and Veterans' Disability recipients

Since FY 2000 CHA remains committed to policies that allow HCV participants, and residents alike, to seek work remain employed and build assets. Recipients of SSI, SSM, EAEDC, and Veteran's Disability benefits are benefited by a 12 month exclusion of employment income. CHA expects that through this activity, households receiving other welfare benefits would be encouraged to work

and increase their assets while maintaining a stable housing payment.

Thanks to this initiative CHA was able to assist four households transition from welfare to wage income in FY 2010.

Implement minimum rents

CHA established a minimum rent policy in FY 2000. CHA expects that requiring a minimum contribution toward housing costs will encourage participants to take an active role in improving their economic circumstances. In FY 2006 under the Rent Simplification in the Federal Public Housing program, the HCV program increased its minimum rent to $50.

At the end of FY 2010, 125 households were paying minimum rent.

Use MTW resources to augment State MRVP leasing program

CHA's State housing programs have been largely underfunded for the past decade. Hence in FY 2001 CHA under its MTW Agreement proposed bringing the allowable contract rent levels for the Massachusetts Rental Voucher Program to the 120% of the Fair Market Rent level with support from federal funds. The flexibility included in CHA's MTW Agreement allowed the Agency to use federal resources to augment this state program. CHA uses this flexibility to preserve an otherwise insufficient state subsidy, and effectively expand the number of rental vouchers over what would have been available absent the regulatory relief provided by MTW.

Since FY 2001 $610,194 in federal funds were leveraged to keep the State's MRVP program running. Currently ten households receive stabilization assistance. These households are able to continue paying no more than 30% of their adjusted income.

Implement local Project Based Leasing Program

Given the high cost rental market in Cambridge, CHA believes that the best way to secure long-term affordable rental options in the City is to tie the assistance to the unit rather than to an individual person. CHA has been able to help address issues of affordability and supply through this program since FY 2001. In FY 2010 CHA continued using its MTW authority in the Project Based Assistance (PBA) program with a local program that does not require minimum rehabilitation expenditure thresholds, 15-year leases are still subject to annual appropriations, and the ability for CHA to issue predevelopment commitment letters to qualified owners in efforts to leverage additional funding. There are also no restrictions on the percentage of leased units in a single building or project securing affordability for low income families in the community.

In FY 2010 there were a total of 529 units receiving project-based assistance. This accounts for 25.6% of the total MTW vouchers leased in FY2010. At the same time, CHA has now forty 15-year leases in place.

In FY 2010 the Project-Based program approved four new projects in Cambridge. 4 vouchers were allocated at 35 Harvey Street with CASCAP, Inc., 8 units were committed at Elm Place with Just-A-Start, and 2 vouchers for Temple Street with CAHC, a CHA affiliate.

Implementation of locally determined payment standards, AAFs and exception rents

The Cambridge rental market is among the most expensive in the nation. When necessary, CHA uses its MTW flexibility to approve exception rents higher than 120% of the payment Standard, to establish Payment Standards higher than HUD's Fair Market Rents and to establish and apply locally determined Annual Adjustment Factors (AAFs).

With help from a market analysis from Applied Real Estate Analysis Inc. commissioned by CHA in early FY 2010, CHA is now applying AAF increases to existing lease renewals for units that are below the current payment standard. In cases of Reasonable

Accommodation, CHA will allow an exception rent greater than 120% of the payment Standard.

Streamline the Administrative Plan including identification of non-applicable regulations

In FY 2006 CHA embarked in the challenging task of redrafting its two major policy documents, the Admissions and Continued Occupancy Policy for Public Housing (ACOP) and its Administrative Plan for the Housing Choice Voucher program. The Administrative Plan was last revised in the early 1990s whereas the ACOP was carried over from the late 1970s. Hence CHA decided to tackle the ACOP first. Upon the ACOP's successful implementation in late FY 2009, CHA is currently working on the Administrative Plan.

The new Administrative Plan will introduce a number of program reforms that will align the Leased Housing waiting list preferences with the state and federal public housing programs as well as simplify policies and procedures for participants and CHA staff. In late FY 2010 CHA Board of Commissioners approved a revision of the ACOP which aligned waitlist preferences and emergency criteria with the voucher program.

As of the end of FY 2010 senior staff is reviewing a working draft. The Leased Housing department expects to engage in one working session with advocates during the first quarter of FY 2011 to review and discuss concerns from the advocate community.

Redesign of the Local Leased Housing program including review of alternative subsidy approaches

In FY 2007 CHA began rethinking ways of creating new opportunities and options for assistance for both existing and new participants. Throughout FY 2009 and FY 2010 CHA engaged in the design of an alternative model of housing subsidy: the Family Opportunity Subsidy (FOS). This new program would offer a limited number of participants a comprehensive assistance that goes beyond housing. Partnering with local service providers, educational and vocational services would complement CHA's housing subsidy to be managed by Heading Home Inc. Currently there are a total of 50 vouchers

allocated for this new pilot program. For more details on the specifics of FOS please see Appendix 5.

CHA will continue to explore program designs that will offer both existing and new participants alternate subsidy levels options that may include: fixed monthly amounts, shallow subsidy, and declining subsidy options with incentives to move families towards self-sufficiency.

Implement revised Project-Based Vouchers (up to 40 vouchers) in cooperative effort with the City's Housing Trust Fund

In FY 2008 CHA proposed to award vouchers to units that obtain funding from the City's Affordable Housing Trust. CHA allocated $1.4 million over three years for these project-based vouchers.

Initially CHA planned to only secure 40 vouchers for this initiative, however, at the end of FY 2010 54 vouchers were committed to three private owners that obtained funding from the City's Affordable Housing Trust. CHA allocated the full amount estimated ($1.4 million) for this initiative over three years.

Implement Sponsor-Based Program (up to 40 vouchers)

In FY 2008 CHA initiated a sponsor-based program offering a small number of vouchers, approximately 40, to local service providers. These subsidies are not assigned to individual households, as in the tenant-based program, and are not tied to a property, as in the project-based program. Instead, sponsor-based subsidies are attached to a service provider, and the service provider is responsible for selecting a recipient that will use the benefits of the voucher without gaining permanent control over the subsidy.

CHA expects that through this initiative hard-to-house households will have the opportunity to benefit from more intensive supportive services as they establish themselves as independent community members.

In FY 2010 after a throughout review of the funds initially set aside for this program, CHA was able to issue an additional 19 subsidies for a total of 59 vouchers allocated to different service providers throughout Cambridge. It is important to note that these monthly subsidies are cost effective and slightly less expensive than CHA's actual housing assistance payments for the HCV program. Below is a distribution of vouchers by provider:

Providers	# of vouchers
CASCAP	2
Heading Home Inc.	30
Home Start	7
Just A Start	1
North Charles Bridge Program	5
Specialized Housing, Inc.	2
Transition House	6
Vinfen	1
YWCA Cambridge	4

Create an MTW transfer category as part of the new Admin Plan

In FY 2008 CHA proposed to allow twenty four households to transfer between Family Public Housing and the Housing Choice Voucher program. This initiative permits HCV households the opportunity to secure a more stable housing situation by moving into a public housing unit.

In FY 2010, 3 voucher households transferred from the voucher program to public housing.

Implement new Inspections Protocol

In FY 2008 CHA's Board of Commissioners approved a new inspection protocol for the Housing Choice Voucher program. This new protocol establishes categories for inspections and requires that only a certain percentage of properties are inspected instead of 100% of the leased units.

- In the PBA program CHA randomly selects 10% of each owner's PBA units for a yearly inspection. If a unit fails, another 20% of the units are inspected.

- Group 1 consists of owners with ten or more units and/or more than five units in a single property. Similar to the PBA program. If a unit fails, another 20% of the units are inspected.

- Group 2 consists of owners with fewer than ten units. CHA inspects each unit biennially.

- Voucher holders can request special inspections at any time.

The Leased Housing department finds that through this initiative duplicate inspections with other regulatory bodies are eliminated. For FY 2010 inspections results please see the section on Leased Housing Management in this Chapter.

Other Reforms to the HCV Program:

In FY 2008 CHA proposed several additional reforms to its HCV program. Many of these reforms are manifested in the Administrative Plan, which was significantly redrafted in FY 2010. As described in its FY 2011 MTW Annual Plan, CHA anticipates completing the first draft of the Administrative Plan in the coming fiscal year. As articulated in the Plan, CHA is committed to a meaningful public process around the new Administrative Plan, and any significant policy reforms it proposes.

Non-MTW Initiatives

Rent Reasonableness market study

In FY 2010 CHA completed it's evaluation of rental market conditions in Cambridge and other, nearby cities where Cambridge voucher holders lease. Applied Real Estate Analysis Inc. (AREA), conducted a market rental study of these areas and CHA was able to evaluate the "real" market conditions in the area.

For example the cost of a two bedroom apartment ranges from $1,000 to $3,400. While in the surrounding areas (i.e. Watertown, Somerville, Arlington, Medford, Belmont, etc.) renting a two bedroom apartment costs between $607 and $2,500. Hence people renting in Cambridge are roughly paying between $393 and $900 more per month.

Based on the study results, CHA increased its payment standards in January 2010 to more reasonable and competitive rates. CHA justifiably sets its payment standard higher than HUD's Fair Market Rents for Cambridge to make it easier for voucher holders to compete in the City's expensive rental market.

Direct HAP deposits

Effective April 1, 2009 CHA initiated a process to establish a direct deposit system for all Housing Assistance Payments (HAPs), these will be directly deposited into owners' checking or savings accounts. All participating owners were informed of this initiative and CHA provided the requisite forms to facilitate the transition from paper checks to direct deposit. At this time over 500 out of 942 owners have transitioned to direct deposit. This accounts for approximately 60% of the total pool of owners registered. CHA continues to resolve pending issues to eventually 100% enrollment.

Forms Revisions

After the implementation of the new Administrative Plan CHA will begin using new, streamlined forms for all voucher programs. The new forms will be easier to use and available in Spanish, Haitian Creole and Portuguese per CHA's Limited English Proficiency Policy.

Voucher Expiration

CHA continued in FY 2010 to allow participants up to 120 days to find a qualified unit. The Leased Housing Department remains committed to assist households in extending this time limit under special circumstances.

Owner Supports:

Informational Newsletter: six times a year CHA mails newsletters to owners keeping them informed about significant regulatory or programmatic changes, owner resources and helpful tips.

CHA Website: CHA's website includes a section for potential and current owners. The website is a one-stop for owners seeking information or documentation related to the voucher program, as well as an informational tool for participants seeking program information.

Mediation Services: CHA continued its partnership with Mediation for Results which provides owners and tenants with free or low-cost mediation services when tenant-owner conflicts arise.

Leased Housing Management

In FY 2010 the Leased Housing department requested authorization from HUD to roll over 182 non-MTW vouchers into the MTW program Annual Contributions Contract. In June 2009 the authorized number of vouchers for the MTW program grew 1,968 to 2,150. At the end of FY 2010 there were no significant issues regarding leasing of units, with 99.4% of vouchers in use. CHA voucher participants however continue to migrate to surrounding communities due to the high cost of the Cambridge rental market.

Ensuring rent reasonableness

Thanks to the market rental study conducted in FY 2010, a rental market database was created. This database has enabled CHA to better determine reasonable rents for new units, existing units, and to assess rent increase requests. For more details on the rental study see pages 39- 40 above.

Expanding housing opportunities

CHA continues to offer incentives designed to attract and retain owner participants and offer better service to its participant in the HCV, AHVP and MRVP programs. Most of these incentives are described in this Chapter, such as the vacancy payments to owners, long-term leases with private owners. In FY 2010 CHA also worked to establish partnerships with local services providers to expand the range of support services available to low-income families, such as the sponsor-based, and Family Opportunity Subsidy programs.

Deconcentration of low-income families

CHA continues to monitor the distribution of vouchers by census tract. There are no discernable issues regarding concentration of poverty in Cambridge at this time.

Inspection Strategy

Given that annual HQS inspections were cut in half by CHA's revised inspection protocol, all requests for initial inspections were completed within 48 hours of receipt. The reduction of annual inspections is also allowing staff to spend more time with problematic inspections and to respond quickly to special inspection requests from tenants and owners. The Leased Housing department conducted 543 inspections in FY 2010.

An analysis of the year's inspection results shows that the protocol is having the intended effect of reducing inspections, without negatively impacting the quality of units rented by voucher holders. While a significant number of sample inspections resulted in failed units follow-up inspections and outreach to owners, resulted in 100% HQS compliance by year's end.

For example, Group I owners had a 37.5% initial inspection failure rate. After CHA staff met with the owners and placed the properties on probationary status (denying all rent increases for 2010 and placing all units on a biennial inspection status) all Group I units inspected were brought into compliance and no units were removed from the program.

	Total Units	Selected	%	Passed	Failed	Pending*
Group I	869	167	19%	112	35	20
Group II	1,080	372	34%	126	91	155
PBAs	521	52	10%	37	15	0
Total	**2,470**	**591**		**275**	**141**	**175**
	Total Inspections Conducted			**416**		

	Extra 20% Selected	# of Extra 20% of selected units passed	# of Extra 20% of selected units failed
Group I	81	56	25
Group II	0	n/a	n/a
PBAs	20	20	-
Total	**101**	**76**	**25**
Total Extra Inspections Conducted		**101**	

	Special Inspections Conducted
Group I	7
Group II	9
PBAs	10
Total	**26**
Total Special Inspections Conducted	**26**

Total Inspections (Reg./Extra/Special) conducted 543

* Pending due to tenant non-compliance. The inspector was not allowed into premises or tenant was not available at time of inspection.

V. Planning and Development

FY 2010 was a pivotal year for the CHA and its efforts to implement a long-term capital improvement strategy that will eventually result in the redevelopment of the Agency's entire housing portfolio.

The American Recovery and Reinvestment Act (ARRA) provided substantial and crucially needed opportunities to the CHA to obtain much needed capital dollars while also allowing the CHA the opportunity to federalize and thereby stabilize and protect nearly its entire state public housing portfolio. Between formula and competitive funding opportunities, the CHA received $26 million in ARRA funding. These funds, which included two $10 million competitive grants, is enabling the CHA to leverage over $76 million in state, local and private funding, and in the process redevelop 318 units of housing. Construction on these units will be underway this summer.

ARRA funding also allowed the CHA to federalize 438 units of state public housing. The federal operating and capital resources resulting from the federalization is enabling the CHA to stabilize operations as well as the physical integrity of the properties. Most importantly, sufficient operating and capital resources will enable the CHA to attract other state, local and private funding to implement a second phase in CHA's capital improvement strategy.

CHA continued in FY 2010 to implement projects in its federal and state project pipeline. In all, construction activities at 15 developments were on-going, resulting in a total of $5.2 million being expended. With the additional of federal stimulus funding, the CHA expects that capital expenditures in FY 2011 will jump to $36 million.

Finally, CHA obtained preliminary approval from HUD in May 2009 on its mixed finance proposal to use remaining federal public housing operating subsidies from Washington Elms and JFK Apartments as a catalyst to redevelop units at Jackson

Gardens and Lincoln Way. This effort was further bolstered by the receipt of $10 million in ARRA funding. Final bids are being obtained for the project, and a financial closing is planned for late May or early June 2010.

Modernization

Proposed MTW Activities

In FY 2010 CHA proposed a contingency plan in case the weakened economy made it difficult to raise funds through bond financing, low income tax credits and other private investment. The Housing Preservation Fund (HPF) was to be established in FY 2010, this fund was expected to utilize vouchers as direct subsidies into properties to increase operating income, improving their ability to take on debt, thereby ensuring their long-term viability and attractiveness to investors.

Thanks to the arduous work of the Planning and Development department, CHA secured $21.7 million in competitive grants made available through the American Recovery and Reinvestment Act (ARRA). Hence, the HPF initiative was not pursued during FY 2010. The receipt of the ARRA funds however has allowed us to reduce the number of potential vouchers for the HPF from 400 to 782 vouchers to 275 to 400 vouchers. For more information on the ARRA competitive grants please see Appendix 1.

Ongoing MTW Initiatives

Cambridge Public Housing Preservation Program (10-year Redevelopment Campaign)

In FY 2007 CHA initiated a substantial capital planning process that in FY 2010 was renamed the Cambridge Public Housing Preservation Program. CHA initially set a schedule to leverage funds during a 10-year period to palliate the estimated $228 million in capital needs.

As noted in CHA's FY 2010 Annual Plan, CHA's efforts to finalize an agency-wide, site specific capital plan suffered a significant blow when weakened capital markets impacted its ability to leverage private investment for its properties including use of bond financing, low-income housing tax credits, and other private investments. Fortunately, with the passage of the American Recovery and Reinvestment Act (ARRA) in February 2009 new financial opportunities for the CHA to obtain funds to complete needed capital work emerged. CHA was awarded $21.7 million in ARRA competitive funding for three projects, including two $10 million grants, which will be used to revitalize 293 affordable housing units. The receipt of the ARRA competitive grants has been the catalyst in CHA's efforts to raise an additional $76.3 million in private, state, and local funds, and in allowing it to move forward with its Phase 1 Public Housing Preservation Program.

CHA has already initiated planning activities associated with its Phase 2 Public Housing Program, which will revitalize an additional 306 units. However, absent the receipt of additional federal and state funds, CHA's efforts to move forward with Phase 2 will be hindered. Since CHA is uncertain such funding will be available, CHA will again focus on streamlining its previously proposed contingency plan to place vouchers in properties to ensure long-term viability and increase attractiveness to investors once the Phase 1 projects are in construction.

Request for Regulatory Relief for Mixed Finance

In FY 2001 CHA proposed to use several models of mixed finance development using tax credits, bonds, and other mechanisms to leverage funds in the preservation and development of affordable housing units in Cambridge. Thanks to this initiative CHA is able to leverage various types of funds to increase the stock of affordable housing options in Cambridge, as well as to achieve cost effectiveness in Federal expenditures.

The CHA's Mixed Finance effort received a tremendous boost in FY 2010 with the award of two $10 million ARRA competitive grants. CHA submitted the first of two mixed finance proposals to HUD on March 19, 2010 for its

Jackson Gardens and Lincoln Way Revitalization effort. This $58.3 million revitalization effort will result in the replacement of 98 blighted public housing units, as well as the creation of 17 additional affordable housing units supported with Project Based Assistance. Closing on this first mixed finance project is scheduled for late May/early June 2010, and will leverage over $41.1 million in non-federal funds, or $2.39 for every $1 of federal public housing funds. Non-leveraged funds include low income housing tax credit equity, permanent mortgage, and state and local funds.

The CHA's second mixed finance proposal will be submitted to HUD in early May for its LB Johnson Revitalization project. This $55.7 million revitalization effort will transform LB Johnson, dramatically increasing the properties energy and operational efficiency while replacing obsolete building systems and refurbishing unit interiors and common areas. Closing on this mixed finance project is scheduled for early August 2010, and will leverage over $35.2 million in non-federal funds, or $1.72 for every $1 of federal public housing funds. Non-leveraged funds include low income housing tax credit equity and local funds.

Develop and Implement locally determined Total Development Cost policies

Although CHA retained the right to develop locally-determined Total Development Cost limits, these have been unnecessary thus far as the development models being employed do not required them.

CHA foresees a future possible application of this waiver as it continued its 10-year Capital Planning effort.

Non-MTW Initiatives

Capital Improvements

Over the past year, the CHA made progress on a number of significant capital improvement projects. The following accomplishments reflect the CHA's commitment to enhanced capital projects. For a detailed overview of activities planned as part of the FY 2010 Annual Plan, please refer to Appendix 1:

Federal Public Housing:

- Award of a construction contract for the bathroom mock-up at Washington Elms. $50,726
- Award of a construction contract for building envelope improvements at Washington Elms, Newtowne Court, and Jefferson Park. $1,699,900
- Award of a construction contract for the renovation of UDIC properties. $2,200,000
- Award of a construction contract for bathroom modernization at Washington Elms. $4,911,308
- Award of a construction contract for site improvements associated with the federalization of Willow Street Homes. $37,124*
- Award of a construction contract for kitchen and bathroom upgrades associated with the federalization of Family Condos and Cambridgeport Commons Condos. $91,880*
- Award of a construction contract for kitchen and bathroom upgrades associated with the federalization of Elderly Condos and 45 Linnaean Street. $53,621*
- Award of a construction contract for kitchen and bathroom upgrades associated with the federalization of St. Paul's Residence. $77,500*
- Award of a construction contract for window replacement associated with the federalization of Russell Apartments. $153,300*
- Award of a construction contract for lead-based paint abatement associated with the federalization of Family Condos and Inman Street. $52,000*
- Award of a construction contract for accessibility improvements associated with the federalization of 116 Norfolk Street. $141,680*

*Not anticipated prior to start of FY 2010; mid-year revision.

- Award of a construction contract for selective repairs associated with the federalization of Woodrow Wilson Court. $144,540*
- Award of a construction contract for elevator modernization associated with the federalization of Manning Apartments. $847,770*

- Award of a construction contract for elevator modernization associated with the federalization of 116 Norfolk Street. $245,000*

- Award of an A/E contract for heat conversion, domestic hot water, ventilation and water saving improvements at Truman Apartments. $205,496*

- Award of two A/E "house doctor" contracts for selective modernization at federal properties. $525,000 each.

- Award of a consultant contract for assistance in implementing energy savings. $24,000

- Close out of the construction contract for masonry repairs at Truman Apartments. $181,510

- Close out of the construction contract for elevator modernization at L.B. Johnson and Burns Apartment. $809,400

*Not anticipated prior to start of FY 2010; mid-year revision.

- Close out of the construction contract for selective modernization at L.B. Johnson and Millers River Apartments. $359,478

- Close out of the construction contract for the bathroom mock-up at Washington Elms. $50,726

- Close out of the construction contract for elevator modernization at Millers River Apartments. $566,070

Total Federal PH: $13,428,029

State Public Housing:

- Award of a construction contract for the accessibility conversion project at Manning Apartments. $329,720

- Award of a construction contract for roof replacement, exterior repairs and masonry refurbishment at Jackson Gardens and 116 Norfolk Street. $1,890,380

- Award of a construction contract for roof replacement, exterior repairs and masonry refurbishment at Putnam School. $1,161,000

- Award of an A/E "house doctor" contract for selective modernization at state properties. $450,000

- Award of an A/E "house doctor" contract for leak investigation and remediation at state properties. $450,000

- Acceptance of the Jefferson Park Master Plan as complete.

Total State PH: $4,281,100

Mixed Finance Housing:

- Award of a Construction Manager at Risk contract for the revitalization of Jackson Gardens and Lincoln Way.

- Award of a Construction Manager at Risk contract for the revitalization of L.B. Johnson Apartments.

- Award of an accounting services contract for implementation of Phase 1 of CHA's Public Housing Preservation Plan.

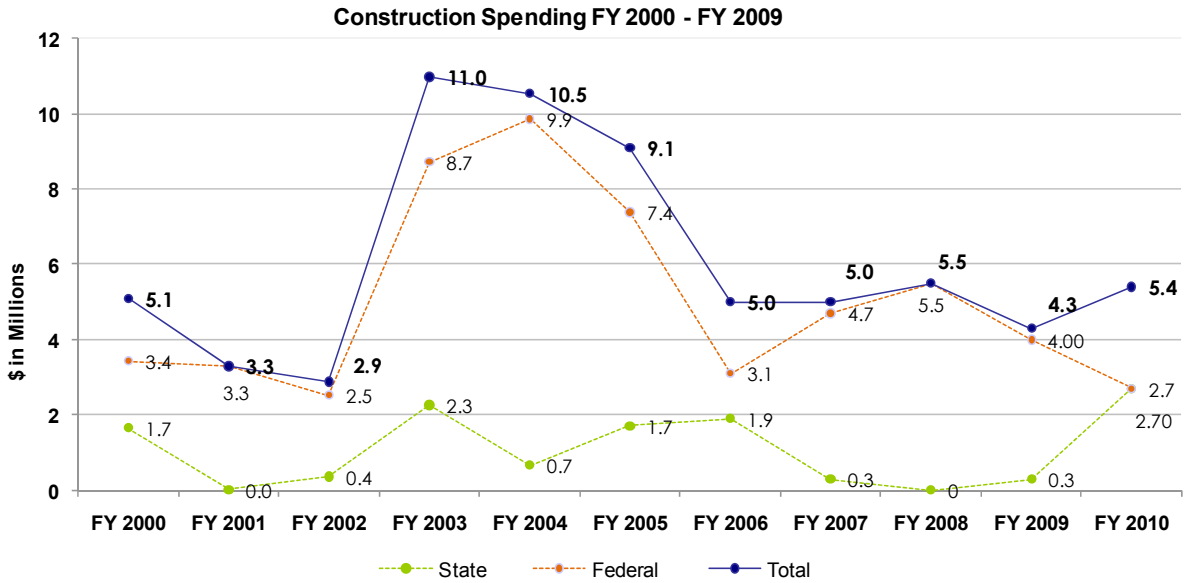
- Award of a legal services contract for implementation of Phase 1 of CHA's Public Housing Preservation Plan.

- Award of three moving services contracts to support various on-going relocation activities.

- Approval of Relocation Plans associated with the revitalization of Lincoln Way and Jackson Gardens.

Spending

The following chart details capital expenditures from FY 2000 to FY 2010. Thanks to MTW CHA is able to expend more on capital improvement activities, in both state and federal developments.



The following developments underwent construction or modernization during FY 2010.

Federal Public Housing:

Corcoran Park

All windows were replaced at Corcoran Park, and the project was fully completed in FY 2010. This included 980 window openings at this 153 unit development.

Total Cost: $1,592,195

FY 2010 Expenditures: $1,417,400

Washington Elms

One bathroom was completely modernized and served as a mock-up for the planning of the larger project. A construction contract for larger project, bathroom modernization of 174 units, was awarded in early March

2010. The contractor is currently preparing submittals for the project.

Total Cost: $50,726 (Bathroom Mock-Up), and $4,911,308 (Overall Bathroom Mod)

FY 2010 Expenditures: $50,726 (Bathroom Mock-Up), and $0 (Overall Bathroom Mod)

Washington Elms, Newtowne Court, Jefferson Park, and Truman Apartments

Masonry refurbishment occurred at four different sites during FY 2010. Work was completed at Truman Apartments, and continued at Washington Elms, Newtowne Court and Jefferson Park. A total of 272 units will benefit from the masonry work at these sites.

Total Cost: $2,791,125 (four contracts, four different sites)

FY 2010 Expenditures: $425,245

Millers River

Final payment was made on elevator work completed in early 2010 which increased the efficiency and improved operational reliability. A total of 301 units were benefited by this improvement.

Total Cost: $566,070

FY 2010 Expenditures: $46,420

Millers River and LB Johnson Apartments

An additional 26 units at Millers River and L.B. Johnson Apartments were identified for selective modernization. Work was started in FY 2009, and completed in FY 2010.

Total Cost: $359,428

FY 2010 Expenditures: $207,579

Emergency Generators at L.B. Johnson and D. F. Burns Apartments

Punch list and project close-out activities were completed in FY 2010 on the installation of new emergency generators at these two sites. A total of 376 units were benefited by this activity.

Total Cost, Federal Properties: $701,833

FY 2010 Expenditures: $73,807

State Public Housing:

Willow State Comprehensive Modernization

Substantial upgrades were completed at Willow Street Homes including building and system upgrades. Work was initiated in March 2009, and substantially complete in February 2010. Willow Street Homes was approved for federalization in February 2010, and is currently under a federal development ACC pending completion of ARRA-funded site work. 14 units were benefited by this modernization work.

Total Cost: $2,731,709

FY 2010 Expenditures: $2,381,281

Manning Apartments

Handicapped accessibility improvements to 10 units were completed in FY 2010. Early design work associated with a comprehensive modernization of Manning Apartments was completed in FY 2010, and will continue in FY 2011. Manning Apartments was approved for federalization in February 2010, and is currently under a federal development ACC pending completion of ARRA-funded elevator and building envelope work.

Total Cost: $329,720

FY 2010 Expenditures: $285,113

Putnam School

A construction contract to complete masonry, window and roof refurbishment work was awarded in September 2009. Work is will be completed in FY 2011. A total of 33 units are being benefited by this initiative.

Total Cost: $1,161,000

FY 2010 Expenditures: $131,931

116 Norfolk Street

A construction contract to complete masonry refurbishment and window replacement in 37 units was awarded in September 2009. Work is underway, and will be completed in FY 2011. 116 Norfolk Street was approved for federalization in February 2010, and is currently under a federal development ACC pending completion of ARRA-funded elevator and handicapped accessibility work.

Total Cost: $1,260,531

FY 2010 Expenditures: $65,261

Jackson Gardens

Masonry refurbishment work is proceeding in advance of ARRA-funded gut rehabilitation of Jackson Gardens. The gut rehabilitation in 45 units is slated to start in June 2010, with pre-construction activities by the construction manager already underway.

Total Cost: $629,849

FY 2010 Expenditures: $55,000

Lincoln Way

Pre-construction activities in advance of the demolition and new construction of Lincoln Way are underway. A mixed finance proposal was submitted to HUD on March 19, 2010, and the financial closing is anticipated for late May or early June. Currently with 60 units, Lincoln Way modernization work is expected to add an additional 10 units to the development.

Total Cost: $93,292 (Pre-construction only)

FY 2010 Expenditures: $11,940 (Pre-Construction only)

Emergency Generators at Putnam School, 116 Norfolk Street, and Manning Apartments

Punch list and project close-out activities were completed in FY 2010 on the installation of new emergency generators at these three sites, benefiting a total of 269 units.

Total Cost: $554,388

FY 2010 Expenditures: $39,365

Jefferson Park

A comprehensive investigation and master study evaluation was completed in FY 2010, and recommended the demolition and reconstruction of the units at Jefferson Park. Early design efforts to implement the recommendations proceeded in FY 2010, and will continue in FY 2011. However, efforts to proceed will require the infusion of additional federal, state, local and private funding. CHA expects that a total of 107 units will be benefited by this initiative.

Development

CHA continues to pursue development activities using its MTW flexibility. MTW provides CHA with the flexibility to move funds among the traditional funding categories and use them to begin new construction, rehabilitate existing affordable housing and to acquire new properties. This flexibility allowed the CHA to raise over $80.9 million to purchase and redevelop 352 housing units in the City of Cambridge; one of the nation's most expensive housing markets.

Development opportunities are unpredictable, with opportunities for purchasing or developing units becoming scarcer and more expensive every year.

Ongoing MTW Initiatives

Expand supply of Affordable Housing through Acquisition of Condominiums

Since establishing the Condominium Acquisition initiative to increase the affordable housing choices of Cambridge residents, the CHA has acquired 37 condominium units using state, local and MTW funds. Unfortunately, since FY 2008 CHA has been unable to establish a new line of credit from Cambridge Affordable Housing Trust, the Massachusetts Housing Partnership and the Department of Housing and Community Development.

Non-MTW Initiatives

During FY 2010, the CHA continued the implementation phase of two ongoing development efforts through its affiliate organizations

- 195-203 Prospect Street: Efforts to obtain permanent financing have stalled due the economic crisis, and limited private equity resources. CHA will again be submitting a "One Stop" funding application to DHCD, which if funded would provide permanent financing for the 20-units 195 Prospect Street building. Efforts to redevelopment the single-family home at 203 Prospect Street into an affordable homeownership opportunity move forward in FY 2010 with the transfer of the property to Just-a-Start Corporation for its redevelopment.

- YWCA Pool Site: CHA's affiliate Cambridge Affordable Housing Corporation (CAHC) continues to have a 99 year ground lease for the YWCA Pool Site located in Central Square to redevelop the site into 42 units of affordable rental housing. Preliminary design and financial analysis work has been initiated and a "One Stop" application will be resubmitted to DHCD in June 2010. The Cambridge Board of Zoning Appeals approved a Comprehensive Permit in July 2008, but an abutter subsequently appealed it. A court ruling is expected in May 2010, after which CAHC anticipates being able to move forward with its plans.

Energy

As first stated in CHA's FY 2008 MTW Plan, the goal of CHA's energy initiative is threefold: implementation of energy conservation programs and technology; including, where feasible the incorporation of renewable energy sources; as well as the development of more effective end-user conservation education and outreach. During FY 2010 CHA continued to make positive progress in each of these areas.

Energy Conservation

As in prior years, CHA's energy coordinator accessed funding from low income weatherization programs to complete lighting and heating upgrades throughout the portfolio.

During FY 2010 use of weatherization funds enabled CHA to replace older, inefficient heating plants at sixteen scattered sites throughout the portfolio. Based upon a review of energy reports and capital planning information, several sites were identified as best candidates for the weatherization program. Mini energy audits were conducted, and those sites determined as meeting program cost efficiency standards were selected to receive program funds. This effort resulted in $130,000 worth of heat plant improvements while using only $15,000 of MTW block funds set aside to pursue energy conservation opportunities. Most of the sites selected were state properties, suffering the effects of long-term public disinvestment. As noted elsewhere in this Report all but one of CHA's state properties was subsequently approved for inclusion in the federal public housing program.

CHA is also the proud host of a new "micro-cogen" heating system at 8-10 Columbus Ave, three units of federal family housing. This site was identified as a compelling candidate for a pilot program to study the feasibility of residential micro-cogent (combined heat and power). The system is valued at $30,000 and was installed at no capital cost to CHA, although energy block grant funds were once again accessed to provide new heating distribution at the property. This heating

system is estimated to reduce gas use by over 20% while also offsetting electricity bills.

CHA continues to work in partnership with the Menotomy Conservation program to complete energy efficient lighting upgrades at various sites. During FY 2010 CHA completed a comprehensive lighting upgrade for the common areas of Millers River Apartments – including a trial of LED fixtures in the community room. Common area lighting was also replaced and augmented with occupancy sensors at the Putman School Apartments. As of this writing, new lighting projects are underway at the Truman Apartments and Woodrow Wilson Court.

Energy Performance Contracting

Building on the work completed in FY 2009 at the Daniel F. Burns Apartments, during FY 2010 CHA in partnership with Ameresco, successfully executed the necessary financing and amended the term of the existing 12 year energy performance contract for an additional 8 year term.

Augmenting the prior energy savings with savings from new conservation measures, CHA financed an additional $1.8 million in capital improvements for the Daniel F. Burns Apartments. Enhancements include lighting upgrades, heating and ventilation replacement and upgrades, roof replacement, and a 46 KW solar PV array. The project is currently in construction planning with completion estimated for December 2010.

Onsite Generation

FY 2010 was the first year of operation for the solar PV array installed at Washington Elms during FY 2009. This 92KW array is the largest residential PV array in the City of Cambridge. To date, the array has been exceeding performance expectations. The power from the panels provides 35% of the common electricity use for the site, while reducing carbon emissions by over 71 tons, or 155,000 car miles.

The Washington Elms solar array was structured as a power purchase agreement with Boston Community Capital's Solar Energy Advantage program. This project

was not projected to deliver cost savings during the initial years, however, given the difference between the negotiated power purchase price for electricity generated by the array and the utility market rate for FY 2010, the program managed to achieve approximately $2,600 of operating savings. Given the overall current economy and falling energy prices, CHA does not anticipate financial savings for FY 2011, but certainly will build on savings over the over the 20 year term of the agreement.

CHA does however anticipate a substantial increase to the onsite and renewable energy generation over the next two years. Given the scope of work for projects currently in construction, by 2012 CHA anticipates achieving an additional 196KW of solar generation and 180KW of onsite generation via combined heat and power (co-gen).

Energy Reporting

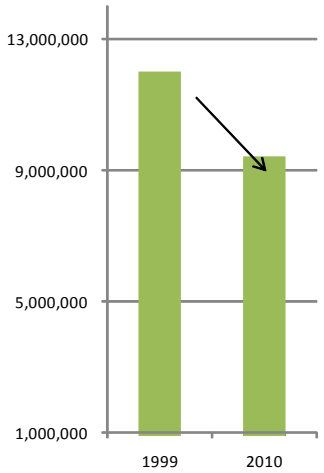
During FY 2010 CHA worked to refine the energy reporting system first developed under partnership with Boston University during FY 2009. In addition to monitoring energy use and reporting by standard energy metrics, reports have been customized to monitor energy use against both the MTW frozen consumption base as well as a three year "rolling base". Reports may be run by funding program or individual locations; providing sufficient flexibility for a range of users at various levels of the organization.

Managers now receive monthly reports that provide a visual "snapshot" of the energy use for their development(s), enabling field staff to quickly assess the month's consumption against the same month in the prior three years, as adjusted for weather. Additionally, managers (or any system user) can customize reports longitudinally or compare one site against other sites in the portfolio.

As illustrated in the charts below, comparison of the FY 2010 energy use for the federal public housing portfolio

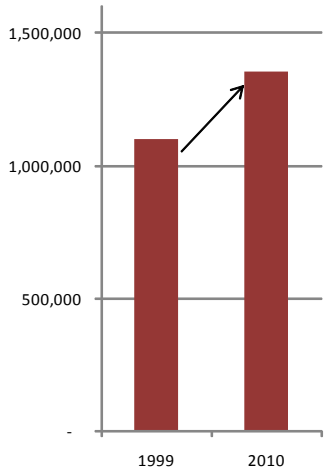
against the MTW frozen consumption base reveals that while gas use has increased 19% from the frozen base, electricity use has been reduced by over 22%. Water consumption is 19% below the frozen consumption base. The emphasis on conservation in general coupled with the shift from reliance on electricity to gas has resulted in cost savings to the authority, allowing CHA to maintain operational standards despite the pro-ration of operating subsidy.

Electricity Consumption
kWh



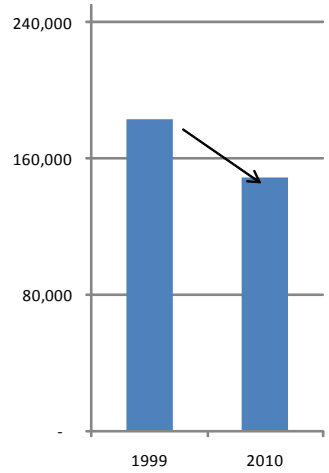
Decrease in kWh: 2,586,885
22% decrease in kWh
Savings of $388,032
@ $0.15 / kWh

Gas Consumption
Therms



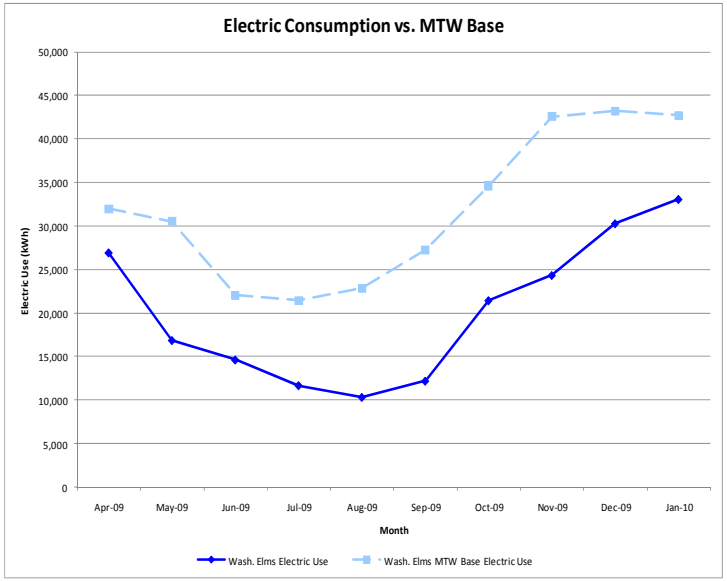
Increase in Therms: 256,609
19% increase in Therms
Increases expense of $369,517
@ $1.44 / therm

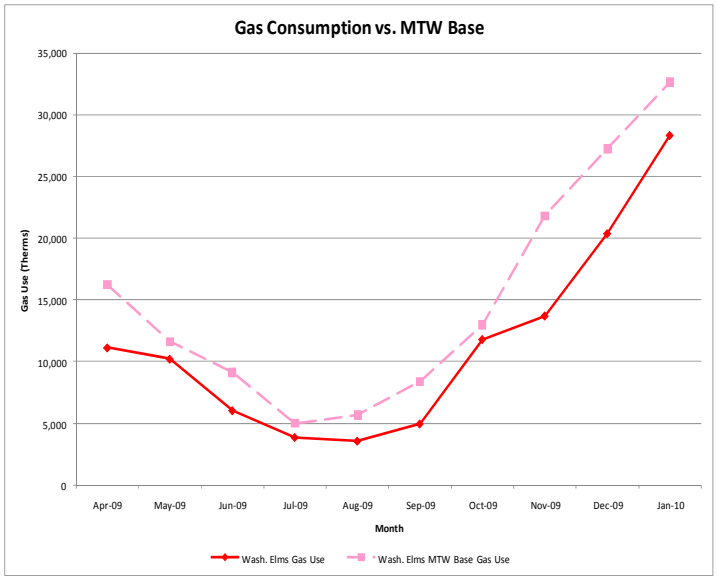
Water Consumption
CCF



Decrease in CCF: 33,869
19% decrease in CCF
Savings of $331,916
@ $9.80 / CCF

In addition to the consumption overview provided above, the following charts serve as a sample of the energy reporting that CHA issues monthly to building managers and other energy stakeholders. This sample illustrates the benchmarking of current energy use at Washington Elms Apartments as compared to the frozen consumption base for the site. Washington Elms is host to the aforementioned solar array as well as the recipient of new energy efficient windows completed in FY 2010.





VI. Resident Services and Economic Development

In FY 2010 the Resident Services department faced the impact of the economic turmoil firsthand as funding from federal and state sources were cut. The department's commitment to serving CHA residents however continued throughout FY 2010 and the hard work was rewarded with the award of a competitive grant from the Department of Commerce's National Telecommunications and Information Agency.

The grant will be instrumental in maintaining The Work Force and CHA's adult vocational programming, the computer centers that were closed in July 2009 for lack of funding will be reopened, and more services will be provided to residents across CHA's developments. The Resident Services department will continue to leverage funds from sources other than the federal and state governments, as this grant only allows CHA to manage services for a limited amount of time. It is in CHA's best interest to work toward offering more supportive services to our residents, thus assisting them in becoming economic self-sufficient and active members of their respective communities.

In the following pages an updated account of all activities and services provided in FY 2010 is given.

MTW Activities

The Resident Services department initiatives are possible in part thanks to the regulatory flexibility provided by MTW in terms of funds allocation. CHA was able to transfer funds from its Block Grant to continue several resident services throughout the years. However, there are no proposed initiatives that have required a waiver under the MTW program. In FY 2010 over 430 individuals were benefited though various programs offered by the Resident Services department.

Non-MTW Initiatives

Alliance of Cambridge Tenants

In April 2009 the Board of the Alliance of Cambridge Tenants was elected by an agency-wide election. Thirty-four residents were elected, with three seats left unfilled. The Arlington League of Women Voters certified the results of this election and by May 2009 the Board ratified the bylaws of the group.

Throughout FY 2010 CHA provided logistical support and coordinated meetings between ACT and CHA staff. These meetings were in form of workshops where CHA senior staff presented their respective departments and discusses their mayor responsibilities. ACT members contributed to the agenda development for these workshops and provided senior staff with suggestions to further improve CHA's relationship with its residents.

CHA is currently negotiating a Memorandum of Understanding with ACT. At the end of FY 2010 there were a total of four meetings. CHA and ACT expect to reach consensus in FY 2011.

In CHA's effort to continue empowering residents to become active in their communities CHA's Tenant Liaison assisted individual Tenant Councils in leadership development programs. The Tenant Liaison also provided support in the coordination of elections in several developments.

Work Force Alumni Support

In FY 2010 CHA proposed to develop and implement a support program for Work Force alumni to assist them complete post-secondary education in which they enrolled.

As part of this initiative the Resident Services department submitted grant proposals to thirty-seven foundations across the country. The funds leveraged through this activity were to be used in the hiring of a part-time support staff. Unfortunately, not enough funds were awarded in FY 2010 to support this activity. Instead, the Work Force utilized the services of a Master's level intern from the Boston University School of Social Work.

The intern was able to create a database of all recent alumni and has established contact with some students now in college, including all 2009 graduates. In addition, the intern has help coordinate workshops and support groups for alumni during school vacations.

During the summer of 2009 the Work Force Alumni Reunion hosted 40 alumni and guests. Alumni also participated in orientation sessions for current Work Force seniors to prepare them for the transition to college.

Although not able to undertake the effort with the intensity that was first expected, the Resident Services department will continue working to provide appropriate support to the growing number of Work Force alumni.

Financial Literacy & Microfinance Partnership Program

CHA planned at the beginning of FY 2010 to explore options for partnering with local nonprofits with experience in multi-lingual financial literacy and microfinance programs. This initiative aimed to provide residents and voucher holders with training and resources to help their economic development.

During the last quarter of FY 2010 CHA met with the leading provider of Microfinance services in the New England area, ACCION USA. CHA and ACCION have agreed to work on developing a pilot support program suited to the population CHA serves. CHA expects to continue this relationship in FY 2011 and aims to support ACCION in rolling out financial training workshops in CHA sites before a more specific program is developed.

Public Schools and Public Housing Symposium

In November 2009 the Resident Services department organized a very successful symposium in conjunction with Steps for Success, a program similar to the Work Force run at the Brookline Housing Authority. Nearly 200 officials from schools, housing authorities, foundations, nonprofits, and other organizations from every part of the state attended.

This symposium examined how institutional partnerships can help students achieve educational success and position themselves for post-secondary education and economic self-sufficiency. The event was moderated by Paul Tough, New York Times editor and author of Whatever It Takes, a study of the Harlem Children's Zone. The keynote speakers included: Keith Motley, Chancellor, UMass Boston, Paul Reville, Secretary of the Massachusetts Executive Office of Education, and Tina Brooks, Undersecretary of the Massachusetts Executive Office of Housing and Community Development

Resident Services Line Item in the State Budget

Since FY 2008 CHA has been working with fourteen of the state's largest Public Housing Authorities to urge state legislators and the Governor to create a line item for resident services in the state's budget.

This supportive services working group continued to meet through FY 2010. However, a dismal state economy precluded inclusion of new funding for a Resident Services line item. Nonetheless, the Public Housing-Public Schools symposium in November 2009, attended by policy-makers from the Massachusetts Departments of Education and Housing and Community Development, as well as several legislative aides, helped to keep the issue alive.

Expansion of the Work Force Program

In FY 2010 the Resident Services department made significant progress toward securing a fourth Work Force site. The Principal of the local high school has made a commitment to CHA to offer space at the high school. Moreover, the Superintendant of Schools has given early indications that he is supportive of a request from CHA for an allocation of 50% of the funds needed to run that fourth site.

Thanks to the funding flexibility under MTW, CHA has already committed funds to this possible expansion. As of the end of FY 2010, the Resident Services department expects to start working at the fourth site in the 2010-2011 academic year.

Childcare and Healthcare Services for Families

Despite the funding shortfall CHA was able to continue offering youth and family programs in FY 2010. CHA feels strongly about providing residents with services that cater to their needs in the areas of childcare, nutrition and health.

CHA provides early childhood programs through a contract with Head Start and recreation activities such as after-school and summer activities for elementary –age children in partnership with the Boys and Girls Club and the City of Cambridge Youth Center. In FY 2010 the Youth Center at Corcoran Park moved to a much better equipped, dedicated facility near the development.

In addition to these youth services CHA also works to assist families maintain a healthy life. The Resident Services department continues building partnerships with local healthcare organizations that provide low or no-cost services to CHA residents. Outpatient healthcare services are currently being offered at two developments, Windsor Street and Jefferson Park. At the same time CHA offers assistance with nutrition issues through its Women, Infants & Children Nutrition program (WIC).

Also in FY 2010, began a collaboration with Boston University School of Public Health to participate on a national dental hygiene study involving families with children ages 0–5. All families will receive quarterly preventive care visits, including oral health assessments and the application of fluoride varnish, over a 2-year period.

Educational Services

The Work Force: the award-winning 5-year long youth development program continued to offer a wide range of comprehensive support services and college prep activities for students between 13 and 18 years old.

In FY 2010 all 25 Work Force seniors graduated from high school. 24 students matriculated in college for the 2009-2010 academic year and one enrolled in the City Year program.

The Resident Services department has now established an alumni support system for students who enroll in post-secondary studies. Hence, CHA expects to see all 24 graduates to finish college successfully and achieve a 100% graduation rate.

Baby-U: in FY 2010 a collaboration with 12 local agencies resulted in the development of an 18-week Baby University parent education program targeted at CHA families and modeled on the Harlem Children's Zone Baby College. During the 2009-2010 academic year 28 families participated in the program and another 40 to 50 families are expected to enroll in 2010 – 2011

Gateways Adult Literacy: at the close of FY 2010 CHA is providing 84 students with English language (ESOL) and language-enhanced computer literacy classes through this program.

Cambridge Housing Authority Resident Training Program (CHART): Since FY 2008 CHA has awarded a total of seven scholarships through this program. Participants were awarded up to $5,000 to support their participation in job training fir high-demand industries. CHART was made possible through a partnership with the Metro North Regional Employment Board and the Cambridge Employment Program. Funds for these scholarships were provided by the City of Cambridge Community Development Department, the Jacobs Foundation, the Whittaker Foundation and CHA's MTW Block Grant.

Unfortunately the CHART program was discontinued in FY 2010 due to lack of funding to continue awarding scholarships.

Community Computer Center: in FY 2009 the two computer centers CHA managed served over 290 residents. CHA used funds from the MTW Block Grant to match funds from the Massachusetts Department of Housing and Community Development as these funds were significantly reduced in the last fiscal year. However, State support was discontinued in FY 2010 and the decision was made to close the centers.

The Resident Services department worked hard to resurrect this successful service that has helped hundreds

of CHA residents to date. In late 2009 a grant application was submitted to the Department of Commerce, which, through the National Telecommunications and Information Agency, allocated funds from the American Recovery and Reinvestment Act (ARRA). In early March 2010 CHA's proposal for $698,924 in Broadband Technology Opportunities Program utilizing Public Computer Centers as the focus was awarded in full.

The grant will allow CHA to refurbish the Windsor and Jefferson Park labs, create a lab at Roosevelt Towers, and re-start the computer classes that were cancelled in July 2009 in response to the withdrawal of federal and state support. In addition, this funding will be instrumental in maintaining The Work Force and our adult vocational programming, as $300,000 of the grant will cover the costs of computer hardware, software and instruction, while $400,000 will go toward the shortfall in The Work Force and our Cambridge Employment Program contract caused by the reduction in HUD funding and withdrawal of state support.

Bridge-to-College Program (BTC): in FY 2010 CHA continued to offer individual counseling and classroom instruction to high school graduates and GED-holders who are not academically prepared for college level work. This service is provided in partnership with the Cambridge Community Learning Center. In addition, CHA secured funding from a private foundation to offer a $1,000 scholarship to a BTC graduate who matriculates at, and remains enrolled in a two- or four-year college.

Elder Resident Services

As described in the "Future of Public Housing" Policy Framework, most elderly public housing residents express a preference for aging in place to being resettled into more institutional elderly settings such as nursing homes. In recognition of this preference, CHA works hard to provide its elderly residents with the specialized physical and social supportive services required to help them thrive.

Much like with its services for family residents and voucher holders, CHA leverages partnerships with local

service agencies and programs to provide elderly residents the services they need. Elder services offered by CHA in FY 2010 include the following:

Supportive Living Program: the Supportive Living Program offered to two hundred low-income elders at Manning Apartments, a state-assisted senior development. The Supportive Living Program provides elder residents with homemaking services, shopping, meal-preparation, and case-management services for no cost or on an income based sliding fee scale;

Prepared meals (via the Meals-on-Wheels program) were made available to participants seven days per week. Prepared meals were also served in the community room at lunch time five days per week and at dinner time one day per week in order to provide an opportunity for a more social dining experience. Staff from Somerville/Cambridge Elder Services were also available to residents 24 hours per day with basic services. These services were made available through a partnership with the State of Massachusetts Executive Office of Elder Affairs and Somerville / Cambridge Elder Services.

Supportive Services Program: similar to the Supportive Living program at Manning Apartments, and in collaboration with Somerville/Cambridge Elder Services, case management services and activities were offered to all Millers River residents in FY 2010.

Elder Service Plan / PACE Program: CHA maintained its partnership with the Cambridge Health Alliance Elder Service Plan (ESP) Program (Program for All-inclusive Care for the Elderly (PACE) and provided on-site staffing 24/7 in a congregate facility at the Putnam School Apartments. The PACE program at Putnam School Apartments was so successful that CHA expanded the program to Millers River Apartments and Lyndon B. Johnson Apartments (LBJ).

The program at Millers River came online as FY 2008 drew to a close, with sixteen pace program clients. By early FY 2009 LBJ came online with twenty PACE clients. Program services for participating residents included a continuum of medical care, personal care, recreational activities, housekeeping, case management, and meals.

ESP Participants:

Millers River	16 residents + 2
L.B. Johnson	20 residents + 2
Putnam School	9 residents
TOTAL Residents Assisted	**49**

Service Coordination Program: through a contract with local non-profit service provider CASCAP, four full-time and one part-time Service Coordinators conducted needs assessments, provided case management, and made medical and social service referrals at our four federal elderly developments that house over six hundred seniors.

In FY 2009 CHA hired a part-time service coordinator who focused on activities and case management for over seventy elderly and disabled residents living in family public housing who needed supportive services and increased socialization opportunities.

Recreational Services: In partnership with the City's Department of Human Services through the North Cambridge Senior Center, CHA served the recreational needs of its elderly residents at an on-site facility housed at the Russell Elderly development.

In addition, for the past fifteen years, CHA has rented space at 270 Green Street (a part of the Manning Apartments building), where Cambridge Health Alliance's Elder Service Plan operates its Elder Day Care Program. This location has made it particularly convenient and readily accessible to residents of Manning Apartments; but it has continued to serve CHA residents from various areas of the city.

Interpretation / Language Services: Bilingual French Creole speaking staff provided translation services to residents needing assistance with management, maintenance requests and service coordination at LBJ, Millers River and Burns Apartments.

CHA provided English as a Second Language classes at LBJ, Manning and Millers River Apartments in FY 2009.

VII. Financial Information

In FY 2010 CHA maintains a strong liquidity position, Based on the unaudited financial statements, as indicated by a current ratio (current asset versus current liabilities) of over 4 to 1; and net current assets of over $15 million. The existing working capital represents almost seven months of operating expenses.

It is important to note that in this fiscal year CHA will be reporting under the Financial Data System (FDS) established by HUD. Prior to FY 2010, CHA was not subject to electronic filing through this system. However, even though CHA remains an MTW agency, HUD requires this reporting mechanism of all agencies including agencies in the Moving to Work Demonstration Program.

Moving to Work Funds

In FY 2010, CHA had sources of over $56 million in the MTW programs which consist primarily of the Low Income Public Housing, the Voucher Program and the Capital Fund program. This was close to the budgeted amount.

The expenditure charged against the $56 million budget totaled $49 million. This represents a reduction of $7 million from the budgeted amount. The variance was accounted for primarily by construction related items. These items are still on schedule to be done but there has been some delay in meeting the projected schedule.

The Low Income Public Housing Program realized a net cash flow of almost $1million on the basis of actual proration earned on the subsidy versus the budgeted rate. Due to a similar scenario, CHA had budgeted at a proration rate of 95%

on the Housing Choice Voucher program, but ended up receiving subsidy at the rate of 101%. This resulted in an additional $1.3million which then translated to a higher operating transfer out to the Block Grant account.

	Federal Public Housing	MTW Housing Choice Vouchers	Capital Fund	Total MTW Funds	Total MTW Funds Budget **	VARIANCE
Sources						
Operating Receipts	8,889,524	93,928		8,983,452	8,751,126	232,326
Subsidy Earned	9,845,393	33,322,687	4,074,934	47,243,014	48,081,285	(838,271)
Total Sources	**18,734,917**	**33,416,615**	**4,074,934**	**56,226,466**	**56,832,411**	**(605,945)**
Uses						
Administrative Expenses	3,690,104	1,963,875	288,575	5,942,554	6,245,372	(302,818)
Tenant Services	446,172			446,172	469,273	(23,101)
Maintenance Labor	2,167,326			2,167,326	2,146,690	20,636
Materials & Supplies, Contract Costs	3,154,803			3,154,803	3,427,625	(272,822)
Protective Services	250			250	81,648	(81,398)
General Expenses	2,634,224	389,936	142,200	3,166,360	2,669,052	497,308
Housing Assistance Pymt./ Operating Transfers		24,990,277		24,990,277	25,741,920	(751,643)
Utilities	4,596,178			4,596,178	4,799,822	(203,644)
Non-Routine Maintenance	184,530			184,530	125,043	59,487
Capital Improvement	876,694		3,644,159	4,520,853	10,802,422	(6,281,569)
Total Uses	**17,750,282**	**27,344,087**	**4,074,934**	**49,169,303**	**56,508,867**	**(7,339,564)**
CASH B/F OPERATING TRANSFERS	**984,635**	**6,072,528**	**-**	**7,057,163**	**323,544**	**6,733,619**
Operating Transfers	0	(5,980,000)		(5,980,000)	(294,099)	(5,685,901)
Net Income (Deficit)	**984,635**	**92,528**	**-**	**1,077,163**	**29,445**	**1,047,718**

**Re-Stated Budget to account for the inclusion of Non-MTW Voucher in MTW Voucher.

Other Federal Funds

Other Federal Programs consist of Moderate Rehabilitation Programs, Designated Housing Program, Resident Opportunity & Self Sufficiency Program, Service Coordinator Program and other Grants. There is no significant deviation from budgets in these programs.

	Non-MTW Vouchers	Tenant Services	Tenant Services Grants	Total Other Federal Funds	Other Federal Funds Budget**	VARIANCE
Sources						
Operating Receipts	2,153	346,700		348,853	2,894	345,959
Subsidy Earned	3,241,659		314,010	3,555,669	4,271,907	(716,238)
Total Sources	**3,243,812**	**346,700**	**314,010**	**3,904,522**	**4,274,801**	**(370,279)**
Uses						
Administrative Expenses	287,996	264,693	190,672	743,360	678,238	65,122
Tenant Services		146,820	106,096	252,916	470,458	(217,542)
Maintenance Labor				0		0
Materials & Supplies, Contract Costs		5,566		5,566		5,566
Protective Services				0		0
General Expenses	48,735	131,545	17,243	197,522	195,388	2,134
Housing Assistance Pymt./ Operating Transfers	2,893,409			2,893,409	2,865,165	28,244
Utilities				0		0
Capital Improvement				0		0
Total Uses	**3,230,140**	**548,624**	**314,010**	**4,092,773**	**4,209,249**	**(116,476)**
CASH B/F OPERATING TRANSFERS	**13,673**	**(201,923)**	**0**	**(188,251)**	**65,552**	**(253,803)**
Operating Transfers				0		0
Net Income (Deficit)	**13,673**	**(201,923)**	**0**	**(188,251)**	**65,552**	**(253,803)**

**Re-Stated Budget to account for the transfer of Non-MTW Voucher into MTW Voucher and exclusion of Shelter + Care programs

State Funds

Total sources of funds in State Programs were $12.5 million in contrast to the anticipated amount of $14.7 million. Capital Improvements completed were slightly less than budgeted.

	State Public Housing	MRVP	Capital Fund	Other*	Total State Funds	Total State Funds Budget	VARIANCE
Sources							
Operating Receipts	2,966,474	195	381	1,576,086	4,543,136	4,307,437	235,699
Subsidy Earned	1,398,208	1,350,451	5,172,980		7,921,639	10,354,044	(2,432,405)
Total Sources	**4,364,682**	**1,350,646**	**5,173,360**	**1,576,086**	**12,464,774**	**14,661,481**	**(2,196,707)**
Uses							
Administrative Expenses	1,399,514	169,739	108,470	266,269	1,943,992	2,111,877	(167,885)
Tenant Services	57,734			225,112	282,846	71,808	211,038
Maintenance Labor	578,051			116,931	694,982	618,082	76,900
Materials & Supplies, Contract Costs	1,073,410			348,749	1,422,159	1,553,438	(131,279)
Protective Services					0	31,022	(31,022)
General Expenses	446,100	26,454	5,511	295,195	773,260	756,347	16,913
Housing Assistance Pymt.		1,281,606			1,281,606	1,315,000	(33,394)
Utilities	1,534,035			289,495	1,823,530	1,958,967	(135,437)
Non-Routine Maintenance	63,015				63,015	30,100	32,915
Capital Improvement	523,233		5,059,379	75,000	5,657,612	12,199,314	(6,541,702)
Total Uses	**5,675,093**	**1,477,799**	**5,173,361**	**1,616,751**	**13,943,003**	**20,645,955**	**(6,702,952)**
CASH B/F OPERATING TRANSFERS	**(1,310,411)**	**(127,153)**	**(0)**	**(40,665)**	**(1,478,229)**	**(5,984,474)**	**4,506,245**
Operating Transfers	1,320,944	130,000		61,959	1,512,903	792,327	720,576
Net Income (Deficit)	**10,533**	**2,847**	**(0)**	**21,294**	**34,674**	**(5,192,147)**	**5,226,821**

*Other includes: Roosevelt Towers, Putnam Gardens, Aberdeen Ave., Shelter + Care

American Recovery and Reinvestment Act Activity

	Total Contract	ARRA PORTION	Total ARRA Obligated	Total ARRA Spent
FORMULA GRANT- MA06S00350109	$8,770,625	$4,366,651	$4,366,651	$49,300
L.B. JOHNSON APARTMENTS GRANT - MA00300031109G	$1,016,120	$1,016,120	$1,016,120	$0
NEW ACC GRANT (LW/JG) - MA00380000109T	$2,342,687	$1,443,292	$1,443,292	$0
TRUMAN APARTMENTS GRANT - MA00300030609R	$205,496	$205,496	$205,496	$35,962
TOTAL	**$12,334,928**	**$7,031,559**	**$7,031,559**	**$85,262**

Central Office Cost Center (COCC)

The COCC was not able to earn as much fee as budgeted in its fee for service programs. Cost tracking and corresponding billing continues to be an issue of concern and still requires a significant improvement in the methodology. Failure to realize the anticipated fee income, thus led to a significant reduction of the operating reserves levels. The operating reserve transfer was higher than the budgeted amount. FY 2010 amount included an adjustment for an agency-wide Disaster Recovery project paid for by COCC in FY 2009. This was part of the business continuation efforts of the agency and was initially budgeted to be funded by Block Grant funds. The cost was however charged to COCC in FY2009 and reimbursed by the Block Grant in FY 2010.

	COCC Actual	COCC Budget	VARIANCE
Sources			
Management Fees	1,919,836	1,895,410	24,426
Fees for Service	3,299,988	3,818,173	(518,185)
Miscellaneous Income	9,562		9,562
Total Sources	**5,229,386**	**5,713,583**	**(484,197)**
Uses			
Salaries	2,305,111	2,535,735	(230,624)
Benefits	1,117,446	1,217,787	(100,341)
Central Maintenance Labor	854,239	881,917	(27,678)
Administrative Contracts	376,742	24,250	352,492
Office Rent	297,175	199,529	97,646
Other Administrative Expenses	699,760	1,023,380	(323,620)
Equipment/Capital	69,068		69,068
Total Uses	**5,719,541**	**5,882,598**	**(163,057)**
CASH B/F OPERATING TRANSFERS	**(490,155)**	**(169,015)**	**(321,140)**
Operating Transfers	396,778	171,731	225,047
NET CASH (Deficit)	**(93,376)**	**2,716**	**(96,092)**

Block Grant Fund

	Actual 2	Budget 1
BEGINNING CASH--4/1/2009	**$5,798,070**	**$5,505,808**
Sources		
Retired Loans		
Willow Street	190,471	750,000
191, 203 Prpspect	28,460	700,000
Trans-MTW HCV	5,980,000	4,361,159
Interest Income & MISC.	72,796	110,000
Total FY 2009 Sources	**6,271,727**	**5,921,159**
Total Sources	**$12,069,797**	**$11,426,967**
USES		
OPERATING TRANSFERS		
Transfers to FED LIPH	-	294,834
Transfers to State LIPH	785,769	704,262
Transfers to MRVP	130,000	110,541
Transfers to P & D Admin	171,778	171,731
Transfers to P & D Salary & Benefits	599,037	400,918
Total Transfers	**$1,686,584**	**$1,682,286**
CAPITAL EXPENDITURE		
Operations ** Federal	583,162	1,266,943
Operations ** State	129,269	377,300
P & D * Federal	-	2,343,849
P & D * State	398,349	4,568,000
P & D * State--Roos	37,883	
P & D * State--Roos	24,077	
P & D * State--Dev Act	535,375	
Component Unit-Clinic	46,000	
Total Capital Expenditures	**$1,754,115**	**$8,556,092**
BLOCK GRANT PROJECTS		
Voucher simplification		50,000
Building Fund	137,844	1,000,000
Other Energy projects/Consulting	42,833	50,000
Consulting	200,990	
Tenant Services Activities	17,300	
Disaster Recovery	225,000	
Other Admin	106,744	
Total Block Grant Projects	**$730,711**	**$1,100,000**
TOTAL FY 2009 USES	**4,171,410**	**11,338,378**
NET CASH*	**7,898,387**	**88,589**

Block Grant continues to be the vehicle for using available funds for consolidation. The account received additional funds from the Housing Choice Voucher program. $4 million was budgeted and almost $6 million was actually released to the Block Grant Account. All capital improvement projects scheduled for funding by the Block Grant are still in the pipeline even though many were not completed in the FY 2010. Funds for these projects remain in the Block Grant Account in anticipation of project completion and payment. All funds available in the Block Grant Account as of March 31st 2010 have been ear-marked for specific projects.

	Actual 2	Budget 1
BEGINNING CASH--4/1/2009	**$5,798,070**	**$5,505,808**
NET CASH*	**7,898,387**	**88,589**
Obligated Projects		
Voucher simplification	50,000	
Building Fund	862,156	
Capital Projects---Operations Dept.	708,368	
Capital Projects---P & D Dept.	4,825,000	
Total Obligated Projects	**$6,445,524**	
AVAILABLE CASH	**1,452,863**	

Reserves

CHA maintains its established policy on reserve levels. Reserve levels for the AMPS are maintained at one month of the operating expense for the subsequent year. Additional funds available in the Asset Management Project are transferred to the Replacement Reserve account. CHA intends to redistribute federal AMPS reserves after the impending federalization of the State developments.

The Voucher program is maintained at the level of two months of operating expense level.

	Operating Reserves	Replacement reserves	Total Reserves
AMP Group- Federal PH			
Washington Elms Group	159,284	857,502	1,016,786
Corcoran Park Group	126,397	552,547	678,944
Putnam Group	135,085	74,139	209,224
Newtowne Group	218,157	527,758	745,915
Truman Group	47,109	79,858	126,967
Burns Group	147,233	443,204	590,437
Miller River Group	186,795	222,904	409,699
LBJ Group	115,321	19,821	135,142
Jefferson Park Group	170,100	185,143	355,243
Garfield Group	9,260	6,999	16,259
Roosevelt Towers Group	119,609	245,582	365,191
JFK & Misc.	2,441	-	2,441
TOTAL	**1,436,791**	**3,215,457**	**4,652,248**

MTW FY 2010

Annual Report

APPENDICES

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APPENDIX 1: Capital Program

1-1 Cambridge Housing Authority: Construction Report for FY 2010

	Scope of Work	Total Construction	Estimated Completion Date Confirm dates from FY 09 Report	Actual Completion Date	Revised Completion Date	FY 10 Budget	FY 10 Expenditures	Comments
Federal								
Corcoran Park	Window Replacement	$1,787,500	Jul-09	Oct-09		$1,787,500	$1,465,085	Work complete 10/16/09. Part I closeout May 2010.
Millers River/Johnson	Reoccupancy Modernization	$175,000	Jun-09	Aug-09		$175,000	$207,579	Work complete. Project close-out completed August 2009.
Burns	Phase 2 Elevator Repairs/Bldg Connector	$1,000,000	Mar-09		Jan-12	$750,000	$0	Project cost significantly higher than anticipated. Design focused shifted to constructing new elevators and increasing number of accessible units at site.
Various	Masonry Refurbishment	$3,000,000	Jun-09	Various		$1,000,000	$442,877	Work completed on masonry repairs at Truman Aparments and additional buildings at Jefferson Park, Washington Elms, and Newtowne Court. Additional masonry refurbishment to occur in FY 11.
Various	Energy Upgrades	$750,000	On-Going	Various		$205,000	$37,000	Federal funds leveraged $130,000 in energy related improvements include boiler plant replacements in 16 locations, and installation of co-generation system at one location.
Washington Elms	Bathroom Modernization	$4,500,000	Mar-09		Feb 2012	$1,675,000	$50,726	Construction work with unit mock-up complete. Construction for full development bathroom modernization awarded Mar-10-10. Work proceeding.
UDIC	Comprehensive Modernization	$2,340,000	-		May-11	$936,000	$0	Construction contract delayed as original A/E firm replaced. Construction contract award Mar-10-10. Work proceeding.
Johnson	Exterior Refurbishment	$4,506,699	-		Jan-12	$788,350	$0	Work proceeding as a component of the larger LBJ Revitalization project which was receipt of $10 million ARRA grant. Construction anticipated to begin Aug-10.
Burns/Johnson	Elevator Refurbishment		-	Dec-08		$0	$26,190	Final payments related to project close-out and release of retainage as work was completed in Dec-08
Millers River	Elevator Refurbishment	$566,070	Feb-09	Feb-10		$0	$46,420	Final payments related to project close-out and release of retainage as work was completed in February 2010.
Various	Generator Upgrade	$673,210	Jun-09	Jul-09		$0	$73,807	Final payments related to project close-out and release of retainage as work will be completed in June.
						$7,316,850	$2,349,684	

Property	Scope of Work	Total Construction	Estimated Completion Date Confirm dates from FY 09 Report	Actual Completion Date	Revised Completion Date	FY 10 Budget	FY 10 Expenditures	Comments
State Sites								
Woodrow Wilson	Selective Modernization	$159,900	Dec-09		Sep-10	$159,900	$0	Federalization of property delayed refurbishment until FY 11. Construction work under contract.
Lincoln Way	Revitalization	$13,470,000	Jun-13		Aug-12	$1,443,214	$11,940	Work proceeding as a mixed finance project with ARRA stimulus funds ($10 million). Construction anticipated to begin in June-10.
Jackson Gardens	Building Envelope Upgrades	$629,849	Dec-09		May-10	$865,200	$55,000	Work proceeding in advance of mixed finance project. Scope of work reduced to eliminate conflicts from the larger scope.
Jackson Gardens	Revitalization	$9,426,999	Mar-12		Sep-11	$673,286	$11,940	Work proceeding as a mixed finance project with ARRA stimulus funds ($10 million). Construction anticipated to begin in June-10.
Willow Street	Comprehensive Modernization	$2,862,700	Mar-10	Mar-10		$2,200,000	$2,502,187	Work complete in March, closeout activities pending.
Manning Apts	Handicapped Accessiblity Upgrades	$320,000	Mar-10	Apr-10		$320,000	$285,113	Work complete in April, closeout activities pending.
Manning Apts	Waterproofing	$840,900	Jun-10		TBD	$714,808	$0	Funds not available from the state for this work to proceed.
116 Norfolk Street	Building Envelope Upgrades	$1,260,531	Jun-10		Sep-10	$1,000,000	$65,261	Work awarded in Fall 2009. Winter conditions delayed construction. Work is now proceeding.
116 Norfolk Street	Fire Safety	$346,100	Mar-10		TBD	$346,100	$0	Funds not available from the state for this work to proceed.
Putnam School	Building Envelope Upgrades	$979,800	Jun-10		Sep-10	$979,800	$131,931	Work awarded in Fall 2009. Winter conditions delayed construction. Work is now proceeding.
Russell	Fire Safety	$348,900	Mar-10		TBD	$348,900	$0	Funds not available from the state for this work to proceed.
Various	Emergency Generator Upgrades	$544,388	On-going	Jul-09		$0	$39,365	Final payments related to project close-out and release of retainage as work will be completed in June.
						$9,051,208	$3,102,737	
					Total	**$16,368,058**	**$5,452,421**	

1-2 Cambridge Housing Authority: American Recovery Reinvestment Act Fund Obligations as of FY 2010

Dev	Firm	Work Item	Total Contract	ARRA PORTION	Total ARRA Obligated	**Total ARRA Spent**
FORMULA GRANT- MA06S00350109						
3-1	Lambrian Construction	Bathroom Modernization mock-up	$50,726	$49,300	$49,300	$49,300
3-1	L&H Contracting	Bathroom Modernization	$4,911,308	$1,235,351	$1,235,351	$0
3-52	Kneeland	Kitchen & Bath Upgrade (St. Paul's)	$77,500	$40,000	$40,000	$0
3-48, 3-53	Caruso & McGovern	Kitchen & Bath Upgrade (Linnaean/Elderly Cor	$53,621	$50,000	$50,000	$0
3-51	Lambrian Construction	Window Replacement (Russell)	$153,300	$102,000	$102,000	$0
3-56	Dayco - WWC Contract	Hallway, Masony, & Site (WWC)	$144,540	$136,000	$136,000	$0
3-49, 3-54	Dayco - Family Condos Contract	Kitchen & Bath Upgrade (Family Condos)	$91,880	$34,000	$34,000	$0
3-11	Seaver Construction	Comp Mod - Valentine (UDIC)	$557,694	$557,694	$557,694	$0
3-3	Seaver Construction	Comp Mod - Fairmont (UDIC)	$796,153	$796,153	$796,153	$0
3-21	Seaver Construction	Comp Mod - Jackson St (UDIC)	$846,153	$846,153	$846,153	$0
3-50	US Elevator	Elevator Modernization (Manning)	$847,770	$398,000	$398,000	$0
3-45	Tremblay Contractors	Accessibility Upgrades (116 Norfolk)	$141,680	$78,000	$78,000	$0
3-55	Flemming Brothers	Site Work (Willow)	$36,450	$28,000	$28,000	$0
3-46	7-Star Painting	Exterior Painting (Hingham)	$9,850	$8,000	$8,000	$0
3-47	Mehco	LBP/Kitchen (Inman)	$52,000	$8,000	$8,000	$0
	Subtotal - FORMULA ARRA		**$8,770,625**	**$4,366,651**	**$4,366,651**	**$49,300**
L.B. JOHNSON APARTMENTS GRANT - MA00300031109G						
3-11	Tise Design Associates	Architecture & Engineering	$946,120	$946,120	$946,120	$0
3-11	Skanska	Construction Manager at Risk (Ch.149A)	$70,000	$70,000	$70,000	$0
	Subtotal - COMPETITIVE ARRA		**$1,016,120**	**$1,016,120**	**$1,016,120**	**$0**
NEW ACC GRANT (LW/JG) - MA00380000109T						
New Acc	Baker Wohl Architects	Architecture & Engineering	$1,937,415	$1,150,000	$1,150,000	$0
New Acc	Nixon Peabody LLP	Legal	$180,000	$150,000	$150,000	$0
New Acc	Resnick Group	Accounting & TC Consulting	$131,980	$50,000	$50,000	$0
New Acc	Dimeo	Construction Manager at Risk (Ch.149A)	$93,292	$93,292	$93,292	$0
	Subtotal COMPETITIVE ARRA		**$2,342,687**	**$1,443,292**	**$1,443,292**	**$0**
TRUMAN APARTMENTS GRANT - MA00300030609R						
3-6	Ammondson Architects, Inc.	Architecture & Engineering	$205,496	$205,496	$205,496	$0
	Subtotal - COMPETITIVE ARRA		**$205,496**	**$205,496**	**$205,496**	**$0**
	TOTAL		**$12,334,928**	**$7,031,559**	**$7,031,559**	**$49,300**

APPENDIX 2: Households Served

2-1 Cambridge Public Housing: Households Served by Unit Size – FY 2010 Annual Report

Program	1999 Baseline	FY2005	FY2006	FY2007	FY2008	FY2009	FY2010 Plan	FY2010 Actual
Federal Family PH								
0BR	0	4	3	2	4	0	0	0
1BR	144	150	148	144	151	149	151	150
2BR	466	459	454	448	448	460	460	450
3BR	386	379	374	366	370	380	373	376
4 +BR	108	99	96	94	96	98	98	96
Subtotal Fed Family PH	**1,104**	**1,091**	**1,075**	**1,054**	**1,069**	**1,087**	**1,082**	**1,072**
Fed Elderly/Disabled PH								
0BR	574	358	354	361	364	453	438	462
1BR	274	214	210	208	247	246	244	259
2BR	3	3	3	3	3	3	3	3
3BR	0	0	0	0	0	0	0	0
4 +BR	0	0	0	0	0	0	0	0
Subtotal Fed Elderly PH	**851**	**575**	**567**	**572**	**614**	**702**	**685**	**724**
Total Fed Public Housing	**1,955**	**1,666**	**1,642**	**1,626**	**1,683**	**1,789**	**1,767**	**1,796**

Note: The 1999 Baseline figures are based on the data reported on the MTW FY 2000. These numbers ***represent the 1999 inventory*** not the actual households served.

1 unit at Corcoran Park became non-dwelling

8 units from the Turnkey III program were sold

39 units at J. F. Kennedy were disposed through the HOPE VI program

10 units, 8 at Truman and 2 at Millers River are breakthrough units.

Program	FY2005	FY2006	FY2007*	FY2008*	FY2009	FY2010 Plan	FY2010 Actual
State Family PH							
0BR	-	-	23	0	10	7	11
1BR	-	-	48	73	53	53	57
2BR	-	-	140	147	152	151	131
3BR	-	-	98	95	94	91	70
4BR+	-	-	9	10	3	4	5
Subtotal State Family PH	**-**	**-**	**318**	**325**	**312**	**306**	**274**
State Elderly/Disabled PH							
0BR	-	-	43	43	50	51	43
1BR	-	-	256	259	248	256	243
2BR	-	-	11	10	12	12	11
3BR	-	-	0	0	1	1	1
4BR+	-	-	0	0	0	0	0
Subtotal State Elderly PH	**-**	**-**	**310**	**312**	**311**	**320**	**298**
Total State Public Housing	**-**	**-**	**628**	**637**	**623**	**626**	**572**

*Data for the State Public Housing Program for FY 2007 and FY 2008 is based on the respective fiscal year's MTW Annual Plans.
Note: Data for State Public Housing is not available for years prior to FY 2007.

2-2 Cambridge Federal Housing Choice Voucher Program: Households Leased by Unit Size - FY 2010 Annual Report

Program	1999 Baseline	FY2005	FY2006	FY2007	FY2008	FY2009	FY2010 Plan	FY2010 Actual
Family MTW HCV								
0BR	35	67	58	53	55	64	66	109
1BR	169	407	343	372	434	483	474	522
2BR	438	648	587	543	580	589	581	543
3BR	304	413	371	315	338	339	335	311
4 +BR	45	73	62	58	61	48	47	51
Subtotal Family MTW HCV	**991**	**1,608**	**1,421**	**1,341**	**1,468**	**1,523**	**1,503**	**1,536**
Elderly MTW HCV								
0BR	21	19	35	31	38	43	40	87
1BR	155	127	259	242	299	306	299	275
2BR	115	71	97	87	120	134	126	124
3BR	22	20	26	17	24	29	29	17
4 +BR	0	3	4	2	3	4	4	4
Subtotal Family HCV	**313**	**240**	**421**	**379**	**484**	**516**	**498**	**507**
Total MTW HCV	**1,304**	**1,848**	**1,842**	**1,720**	**1,952**	**2,039**	**2,001**	**2,043**
Non-MTW HCV	**884***	**516**	**516**	**516**	**505**	**514**	**544**	**362**
Gran Total Fed HCV	**2,188**	**2,364**	**2,358**	**2,236**	**2,457**	**2,553**	**2,545**	**2,405**

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

Notes:

1. Non-MTW vouchers were rolled into the MTW program in June 2009 with HUD approval. The figure given under Non-MTW HCV for FY 2010 Actual includes Mainstream, Mod Rehab and Disaster Housing Assistance Program vouchers.

2. The administrative software that was replaced in FY 2010 provided no specific fields to classify HCV households by type. Hence, in prior reports CHA classified households by age and disability status, and reported disabled households in the Elderly/Disabled category regardless of their age. Under the new software however, there is a specific field to classify households by Elderly, Family or Disable households. CHA feels that reporting on disabled households under the Elderly category does not provide a coherent representation of the households it serves. CHA will continue reporting on households according to their age and will no classify disabled households under the Elderly/Disabled category based only on disability status. CHA would provide specific information regarding the number of households with disabilities upon request.

2-3a Cambridge Federal Public Housing and Housing Choice Voucher Programs: Households Served by Income Range – FY 2010 Annual Report

Program	<30% AMI				30-50% AMI				50-80% AMI				>80% AMI				FY10 Total Households
	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	
Fed Public Housing																	
Family	499	656	588	-10%	301	273	277	1%	95	101	147	46%	17	57	60	5%	**1,072**
Elderly/Disabled	657	579	565	-2%	143	92	119	29%	35	30	37	23%	2	1	3	200%	**724**
Subtotal Fed PH	**1,156**	**1,235**	**1,153**	**-7%**	**444**	**365**	**396**	**8%**	**130**	**131**	**184**	**40%**	**19**	**58**	**63**	**9%**	**1,796**
MTW HCV																	
Family	-	1,041	1,066	2%	-	344	323	-6%	-	121	130	7%	-	17	17	0%	**1,536**
Elderly	-	388	377	-3%	-	100	101	1%	-	27	26	-4%	-	1	3	200%	**507**
Subtotal MITW HCV	**821**	**1,429**	**1,443**	**1%**	**365**	**444**	**424**	**-5%**	**104**	**148**	**156**	**5%**	**13**	**18**	**20**	**11%**	**2,043**
TOTAL Federal Programs	**1,977**	**2,664**	**2,596**	**-3%**	**809**	**809**	**820**	**1%**	**234**	**279**	**340**	**22%**	**32**	**76**	**83**	**9%**	**3,839**

Note:
1. In previous years CHA did not make the distinction between Family or Elderly Households in its Housing Choice Voucher Program, thus only totals are given for the 1999 Baseline.
2. The administrative software that was replaced in FY 2010 provided no specific fields to classify HCV households by type. Hence, in prior reports CHA classified households by age and disability status, and reported disabled households in the Elderly/Disabled category regardless of their age. Under the new software however, there is a specific field to classify households by Elderly, Family or Disable households. CHA feels that reporting on disabled households under the Elderly category does not provide a coherent representation of the households it serves. CHA will continue reporting on households according to their age and will no classify disabled households under the Elderly/Disabled category based only on disability status. CHA would provide specific information regarding the number of households with disabilities upon request.

2-3b Cambridge State Public Housing and Voucher Programs: Households Served by Income Range – FY 2010 Annual Report

Program	<30% AMI				30-50% AMI				50-80% AMI				>80% AMI				FY10 Total Households
	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	
State Public Housing																	
Family	-	202	167	-17%	-	68	64	-6%	-	24	25	4%	-	18	18	0%	**274**
Elderly/Disabled	-	261	244	-7%	-	39	39	0%	-	11	14	27%	-	0	1	-	**298**
Subtotal State PH	**-**	**463**	**411**	**-11%**	**-**	**107**	**103**	**-4%**	**-**	**35**	**39**	**11%**	**-**	**18**	**19**	**6%**	**572**
State Vouchers																	
Family	-	134	132	-1%	-	12	16	33%	-	4	3	-25%	-	2	1	-50%	**152**
Elderly	-	34	29	-15%	-	2	2	0%	-	0	0	-	-	1	1	0%	**32**
Subtotal State Vouchers	**-**	**168**	**161**	**-4%**	**-**	**14**	**18**	**29%**	**-**	**4**	**3**	**-25%**	**-**	**3**	**2**	**-33%**	**184**
TOTAL State Programs	**-**	**631**	**572**	**-9%**	**-**	**121**	**121**	**0%**	**-**	**39**	**42**	**8%**	**-**	**21**	**21**	**0%**	**756**

Note: In prior years CHA did not report household income information on its State Programs., thus no information is available for the 1999 Baseline.

	Fed PH	HCV	State PH	State Voucher
Very-Low Income Households (<50% AMI)	1,549	1,867	514	179
Total CHA Households Served	1,796	2,043	572	184
%	86.2%	91.4%	89.9%	97.3%

HUD's statutory objective: assuring that at least **75%** of the families assisted by CHA are very low-income families

2-4 Cambridge Public Housing: Young Disabled Tenant Composition - FY 2010 Annual Report

Development	Units Available	FY 2010 #	FY 2010 % of Total Households Served
Federal Family PH			
Washington Elms	175	27	15%
Corcoran Park	151	9	6%
Putnam Gardens	122	9	7%
Newtowne Court	268	43	16%
River Howard	32	6	19%
Jefferson Park	175	16	9%
Scattered Sites	13	2	15%
Roosevelt Towers	124	7	6%
Total Fed Family PH	**1,060**	**119**	**11%**
Federal Elderly/Designated			
Harry S. Truman	59	15	25%
Daniel F. Burns	191	47	25%
Millers River	297	78	26%
Lyndon B. Johnson	176	44	25%
Robert C. Weaver	20	3	15%
Total Fed Elderly PH	**743**	**187**	**25%**
Total Fed PH	**1,803**	**306**	**17%**

Development	Units Available	FY 2010 #	FY 2010 % of Total Households Served
State Family PH			
Woodrow Wilson	68	3	4%
Jefferson Park	108	9	8%
Lincoln Way	48	1	2%
Jackson Gardens	20	3	15%
St. Paul's Residence	2	0	0%
Willow Street Homes***	14	-	-
Scattered Condos	7	0	-
Cambridgeport Cmns	10	0	-
Hingham/Inman	8	0	-
Roosevelt State	77	0	-
Total State Family PH	**362**	**16**	**4%**
State Elderly PH			
Manning	190	36	19%
116 Norfolk Street	36	10	28%
Linnaean Street	23	2	9%
Russell Apts.	51	7	14%
Elderly Condos	5	1	20%
St. Paul's Residence	19	12	63%
Putnam School	33	-	-
Total State Elderly PH	**357**	**68**	**19%**
Total State PH	**719**	**84**	**12%**

2-5a Cambridge Federal Public Housing and Housing Choice Voucher Programs: Households Served by Race - FY 2010 Annual Report*

Development	American Indian				Black				Asian				White				Other				FY10 Total Households
	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	
Fed Public Housing																					
Family	-	12	12	0%	531	693	686	-1%	-	39	40	3%	200	343	333	-3%	19	0	1	-	**1,072**
Elderly/Disabled	-	5	4	-20%	135	175	192	10%	-	18	20	11%	646	504	508	1%	12	0	0	-	**724**
Subtotal Fed PH	**-**	**17**	**16**	**-6%**	**666**	**868**	**878**	**1%**	**-**	**57**	**60**	**5%**	**846**	**847**	**841**	**-1%**	**31**	**0**	**1**	**-**	**1,796**
MTW HCV*																					
Family	-	10	9	-10%	-	777	773	-1%	-	30	35	17%	-	704	717	2%	-	0	2	-	**1,536**
Elderly/Disabled	-	3	1	-67%	-	155	133	-14%	-	11	12	9%	-	347	361	4%	-	2	0	-100%	**507**
Subtotal MITW HCV	**-**	**13**	**10**	**-23%**	**508**	**932**	**906**	**-3%**	**-**	**41**	**47**	**15%**	**679**	**1,051**	**1,078**	**3%**	**13**	**2**	**2**	**0%**	**2,043**
TOTAL Federal	**-**	**30**	**26**	**-13%**	**1,174**	**1,800**	**1,784**	**-1%**	**-**	**98**	**107**	**9%**	**1,525**	**1,898**	**1,919**	**1%**	**44**	**2**	**3**	**50%**	**3,839**

*In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008. Also, Hispanic was reported as a race, thus the 'Other' field for 1999 Baseline includes figures for Hispanic residents as well as those who chose not to identify their race.
**In previous years CHA did not make the distinction between Family or Elderly Households in its Housing Choice Voucher Program, thus only totals are given for the 1999 Baseline.

2-5b Cambridge State Public Housing and Housing Choice Voucher Programs: Households Served by Race - FY 2010 Annual Report*

Development	American Indian				Black				Asian				White				Other				FY10 Total Households
	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	
State Public Housing																					
Family	-	1	0	-100%	-	182	162	-11%	-	12	10	-17%	-	117	102	-13%	-	0	0	-	**274**
Elderly/Disabled	-	1	1	0%	-	111	106	-5%	-	20	20	0%	-	179	171	-4%	-	0	0	-	**298**
Subtotal State PH	**-**	**2**	**1**	**-50%**	**-**	**293**	**268**	**-9%**	**-**	**32**	**30**	**-6%**	**-**	**296**	**273**	**-8%**	**-**	**0**	**0**	**-**	**572**
State Vouchers																					
Family	-	0	1	-	-	61	59	-3%	-	2	5	150%	-	89	87	-2%	-	0	0	-	**152**
Elderly/Disabled	-	0	0	-	-	8	10	25%	-	1	1	0%	-	28	21	-25%	-	0	0	-	**32**
Subtotal State Vouchers	**-**	**0**	**1**	**-**	**-**	**69**	**69**	**0%**	**-**	**3**	**6**	**100%**	**-**	**117**	**108**	**-8%**	**-**	**0**	**0**	**-**	**184**
TOTAL State Programs	**-**	**2**	**2**	**0%**	**-**	**362**	**337**	**-7%**	**-**	**35**	**36**	**3%**	**-**	**413**	**381**	**-8%**	**-**	**0**	**0**	**-**	**756**

*In previous years CHA did not make the distinction between race and ethnicity, therefore information on Asian and American Indian were not available before 2008. Also, Hispanic was reported as a race, therefore the 'Other' field for 1999 Baseline includes figures for Hispanic residents as well as those who chose not to identify their race.
Note: In prior years CHA did not report race information on its State Programs., thus no information is available for the 1999 Baseline.

2-6a Cambridge Federal Public Housing and Housing Choice Voucher Programs: Households Served by Ethnicity - FY 2010 Annual Report

Development	Ethnicity								FY10 Total Households
	Hispanic				Non-Hispanic				
	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999* Baseline	FY09 Report	FY10 Actual	% Chg	
Fed Public Housing									
Family	165	131	129	-2%	750	956	943	-1%	**1,072**
Elderly'Disabled	49	36	42	17%	793	666	682	2%	**724**
Subtotal Fed PH	**214**	**167**	**171**	**2%**	**1,543**	**1,622**	**1,625**	**0%**	**1,796**
MTW HCV*									
Family	-	188	203	8%	-	1,335	1,333	0%	**1,536**
Elderly/Disabled	-	34	36	6%	-	482	471	-2%	**507**
Subtotal MITW HCV	**209**	**222**	**239**	**8%**	**1,200**	**1,817**	**1,804**	**-1%**	**2,043**
TOTAL Federal Programs	**423**	**389**	**410**	**5%**	**2,743**	**3,439**	**3,429**	**0%**	**3,839**

*In previous years CHA did not make the distinction between race and ethnicity, Hispanic was therefore reported as a race. 1999 Baseline figures for Non-Hispanic represent resident households that were not reported as Hispanic (White, Black, and Other)
**In previous years CHA did not make the distinction between Family or Elderly Households in its Housing Choice Voucher Program, thus only totals are given for the 1999 Baseline.

2-6b Cambridge State Public Housing and Voucher Programs: Households Served by Ethnicity - FY 2010 Annual Report

Development	Ethnicity								FY10 Total Households
	Hispanic				Non-Hispanic				
	1999 Baseline	FY09 Report	FY10 Actual	% Chg	1999 Baseline	FY09 Report	FY10 Actual	% Chg	
State Public Housing									
Family	-	58	51	-12%	-	254	223	-12%	**274**
Elderly/Disabled	-	17	17	0%	-	294	281	-4%	**298**
Subtotal State PH	**-**	**75**	**68**	**-9%**	**-**	**548**	**504**	**-8%**	**572**
State Vouchers									
Family	-	10	13	30%	-	142	139	-2%	**152**
Elderly/Disabled	-	2	4	100%	-	35	28	-20%	**32**
State Voucher Subtotal	**-**	**12**	**17**	**42%**	**-**	**177**	**167**	**-6%**	**184**
TOTAL State Programs	**-**	**87**	**85**	**-2%**	**-**	**725**	**671**	**-7%**	**756**

Note: In prior years CHA did not report race information on its State Programs,, thus no information is available for the 1999 Baseline.

2-7 2010 Area Median Income (AMI) for Boston Metropolitan Area, including Cambridge

Household Size	30% of AMI	50% of AMI Very Low-Income	80% of AMI Low Income	100% of Median
1	$19,300	$32,150	$45,100	$64,300
2	$22,050	$36,750	$51,550	$73,500
3	$24,800	$41,350	$58,000	$82,700
4	$27,550	$45,900	$64,400	$91,800
5	$29,800	$49,600	$69,600	$99,200
6	$32,000	$53,250	$74,750	$106,500
7	$34,200	$56,950	$79,900	$113,900
8	$36,400	$60,600	$85,050	$121,200

Notes: Effective May, 2010. These limits are determined by the U. S. Department of Housing & Urban Development and are subject to change.

APPENDIX 3: Waiting List

3-1a Cambridge Federal Public Housing and Housing Choice Voucher Programs: Waiting List by Unit Size – FY 2010 Annual Report

Program	1999 Baseline	FY2005	FY2006	FY2007	FY2008	FY2009	FY2010 Plan	FY2010 Actual
Family PH								
0BR	-	63	68	0	13	98	84	0
1BR	-	3,302	4,035	1,564	2,224	3,083	3,130	1,141
2BR	-	2,566	3,471	1,320	1,698	2,357	2,172	1,551
3BR	-	1,494	1,773	332	663	970	930	793
4 +BR	-	296	368	107	130	170	153	162
Subtotal Family PH	**-**	**7,721**	**9,715**	**3,323**	**4,728**	**6,678**	**6,469**	**3,647**
Elderly/Disabled PH								
0BR	-	1,410	1,484	178	1,282	1,384	1,452	1,177
1BR	-	344	814	931	113	220	133	179
2BR	-	105	97	41	50	81	60	34
3BR	-	6	8	0	2	3	2	0
4 +BR	-	5	3	0	1	1	0	0
Subtotal Elderly PH	**-**	**1,870**	**2,406**	**1,150**	**1,448**	**1,689**	**1,647**	**1,390**
Subtotal Public Housing		**9,591**	**12,121**	**4,473**	**6,176**	**8,367**	**8,116**	**5,037**
Housing Choice Voucher		*HCV waitlist does not contain bedroom size data*						
Subtotal HCV	**-**	**8,359**	**6,577**	**2,364**	**5,832**	**6,772**	**6,743**	**6,691**
PH and HCV Total	**-**	**17,950**	**18,698**	**6,837**	**12,008**	**15,139**	**14,859**	**11,728**

Note: 1. Data for 1999 Baseline not available.

2. The total number of applicant households by bedroom size for FY 2010 may differ from the total number given in tables 3-2a through 3-4b. This is due to applicant households applying for more than one bedroom size.

3. The total number of applicant households does not include households in the regional waiting lists. The newly created regional waiting lists East Cambridge, Mid Cambridge, North Cambridge, are mostly made up of Federal Family sites. However, there are some sites within each list that are part of the State PH program. The mix of sites from different programs makes it difficult to report on these lists under the Federal or the State program. For this reason a separate chart is provided for these regional lists.

3-1b Cambridge Public Housing: Regional Waiting List by Unit Size – FY 2010 Annual Report

The newly created regional waiting lists East Cambridge, Mid Cambridge, North Cambridge, SROs, are mostly made up of Federal Family sites. However, there are some sites within each list that are part of the State PH program. The mix of sites from different programs makes it difficult to report on these lists under the Federal or the State program. For this reason a separate chart is provided for these regional lists.

Regional Waiting Lists include:

East Cambridge:
118 Trowbridge Street
15-C Roberts Road
226 Norfolk Street
244 Hampshire Street
87 Armory Street
88 Hancock Street
Willow Street Homes

Mid-Cambridge:
12-18 Hingham Street
15 Inman Street
19 Valentine Street
6-8 Fairmont Street
4 Centre Street
2-20 Chestnut Street

North Cambridge:
125-127 Whittemore Avenue
13 Seagrave Road
175 Richdale Avenue
41 Concord Avenue
8-10 Columbus Avenue
Garfield Street

	FY2010 Actual
Regional Waiting Lists	
0BR	1,337
1BR	163
2BR	416
3BR	148
4 +BR	26
Subtotal Family PH	**2,090**

3-2a Cambridge Federal Public Housing: Site-based Waiting List by Race – FY 2010 Annual Report

SITE-BASED WAITING LIST	RACE															FY10 Total Households
	American Indian			Black			Asian			White			Other*			
	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	
Family PH																
Washington Elms	8	11	38%	441	678	54%	62	96	55%	289	500	73%	2	0	-	**1,285**
Corcoran Park	5	8	60%	308	462	50%	22	34	55%	176	349	98%	0	0	-	**853**
Putnam Gardens	5	10	100%	363	506	39%	39	50	28%	168	302	80%	3	0	-	**868**
Newtowne Court	7	8	14%	452	682	51%	74	108	46%	313	559	79%	3	1	-	**1,358**
River Howard	6	7	17%	202	353	75%	18	32	78%	123	243	98%	3	0	-	**635**
Jefferson Park	10	15	50%	381	645	69%	60	92	53%	207	587	184%	0	0	-	**1,339**
Roosevelt Towers	8	0	-100%	441	223	-49%	56	35	-38%	348	212	-39%	3	0	-	**470**
Total Fed Family PH	**49**	**59**	**20%**	**2,588**	**3,549**	**37%**	**331**	**447**	**35%**	**1,624**	**2,752**	**69%**	**14**	**1**	**-93%**	**6,808**
Elderly/Disabled PH																
Harry S. Truman	2	1	-50%	15	45	200%	5	4	-20%	42	108	157%	0	0	-	**158**
Daniel F. Burns	1	5	400%	20	176	780%	4	13	225%	55	276	402%	0	1	-	**471**
Millers River	2	7	250%	60	233	288%	8	20	150%	119	400	236%	0	2	-	**662**
Lyndon B. Johnson	0	4	-	45	161	258%	7	25	257%	75	281	275%	0	1	-	**472**
Robert C. Weaver	1	1	0%	12	15	25%	2	4	100%	21	37	76%	0	0	-	**57**
Total Fed Elderly PH	**6**	**18**	**200%**	**152**	**630**	**314%**	**26**	**66**	**154%**	**312**	**1,102**	**253%**	**0**	**4**	**-**	**1,820**
Total Fed PH	**55**	**77**	**40%**	**2,740**	**4,179**	**53%**	**357**	**513**	**44%**	**1,936**	**3,854**	**99%**	**14**	**5**	**-64%**	**8,628**
Regional Waiting Lists																
East-Cambridge**	-	5	-	-	143	-	-	11	-	-	154	-	-	0	-	**313**
Mid-Cambridge***	-	4	-	-	105	-	-	11	-	-	125	-	-	0	-	**245**
North-Cambridge ****	-	6	-	-	163	-	-	19	-	-	138	-	-	0	-	**326**
SROs	-	16	-	-	571	-	-	27	-	-	656	-	-	11	-	**1,281**
Total Regional PH	**0**	**31**	**-**	**0**	**982**	**-**	**0**	**68**	**-**	**0**	**1,073**	**-**	**0**	**11**	**-**	**2,165**

*Includes Native Pacific Islander households.

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

***Mid-Cambridge waiting list includes the following federal scattered sites: 19 Valentine St., 6-8 Fairmont St. (reported in prior reports as part of the UDIC sites), 4 Centre St., and 2 & 20 Chestnut St. - It also includes the following state sites: 12-18 Hingham Street, and 15 Inman Street.

****North-Cambridge waiting list includes the following federal scattered sites: 121 Jackson St., 125-127 Whittemore Ave., 13 Seagrave Rd., 175 Richdale Ave., 8-10 Columbus Ave., and Garfield St. (reported in prior reports as part of the UDIC sites)

Note: 1. The newly created regional waiting lists East Cambridge, Mid Cambridge, North Cambridge, are mostly made up of Federal Family sites. However, there are some sites within each list that are part of the State PH program. The mix of sites from different programs makes it difficult to report on these lists under the Federal or the State program. For this reason a separate chart is provided for these regional lists.
2. Applicants can choose up to three sites and may qualify for more than one program type, therefore the total number on all site-based waiting lists differ from the total number of applicants.

3-2b Cambridge Federal Public Housing: Site-based Waiting List by Ethnicity – FY 2010 Annual Report

SITE-BASED WAITING LIST	Ethnicity						FY10 Total Households
	Hispanic			Non-Hispanic			
	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	
Family PH							
Washington Elms	177	302	71%	625	983	57%	**1,285**
Corcoran Park	86	185	115%	425	668	57%	**853**
Putnam Gardens	92	164	78%	486	704	45%	**868**
Newtowne Court	183	313	71%	368	1,045	184%	**1,358**
River Howard	67	152	127%	285	483	-	**635**
Jefferson Park	128	337	163%	530	1,002	89%	**1,339**
Roosevelt Towers	191	143	-25%	268	327	22%	**470**
Total Fed Family PH	**924**	**1,596**	**73%**	**2,987**	**5,212**	**74%**	**6,808**
Elderly/Disabled PH							
Harry S. Truman	7	20	186%	57	138	142%	**158**
Daniel F. Burns	5	71	1320%	75	400	433%	**471**
Millers River	16	107	569%	173	555	221%	**662**
Lyndon B. Johnson	9	59	556%	118	413	250%	**472**
Robert C. Weaver	4	2	-50%	32	55	72%	**57**
Total Fed Elderly PH	**41**	**259**	**532%**	**455**	**1,561**	**243%**	**1,820**
Total Fed PH	**965**	**1,855**	**92%**	**3,442**	**6,773**	**97%**	**8,628**
Regional Waiting Lists							
East-Cambridge*	-	64	-	-	249	-	**313**
Mid-Cambridge**	-	49	-	-	197	-	**246**
North-Cambridge ***	-	94	-	-	232	-	**326**
SROs	-	165	-	-	1,115	-	**1,280**
Total Regional WL	**0**	**372**	**-**	**0**	**1,793**	**-**	**2,165**

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

**Mid-Cambridge waiting list includes the following federal scattered sites: 19 Valentine St., 6-8 Fairmont St. (reported in prior reports as part of the UDIC sites), 4 Centre St., and 2 & 20 Chestnut St. - It also includes the following state sites: 12-18 Hingham Street, and 15 Inman Street.

***North-Cambridge waiting list includes the following federal scattered sites: 121 Jackson St., 125-127 Whittemore Ave., 13 Seagrave Rd., 175 Richdale Ave., 8-10 Columbus Ave., and Garfield St. (reported in prior reports as part of the UDIC sites)

Note: 1. The newly created regional waiting lists East Cambridge, Mid Cambridge, North Cambridge, SROs, are mostly made up of Federal Family sites. However, there are some sites within each list that are part of the State PH program. The mix of sites from different programs makes it difficult to report on these lists under the Federal or the State program. For this reason a separate chart is provided for these regional lists.
2. Applicants can choose up to three sites and may qualify for more than one program type, therefore the total number on all site-based waiting lists differ from the total number of applicants.

3-3 Cambridge Public Housing and Housing Choice Voucher Programs: Waiting List by Income Level – FY 2010 Annual Report

Program	<30% AMI			30-50% AMI			50-80% AMI			>80% AMI			FY10 Total Household
	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	FY10 Plan	FY10 Actual	% Chg	
Public Housing													
Family	5,345	3,393	-37%	888	123	-86%	183	32	-83%	53	4	-92%	**3,552**
Elderly/Disabled	1,485	1,262	-15%	124	49	-60%	25	14	-44%	13	0	-100%	**1,325**
Subtotal PH	**6,830**	**4,655**	**-32%**	**1,012**	**172**	**-83%**	**208**	**46**	**-78%**	**66**	**4**	**-94%**	**4,877**
Housing Choice Voucher													
HCV Subtotal	**5,656**	**6,299**	**11%**	**897**	**121**	**-87%**	**145**	**17**	**-88%**	**45**	**4**	**-91%**	**6,441**
TOTAL	**12,486**	**10,954**	**-12%**	**1,909**	**293**	**-85%**	**353**	**63**	**-82%**	**111**	**8**	**-93%**	**11,318**
Regional Waiting Lists													
All Regional WLs	-	1,944	-	-	44	-	-	6	-	-	2	-	**1,996**
TOTAL	**-**	**1,944**	**-**	**-**	**44**	**-**	**-**	**6**	**-**	**-**	**2**	**-**	**1,996**

Note: 1. The overall decrease in applicant households is mostly due to the closing of the waiting family public housing, 1BR elderly public housing lists in FY 2010 as well as the HCV waiting list. At the same time, the elimination of 1st available as an option at time of application has allowed CHA to eliminate inactive applicants. Also, applicants can choose up to three sites and may qualify for more than one program type, therefore the total number on all site-based waiting lists differ from the total number of applicants.
2. The newly created regional waiting lists East Cambridge, Mid Cambridge, North Cambridge, are mostly made up of Federal Family sites. However, there are some sites within each list that are part of the State PH program. The mix of sites from different programs makes it difficult to report on these lists under the Federal or the State program. For this reason a separate chart is provided for these regional lists.

3-4a Cambridge Public Housing and Housing Choice Voucher Programs: Waiting List by Race – FY 2010 Annual Report

Development	Race															FY10 Total Households
	American Indian			Black			Asian			White			Other*			
	FY10 Plan	FY10 Actual	% Chg Plan/Act.	FY10 Plan	FY10 Actual	% Chg Plan/Act.	FY10 Plan	FY10 Actual	% Chg Plan/Act.	FY10 Plan	FY10 Actual	% Chg Plan/Act.	FY10 Plan	FY10 Actual	% Chg Plan/Act.	
Public Housing																
Family	64	33	-48%	3,235	1,811	-44%	309	220	-29%	2,843	1,487	-48%	18	1	-94%	**3,552**
Elderly/Disabled	27	13	-52%	521	442	-15%	63	74	17%	1,033	793	-23%	3	3	0%	**1,325**
Subtotal PH	**91**	**46**	**-49%**	**3,756**	**2,253**	**-40%**	**372**	**294**	**-21%**	**3,876**	**2,280**	**-41%**	**21**	**4**	**-81%**	**4,877**
Housing Choice Voucher																
HCV Subtotal	**79**	**72**	**-9%**	**3,454**	**3,336**	**-3%**	**218**	**211**	**-3%**	**2,920**	**2,822**	**-3%**	**72**	**0**	**-100%**	**6,441**
TOTAL	**170**	**118**	**-31%**	**7,210**	**5,589**	**-22%**	**590**	**505**	**-14%**	**6,796**	**5,102**	**-25%**	**93**	**4**	**-96%**	**11,318**
Regional Waiting Lists																
All Regional WLs	-	28	-	-	914	-	-	64	-	-	979	-	-	11	-	**1,996**
TOTAL	**-**	**28**	**-**	**-**	**914**	**-**	**-**	**64**	**-**	**-**	**979**	**-**	**-**	**11**	**-**	**1,996**

Note: 1. The overall decrease in applicant households is mostly due to the closing of the waiting family public housing, 1BR elderly public housing lists in FY 2010 as well as the HCV waiting list. At the same time, the elimination of 1st available as an option at time of application has allowed CHA to eliminate inactive applicants. Also, applicants can choose up to three sites and may qualify for more than one program type, therefore the total number on all site-based waiting lists differ from the total number of applicants.
2. The newly created regional waiting lists East Cambridge, Mid Cambridge, North Cambridge, are mostly made up of Federal Family sites. However, there are some sites within each list that are part of the State PH program. The mix of sites from different programs makes it difficult to report on these lists under the Federal or the State program. For this reason a separate chart is provided for these regional lists.

3-4b Cambridge Public Housing and Housing Choice Voucher Programs: Waiting List by Ethnicity – FY 2010 Annual Report

Development	Ethnicity						FY10 Total Household
	Hispanic			Non-Hispanic*			
	FY10	FY10	% Chg	FY10	FY10	% Chg	
Public Housing							
Family	1,391	841	-40%	5,078	2,711	-47%	**3,552**
Elderly/Disabled	170	170	0%	1,477	1,155	-22%	**1,325**
Subtotal PH	**1,561**	**1,011**	**-35%**	**6,555**	**3,866**	**-41%**	**4,877**
Housing Choice Voucher							
HCV Subtotal	**1,443**	**1,408**	**-2%**	**5,300**	**5,033**	**-5%**	**6,441**
TOTAL	**3,004**	**2,419**	**-19%**	**11,855**	**8,899**	**-25%**	**11,318**
Regional Waiting Lists							
All Regional WLs	-	341	-	-	1,655	-	**1,996**
Total Regional WL	**0**	**341**	**-**	**0**	**1,655**	**-**	**1,996**

APPENDIX 4: Management Indicators

4-1 Cambridge Federal Public Housing: Inspections – FY 2010 Annual Report

	FY10 Plan		FY10 Actual	
	Inspected	Passing UPCS	Inspected	Passing UPCS
Washington Elms	100%	100%	100%	100%
Corcoran Park	100%	100%	100%	100%
Putnam Gardens	100%	100%	100%	100%
Newtowne Court	100%	100%	100%	100%
River Howard	100%	100%	100%	100%
Jefferson Park	100%	100%	100%	100%
Scattered Sites	100%	100%	100%	100%
Garfield Street	100%	100%	100%	100%
Roosevelt Towers	100%	100%	100%	100%
H. S. Truman Apts	100%	100%	100%	100%
Daniel F. Burns	100%	100%	100%	100%
Lyndon B. Johnson	100%	100%	100%	100%
Millers River	100%	100%	100%	100%
Robert C. Weaver	100%	100%	100%	100%
TOTAL	**100%**	**100%**	**100%**	**100%**

4-2 Cambridge Federal Public Housing: Work Orders – FY 2010 Annual Report

	FY10 Plan		FY10 Actual	
	Emergency	Non-Emergency	Emergency	Non-Emergency
	% Completed Within 24hrs	Avg. Days to Complete	% Completed Within 24hrs	Avg. Days to Complete
Federal Sites				
Washington Elms	100%	7.00	100%	8.60
Corcoran Park	100%	7.00	100%	1.70
Putnam Gardens	100%	7.00	100%	2.20
Newtowne Court	100%	7.00	100%	5.10
UDIC	100%	7.00	100%	2.10
River Howard	100%	7.00	100%	3.90
Jefferson Park	100%	7.00	100%	3.48
Scattered Sites	100%	7.00	100%	9.20
Garfield Street	100%	7.00	100%	2.80
Roosevelt Towers	100%	7.00	100%	5.40
H. S. Truman Apts	100%	7.00	100%	3.40
Daniel F. Burns	100%	7.00	100%	2.80
Millers River	100%	7.00	100%	3.20
Lyndon B. Johnson	100%	7.00	100%	1.70
Robert C. Weaver	100%	7.00	100%	1.60
TOTAL	**100%**	**7**	**100%**	**3.4**

4-3 Cambridge Federal Public Housing: Occupancy Levels – FY 2010 Annual Report

	FY10 Plan	FY10 Actual		
	Gross %	Gross %	Adjusted %	Adjusted Vacancy Rate
Federal Sites				
Washington Elms	98.0%	98.7%	99.1%	0.9%
Corcoran Park	98.0%	98.2%	98.8%	1.2%
Putnam Gardens	97.0%	99.3%	99.1%	0.9%
Newtowne Court	98.0%	99.2%	99.2%	0.8%
UDIC	96.6%	99.3%	99.3%	0.7%
River Howard	97.0%	99.5%	99.8%	0.2%
Jefferson Park	95.0%	98.4%	98.4%	1.6%
Scattered Sites	98.0%	97.9%	99.1%	0.9%
Garfield Street	92.0%	100.0%	100.0%	0.0%
Roosevelt Towers	98.0%	99.0%	99.0%	1.0%
H. S. Truman Apts	97.0%	98.8%	98.8%	1.2%
Daniel F. Burns	97.0%	98.2%	98.7%	1.3%
Millers River	93.0%	96.2%	97.6%	2.4%
Lyndon B. Johnson	97.0%	95.7%	97.1%	2.9%
Robert C. Weaver	97.0%	100.0%	100.0%	0.0%
TOTAL	**96.6%**	**98.1%**	**98.6%**	**1.4%**

Note: the Adjusted column represents occupancy levels adjusted for modernization activities. For a list of all units undergoing modernization please refer to Chapter III.

4-5 Cambridge Federal Public Housing: Rent Collection Levels – FY 2010 Annual Report

	Rent Collection Levels					
	FY2005	FY2006	FY2007	FY2008	FY2009*	FY2010*
Federal Sites						
Washington Elms	97.5	97	98.8	99.7	99.59	98.40
Corcoran Park	98.8	96.5	99	99.4	99.58	99.47
Putnam Gardens	96.6	97.6	98.5	99.7	99.63	99.62
Newtowne Court	98.4	97.9	99.1	99.3	99.61	99.37
River Howard	97.7	99.3	99.9	99.7	99.53	100.00
Jefferson Park	98.2	97	99.2	99.2	99.41	99.37
Scattered Sites	96.4	99.6	99.9	100.0	99.98	99.48
Garfield Street	99.3	98.5	98.8	100.0	99.56	100.00
Roosevelt Towers	99.1	98.1	98.4	99.6	99.63	99.46
H. S. Truman Apts	99.2	99.6	99.6	99.9	99.50	99.63
Daniel F. Burns	99.6	99.4	99.9	99.8	99.80	99.95
Millers River	99.7	99.3	99.9	99.8	99.78	99.85
Lyndon B. Johnson	99.1	98.1	99.8	99.9	99.91	99.80
Robert C. Weaver	99.5	99.3	100	99.9	99.93	99.72
TOTAL	**98.3%**	**97.8%**	**99.2%**	**99.6%**	**99.6%**	**99.5%**

* Does not include repayment agreements, subject to change based on end of fiscal year closing.

Note: This chart divides the current balance not including prepays or other credits by the total rent billed for FY 2010

APPENDIX 5: Family Opportunity Subsidy

I. Background

In 2008 the Cambridge Housing Authority (CHA) was approached by Heading Home Inc. regarding an opportunity to be part of a partnership responding to the State's RFP to end homelessness. With very little hesitation, the CHA opted to join Heading Home, Parenting Resource Associates and the Executive Office of Massachusetts Community Colleges by providing a pledge of 55 subsidies. Just prior to the end of 2008, the partnership was informed that the proposal was accepted. The goal of the partnership will be to provide supported housing with integrated employment and intensive life skills supports with the goal of decreasing stays in shelter, and creating better housing and life outcomes through increased employment income.

As described later, CHA recognizes that there are many risks inherent to this program model. This program design makes assumptions about families' abilities to make reasonable long-term economic choices for themselves as well their ability to continue increasing employment income over time. CHA is unsure whether or not our assumptions in these critical areas are correct; however given the statutory goal of the MTW Program with respect to promoting self-sufficiency among assisted families, we are not shying away from giving this creative program design a shot. The potential successes clearly outweigh the potential failures.

As noted, the Partnership will include:

- Heading Home Inc.: an agency that the CHA has worked closely with over the past several years. Their mission statement is a reflection of what this Cambridge agency is all about: "to end homelessness in Greater Boston by providing housing in conjunction with effective support services to help change the conditions that create homelessness". While providing housing is certainly the most obvious way to end homelessness, Heading Home Inc., goes beyond just the roof over one's head, they work to change the

mindset and provide the tools necessary to assure that a willing household does not return to homelessness. In this partnership, they are acting as the lead, pulling in and coordinating the other partners.

- Parenting Resource Associates, Inc.: and the Executive Office of Massachusetts Community Colleges are separate agencies that have combined their efforts to form the COMPASS Community College Collaborative. This public/private collaborative combines and leverages the existing efforts of Parenting Resource Associates COMPASS for homeless families program with the Massachusetts Community Colleges' welfare to work training programs. The collaborative provides participants with intensive education and training, internships and employment opportunities as well individual coaching. The ultimate goal of this collaborative is to provide the tools necessary for the household to become self-sufficient.

In addition, Dr. Dennis Culhane will be studying the outcomes from this Partnership. Dr. Culhane is a Professor at the University of Pennsylvania and has done extensive research on homelessness and authored numerous housing studies. His research has been instrumental in a national shift in how society addresses homelessness, including expansions of supported housing for people who are chronically homeless, and housing stabilization programs for families and individuals at-risk of homelessness.

For the CHA this partnership, and more importantly this program model, offers a unique opportunity through our Moving to Work (MTW) deregulation authority to completely restructure the delivery of housing subsidies under the Housing Choice Voucher Program (HCV). As an MTW Agency, CHA is able to develop a program designed specifically for these hard-to-house families – a program that is simple to understand, not as intrusive as the HCV program and includes real financial incentives for families to increase their earnings and savings, and move rapidly towards attaining their economic and educational goals. While similar goals led to the creation of the Rent Simplification model that is currently used by CHA in its federal public housing, creating a program that meets CHA's goals of recasting the voucher program has proved elusive until now.

By leveraging the supportive services provided by the Partnership's other members, CHA is finally in a position to move ahead with a voucher program specifically designed to work in cooperation with other providers, with the shared goal of demonstrating a new way to help homeless families find their way to economic and social security. We call this new program the **Family Opportunity Subsidy** (FOS). The FOS is markedly different from the traditional HCV program in almost every way. Unlike typical HCV households, FOS participants will first benefit from the wide-array of supportive services, educational opportunities and economic incentives provided by the other members of the Partnership. CHA strongly believes that families sustained by a strong supportive network of service providers will make the right housing choices for themselves. The FOS program embraces this belief by providing participants much greater personal responsibility and flexibility with regard to selecting and budgeting for their housing.

Some of the noteworthy elements of the FOS program include the following:

- **Subsidy starts in the 3rd month of participation as a sponsor based voucher administered by Heading Home (the coordinating service provider for the Partnership)**
- **FOS complements Heading Home's Asset Development Program using an IDA**
- **After 12 months, provided the family meets specific program goals, the sponsor-based subsidy converts to a tenant-based FOS**
- **Including the sponsor based component, a 10 year family subsidy budget is established**
- **Generous subsidies in the early years**
- **Declining subsidies in the later years**
- **Easy to understand funding levels**
- **Significant monetary incentive for program completion**
- **Significant monetary incentives for families to increase income**

- **Allows families to make important housing choices, at first with support and later on their own**
- **Requires family budgeting**
- **Subsidy paid directly to participants after the first year**
- **Sensible hardship provisions in the form of a housing subsidy contingency**
- **Ease of administration**

For each participating family, the FOS program creates a fixed 10-year subsidy budget that is periodically adjusted to reflect increases in housing costs. By providing participants a total "family subsidy budget" at the start of the program, as well as providing monthly statements showing the budget balance, families (and their support teams) know exactly how much subsidy will be available to them throughout the anticipated nine (Plus 1) years of the program. Families could exit the program sooner than this, but for planning purposes CHA has assumed that improvement to a family's economic circumstances may be generational in that both adults and children must have the time and resources to advance. Should adults plateau children may still advance through the educational system, but that takes time.

The most striking detail of the FOS program that differentiates it from the HCV program is that after income eligibility is determined family income plays no part in the calculation of the family's contribution towards rent, except when household incomes become so high that continued subsidies are unnecessary. Under the family subsidy approach, the annual amount of the subsidy is established using actual cost data on hand as of April 1st each year. The initial value of the voucher is based on the 75th percentile of the experienced housing assistance payment (HAP) by bedroom size for HCV households with one wage earner. This data is further divided into two groups: those residing in Cambridge and those that are not. (The Cambridge market is one of the most expensive housing markets in the country and rentals outside of Cambridge often cost markedly less.)

This amount is further increased by 20% in years 1 and 2 and 5% in years 3 and 4 to front load the subsidy available in the early years of the program, when it is expected families will need the most support. To ensure that the subsidy values keep pace with inflation, CHA will adjust the value of the subsidies using actual housing assistance payment (HAP) cost data. Subsidy amounts paid to the families will be adjusted to reflect inflation each time a family moves to a new subsidy level at the beginning of years 3, 5 and 7.

There are no income exclusions, deductions or utility allowances necessary since the HAP data already takes this information into account. In addition, subsidy payments are not made to property owners, but instead to Heading Home for the first year and then deposited directly into each family's bank account in subsequent years. After the first year, it is the family's responsibility to pay the owner the full rent amount. In years 2 and 3, families may need to document to CHA that they have paid the rent prior to the deposit of subsidy in each subsequent month. CHA recognizes that in the early years of the program the family may need the Partnership's intensive supportive services to develop the skills necessary to manage these funds.

Finally, there is also a one-time cash distribution made to a CHA controlled interest bearing escrow account for the family at the start of year 2. This one time payment (the "Plus 1 Payoff") is equal to a full subsidy for year 2 at conversion from the sponsor based to the tenant based component of the FOS program. A portion of the Plus 1 Payoff will also be made available to recognize other program benchmarks for household improvement. Beginning in year 3, families may withdraw up to 15% of their Plus 1 Escrow funds for higher education; small business start-up; contributions towards retirement accounts or a child's 529 account; a car necessary to attain, maintain or increase employment or higher education; or a computer. Withdrawn funds are not replenished.

At the end of year 9, when families have exhausted their family subsidy budgets, they are given the balance of the funds in the escrow account along with any accrued interest. At year 9 there are no restrictions on the use of these funds; they are the family's to do with whatever they feel is appropriate. The intent of the Plus 1 Payoff is to provide participating households an incentive for staying in the FOS program, and working to meet their self-sufficiency goals. Generally, families who leave the program prior to the end of year 9 are not eligible for the Plus 1 Payoff. However, there are three exceptions:

- If the family has been approved for a mortgage, the Plus 1 Payoff can be released at the time of closing ;
- Beginning in year 3 and continuing for years 5 and 7, if 30% of a family's net income is equal to or greater than the rent they are paying for their apartment (and has been for the previous 12 months) the family is graduated from the FOS program and the Plus 1 Payoff is provided with no restriction on use.
- Once the Plus 1 Payoff has been deposited into a family's escrow account, if a family's income reaches 120% of area median income (AMI), the family is graduated from the FOS program and the Plus 1 Payoff is provided with no restriction on use. Each year families will be informed of the latest 120% AMI data for their household size. Households will be required to notify CHA if their incomes reach or exceed the 120% AMI threshold. Failure to notify CHA when the 120% threshold is reached will result in termination from the FOS program without any access to the Plus 1 Payout escrow account. CHA will periodically use HUD's Enterprise Income Verification (EIV) system to verify families' compliance with this program requirement.

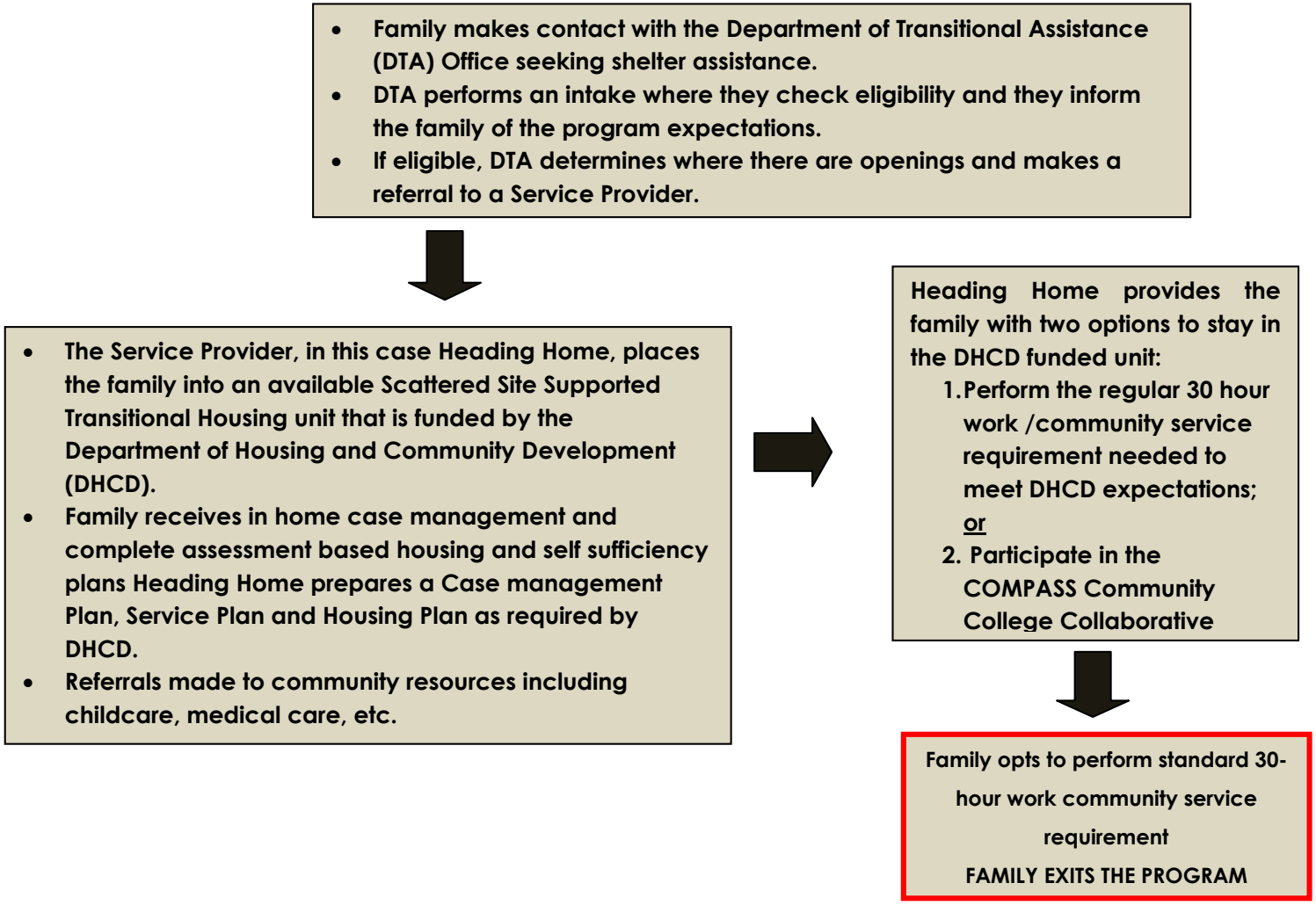
While these funds are intended to be there for the family at the end of the program, they can also be used as a hardship fund when unanticipated income loss makes paying rent difficult in years three through nine.

Following on the next page is a flow chart showing how the program unfolds. Heading Home first provides access to a sponsor-based voucher at month three provided the family meets specific program requirements. After using the sponsor based voucher for 12 months, the sponsor-based voucher can be converted to the tenant based component of FOS if

the family has completed additional program requirements. Any remaining sponsor based subsidy may be applied to the family's IDA at this time. Additionally, Heading Home may recommend families enter the tenant based component early if the family has completed all of its program requirements and is, in Heading Homes' opinion, well prepared to enter the tenant based component early.

Partnership Concept Chart

*(**No CHA Involvement at this time**)*



Family opts into the COMPASS Community College Collaborative

Attends community college full time for 10 to 12 weeks where they:

- **Complete a workforce certificate training course,**
- **Attend Adult Basic Education Classes,**
- **Engage in self-sufficiency education and skills development training (10 hours /week),**
- **And if needed, work towards their GED and English language proficiency.**

Family completes the intensive education phase of COMPASS and begins an internship and/or structured job search.

3 MONTHS

Families that <u>have not</u>:

- **Participated in an internship, worked towards higher education goals, found employment; and**
- **Been good tenants (maintained apartment and met with case manager as required); are**
- **Assisted in the standard DHCD housing search.**

FAMILY EXITS THE PROGRAM

Families that <u>have</u>:

- **Participated in an internship, worked towards higher education goals, found employment; and**
- **Been good tenant (maintained apartment and met with case manager as required); are**
- **Offered use of a <u>sponsor based</u> voucher.**

Partnership Concept (con't.)

(CHA Involvement with family STARTS at end of month 12 if eligibility criteria are met)

- Family is using a Sponsor Based Subsidy belonging to Heading Home.
- Family is assessed a fee equal to 30% of their income, of which, a predetermined amount is placed into an interest earning and matched account (managed by Heading Home, Inc.).
- Parents either continue employment or seek employment and will continue forward with other goals identified in plan.
- Services at this point are considered stabilization rather than case management services.
- Any subsidy payment made to Heading Home not needed to cover housing costs are deposited to family's IDA but not necessarily matched.

12 – 15

Parent has:

- Been employed a minimum of 20 hours per week for six months; and
- Has made timely payment of monthly fee; and
- Has made timely payments of any tenant assessed utilities; and
- Has been good tenant (maintained apartment and met with case manager as required); are
- Offered a tenant-based Family Opportunity Subsidy by CHA; and
- Signs FOS Family Participation Agreement with the CHA.

Heading Home may recommend a family transition from the Sponsor Based to the Family Opportunity program earlier than months 12 – 15 .

Parent has not:

- Been employed a minimum of 20 hours per week for six months; and/or
- Has not made timely payment of monthly fee; and/or
- Has not made timely payments of any tenant assessed utilities; and/or
- Has not been good tenant (maintained apartment and met with case manager as required); are
- Provided with standard DHCD housing search assistance while utilizing the Sponsor Based voucher.

FAMILY EXITS THE PROGRAM

II. Administration

All sections of CHA's Housing Choice Voucher Administrative Plan govern the FOS program except in those areas discussed below. In case of a conflict the FOS rules will govern. Among other items, the Administrative Plan provides for due process in the event of termination of assistance.

III. Availability of Subsidy

The FOS program will be allotted an annual set-aside from the MTW block grant to run a program for approximately 55 participants. It will be the Director of Leased Housing or his/her designee's responsibility to monitor the monthly cash flow to determine if and when additional slots will be made available to Heading Home. Money that is not spent from the allotted funds shall remain available for the FOS program in following years and shall not cause a reduction in future allocations.

IV. Admission to FOS Program/Asset Development

The Department of Transitional Assistance (DTA) and/or Department of Housing and Community Development (DHCD) direct potential participants for the FOS program to Heading Home. Those that are referred to Heading Home do not need to be an applicant on CHA's waiting list nor do they need to submit a preliminary application.

Since participants are not required to apply through CHA, the waiting list preferences do not apply to the FOS program. In addition, applicants that receive emergency status from CHA do not have access to the FOS program as a housing resource. For purposes of the FOS program, DTA/DHCD referrals will be considered special admissions.

Only those referrals from DTA/DHCD that volunteer to participate in COMPASS, complete COMPASS, and meet any and all additional program obligations as defined by Heading Home, Parenting Resource Associates and the Executive Office of Massachusetts Community Colleges will be considered for the FOS program.

Once Heading Home identifies a potential participant for the FOS program, and before the family is allowed to utilize a Sponsor Based Subsidy, Heading Home will verify and/or collect the following information:

1. Must be a "family" or an elderly, disabled or handicapped person;
2. Must be within the appropriate income limits for eligibility, that is have an annual income less than 50% of the Area Median Income as published by HUD;
3. Must furnish Social Security Numbers for all family members;
4. Must provide valid photo id for all household members 18 years and older; and
5. Must furnish a declaration of Citizenship or Eligible Immigrant Status and verification where required; and at least one member of the potential family must be either a U.S. citizen or have eligible immigration status before participating in the FOS program.

In addition to meeting the program goals and benchmarks established by the Partnership, to qualify for conversion from sponsor-based to tenant-based assistance a family must meet the following criteria:

1. Unless they are current on a payback agreement, no potential participant or a member of his/her household can owe money to CHA or any other housing authority.
2. No household member has been evicted or terminated from any state or federally assisted housing program for drug related criminal activity in the past five years.
3. No household member is currently engaging in the illegal use of a drug, or given CHA reasonable cause to believe

that a household's illegal use or pattern of illegal use of a drug, may threaten the health, safety, or right to peaceful enjoyment of the premises by other households.

4. No household member is fleeing to avoid prosecution, or custody or confinement after conviction, for a felony crime.
5. No household member has a criminal history of violence against persons or properties, or serious drug related offense including but not limited to:
    - Homicide or murder, arson, armed robbery, drug trafficking, drug distribution, drug manufacture, domestic violence, weapons offenses, criminal sexual assault, home invasion, child molestation and other crimes against children.
6. No household member has a criminal history in the past five (5) years that involves crimes against persons or property including but not limited to:
    - Vandalism or destruction of property, possession of illegal drugs, threats or harassment, assault or fighting, burglary or breaking and entering, robbery.

In all of these cases, the Director of Leased Housing or his/her designee will meet with Heading Home to determine whether the intent of the FOS program and/or mitigating circumstances presented by the potential participant are sufficient to allow participation. In weighing mitigating circumstances the CHA will consider:

- The time, nature, and extent of the potential participant's past conduct and factors (mitigating circumstances) that might indicate favorable future conduct. To be considered, the factors indicating favorable future conduct must be verifiable; and/or,
- If potential participants with negative behavior in their recent past can document, to the CHA's satisfaction, that he/she has been rehabilitated.

Heading Home has agreed **not** to allow households that fall into the following categories to participate in either the sponsor based component or the tenant based component of the FOS program:

1. Has a household member that was convicted of manufacture or production of methamphetamine on the premises of any federally assisted housing; or
2. A household member who is subject to a lifetime registration requirement under a State sex offender registration program; or
3. A household member (prior to or during participation) has intentionally misrepresented information related to eligibility, housing history, household composition or rent.

If, after being referred by Heading Home, the Director of Leased Housing or his/her designee declares a potential participant ineligible to participate in the FOS program the potential participant may appeal the decision to a CHA Conference Panel. However, any decisions by Heading Home made prior to a referral for participation in the tenant based component or decisions by Heading Home regarding participation in the sponsor-based component of the FOS program cannot be appealed to a CHA Conference Panel.

V. Asset Development

In the second year of the program families participating in COMPASS will also participate in Heading Home's Asset Development program. Participating families will be expected to save between $20 and $50 a month in their account. Heading Home will match this by three times, thus a family contributing $20 a month will receive a monthly match of $60. In addition, each family can select three milestones each year that will trigger bonus payments of $500 to the account. Milestones will be selected from a menu of milestones as listed below.

Further, CHA will allow Heading Home, to the extent the family budget and services support costs permit, to deposit a portion of the sponsor based subsidy into the family's IDA. This IDA contribution is over and above any Heading Home match.

First Year IDA Milestones

- Opens IDA account
- Completes job training at COMPASS
- Gets a job (20 hours or more)
- Keeps a job for 6 months
- Gets a promotion
- Enrolls in College Program
- Improves FICA Score
- Reduces % Debt

Process Outline

1. Orientation to IDA Program (individual or group) at Job Training enrollment.
2. Case Manager completes IDA application/contract w Participant specifying goals etc. milestones and method of payment (direct deposit debit, bank deposit) and monthly amount.
3. Application sent to MIDAS.
4. MIDAS opens account.
5. Participant receives monthly statements w/ match statements from MIDAS.
6. Participant presents verification of milestones as listed below to case managers.
7. Verification sent by case manager to MIDAS.

Forms of Verification: Training Certificates, Confirmation of Employment Letters, Case Manager verifies employment over phone, Bank statements.

Uses of Funds After Vested: Down payment on home, Higher Education, Small Business Start-up, Retirement Accounts, 529 for Kids Education, Rainy Day Fund, Car, Computer.

VI. Voucher Size

A family is assigned a voucher bedroom size by Heading Home at the time that they are transitioned from the DTA/DHCD funded Supported Transitional Housing Program to the sponsor based component of the FOS program. This voucher size is based on what the family is eligible for at that time and is in accordance with the CHA's occupancy guidelines. Once assigned, the voucher size can only be adjusted at the time that the family is converted from the sponsor based to the tenant based component in year 2 and at the start of years 3, 5, and 7. A family's voucher size is only increased in cases of birth, awarding of custody or adoption.

The one time Plus 1 Payout to the housing escrow fund is based on the voucher size applicable at the start of Year 2.

VII. Receipt of FOS (Tenant Based Component)

After utilizing a sponsor based voucher for 12 months Heading Home must determine whether or not a family has met their obligations to convert to the tenant-based component of FOS; if Heading Home believes they have, a briefing will be scheduled with CHA. The briefing will be held in conjunction with staff from Heading Home and will be tailored to the FOS program. Since the family is supplied with the value of their subsidy upfront and the value has no further relationship to family income, the complexity of the briefing is reduced as there is no need to explain the typical complicated HCV rent calculation methodology.

At the time of the briefing, Heading Home will provide CHA with a duplicate file for the family. This file should confirm that the household meets all of the eligibility criteria noted above. In addition, the file should contain income information that is verified by Heading Home as being accurate and up-to-date. While documentation of income is not necessary for

calculation of the subsidy, it is necessary for benchmarking and will be collected throughout the family's participation as noted below.

Once briefed, the participant will be provided with a certification of FOS participation that will have a four-month lifespan attached to it. The certification will include a chart showing the value of the family's subsidy, which the family can use in considering rental units during their housing search. It is expected that Heading Home will support and assist the family during the housing search.

If the family, owner of the sponsor-based property, and Heading Home agree, the family may use the FOS in their current apartment and lease-up in place, but no party is obligated to do so. If the family remains in the sponsor based unit and fails to either lease in place or locate a new apartment prior to the expiration of the certification of FOS participation, it will expire with no option to extend and the CHA will terminate sponsored-based payments to Heading Home. If the family is able to relocate out of the sponsor-based unit before the expiration of the certification of FOS participation, but not able to lease-up an apartment of their own (i.e., they temporarily move in with a family member) they will receive an additional four months from the date they moved.

VIII. Voucher Value

The value of the FOS is based on actual experienced subsidy payments made by the CHA for all one-wage households participating in the HCV program in Cambridge or Boston and outside of Cambridge or Boston as of April 1st each year. From this data, the CHA computes the 75th percentile payments by bedroom size for units in Cambridge and units outside of Cambridge. The resulting values are then adjusted based on the number of years in the program with the assumption that income tends to be lower and families need more assistance in the earlier years and as they progress, they move closer to the median. CHA may, at its discretion also apply HUD's Annual Adjustment Factor to voucher values when

there is a lag between experienced subsidy payment data and observed increases in the rental market. There are no additional deductions or allowances as they are already factored into the experienced data. Essentially, the value is the value without any need for further computations.

At the time of the briefing, each family is provided with a current FOS Subsidy Value table:

Renting in Cambridge or Boston -- One-Wage Household FOS Subsidy Table

Bedroom Size	1	2	3	4
75th Percentile 1 wage Household HAP (9/09)	$1,062	$1,131	$1,316	$1,352

Years in Program	Subsidy Bonus	Subsidy Value			
1 *Sponsor Based Component* Monthly Annually	+20%	$1,274 $15,288	$1,357 $16,284	$1,579 $18,948	$1,622 $19,464
2 *Tenant Based Component* Monthly Annually	+20%	$1,274 $15,288	$1,357 $16,284	$1,579 $18,948	$1,622 $19,464
3-4 Monthly Annually Years 3-4	+5%	$1,115 $13,380 $26,760	$1,188 $14,256 $28,512	$1,382 $16,584 $33,168	$1,420 $17,040 $34,080
5-6 Monthly Annually Years 5-6	-15%	$903 $10,836 $21,672	$961 $11,532 $23,064	$1,119 $13,428 $26,856	$1,149 $13,788 $27,576
7-9 Monthly Annually	-30%	$743 $8,916	$792 $9,504	$921 $11,052	$946 $11,352

Years 7-9		$26,748	$28,512	$33,156	$34,056
10 "Plus 1 Payout"	Equals value at year 2	$15,288	$16,284	$18,948	$19,464
FOS Assistance Total		$121,044	$128,940	$150,024	$154,104

Renting Outside Cambridge -- One-Wage Household FOS Subsidy Table

Bedroom Size	1	2	3	4
75th Percentile 1 wage Household HAP (9/09)	$832	$1,047	$1,273	$1,306

Years in Program	Subsidy Bonus	Monthly Value *Value for Period*			
1 *Sponsor Based Component* Monthly Annually	+20%	$998 $11,976	$1,256 $15,072	$1,528 $18,336	$1,567 $18,804
2 *Tenant Based Component* Monthly Annually	+20%	$998 $11,976	$1,256 $15,072	$1,528 $18,336	$1,567 $18,804
3-4 Monthly Annually Years 3-4	+5%	$874 $10,488 $20,976	$1,099 $13,188 $26,376	$1,337 $16,044 $32,088	$1,371 $16,452 $32,904

5-6 Monthly Annually Years 5-6	**-15%**	**$707 $8,484 $16,698**	**$890 $10,680 $21,360**	**$1,082 $12,984 $25,968**	**$1,110 $13,320 $26,640**
7-9 Monthly Annually Years 7-9	**-30%**	**$582 $6,984 $20,952**	**$733 $8,796 $26,388**	**$891 $10,692 $32,067**	**$914 $10,968 $32,904**
10 "Plus 1 Payout"	**Equals value at year 2**	**$11,976**	**$15,072**	**$18,336**	**$18,804**
FOS Assistance Total		**$94,544**	**$119,340**	**$145,131**	**$148,860**

IX. Monthly Subsidy Payments

If a family moves to the tenant based component of FOS the participating family will be required to have a checking account and must provide the CHA with the information necessary to make monthly subsidy payments via direct deposit. It is then the responsibility of the family to pay the owner the full monthly rent as negotiated. Failure to pay rent in accordance with the family's lease is grounds for immediate termination from the program unless the family can document that they have legally withheld payment in accordance with MA General Laws based on the owner's failure to make repairs. In year two, after the switch from the sponsor based to the tenant based component of FOS, participating households may be required to provide CHA proof of rent payment before the subsequent month's subsidy is deposited. CHA may extend this requirement into future years and reserves the right to audit participant's records to confirm program compliance.

X. Annual and Interim Recertifications

There are no annual or interim recertifications in the tenant based component of the FOS program. Instead, FOS participants will be scheduled to meet with CHA personnel at the initial lease-up, and at the start of Years 2, 3, 5 and 7. At these meetings, the family will be required to provide third party verification that they are current with their rent and will be required to provide third party verification of their income. The CHA will use EIV to verify all reported income. Income information is gathered for both reporting and research purposes as well as to determine whether or not the family's household is sufficient to trigger graduation from the FOS program.

In addition, at the Years 2, 3, 5 and 7 meeting with CHA staff, the household composition will be verified, and used to determine FOS value for the upcoming period using the current subsidy table. The CHA is also required to conduct home visits within 90 days of the family leasing an apartment and prior to the start of Years 3, 5, 7 and 9.

A central design element to the FOS program is a subsidy that declines over time, at a reasonable pace, in-step with each household's anticipated economic and educational advances. As such, there are no interim recertifications

meaning a less intrusive program that does not penalize participating families for increasing their income, as is the case in the existing HCV program. Essentially, if the family earns more income through the course of the year, they keep it.

XI. Year 10 – the "Plus 1 Payout"

When families are converted from the sponsor based to tenant based component of the FOS program (program year 2) the CHA will set up and make a one time contribution to a CHA controlled, interest bearing, escrow account for the family, the so-called "Plus 1 Payout". The amount of this contribution is equal to the amount that the family is eligible for at the start of Year 2. This amount is affected by bedroom size eligibility and the location of the apartment because subsidy values for Cambridge units are higher than rents found outside of Cambridge. Once determined and set aside, this number is not adjusted for inflation in subsequent years and is not affected by changes in bedroom size after the start of Year 2.

While these funds are intended to be there for the family at the end of the program, they can be used, if necessary, when unanticipated income losses make paying rent difficult. This feature is discussed below in *Section XV. Hardship*. In addition, as described in *Section I. Background*, the family may request to use up to 15% of their "Plus 1 Payout" for costs associated with certain self-sufficiency goals.

If, at the end of Year 9, the family is no longer subsidized through any Federal or State Program, the balance of Plus 1 Payout funds are made available to the family with no restriction on use.

XII. Continued Participation

In most cases, there is no right to survivorship in the FOS program. The voucher is issued to a head of household based on his/her participation and successful completion of the COMPASS program. If at anytime a participant leaves the program for any reason, the FOS will be terminated.

Exceptions may be made when a head of household leaves the program due to death or divorce and a surviving household member requesting to become the new head of household participated in, and completed the COMPASS (or related) program. In such cases, CHA, Heading Home and Compass staff will meet to determine whether or not the individual applying to become the new head of household meets these criteria and will be permitted to remain in the FOS program. In these cases survivorship is contingent upon the remaining household members' good faith effort to attain their program goals.

As described in *Section I. Background*, there are two circumstances whereby a family would graduate from the FOS program prior to the end of year 9. They are:

- If during a meeting with CHA at the beginning of years 3, 5 or 7 it is determined that 30% of the family's net monthly income is equal to or greater than one month's rent and has been for the preceding 12 months; or
- If at anytime during a family's participation in the FOS program their income is verified to be greater than 120% of the AMI.

XIII. Leasing, Inspections and Rent Reasonableness

The CHA does not pay the subsidy to the owner of the property, instead, the subsidy payment is made to the family and it is the family's responsibility to pay the owner. The rationale of this approach is linked to FOS's overall goal of making participating households more self sufficient and responsible for their own family budgets. Essentially, the family should view the subsidy payment as an extension of their income and will need to budget and take responsibility for the payment of rent.

It is expected that participating households will seek the best apartment they can find based on the amount of income that they have. Since the subsidy is paid directly to the family, it essentially becomes part of their monthly income and it is the family's responsibility to make a reasonable and informed decision about what they can afford. Once the decision is made the onus is on the family to live up to their responsibilities to pay rent and utilities on time.

For instance, a family eligible for a three bedroom apartment with gross income of $20,000 per year would add in the value of the FOS for year 2 ($18,948), bumping up their annual income to $38,948 (provided they found a unit in Cambridge). The family, with support from the Partnership, knows what other household expenses must be paid and the family needs to make a decision about what is affordable for rent based on this knowledge. Without the ability to make these types of decisions, the family can never really have the skills needed to establish and live on a budget.

The CHA has no interaction with the property owner. Once the family locates an apartment and signs a lease, a copy is provided to the CHA for documentation purposes only. There is no Request for Lease Approval or initial or annual inspections performed by a CHA inspector. However, the family must obtain certification from the Board of Health or other third party entity that indicates any newly leased apartment meets the State Sanitary Code. While an inspection is not necessary prior to signing a lease, it must be conducted and a report submitted to the CHA no later than 60 days

after lease up. The CHA will conduct a home visit within 60 days of lease execution anytime a family leases a new apartment in a city or town where municipal or other no-cost State Sanitary Code inspections are not available to renters.

In cases where a family has failed to provide the report or the apartment has not met the State Sanitary Code within the 60-day period, subsidy payments will end until a satisfactory report is received. Retroactive payments will not be allowed. Additionally, the CHA is required to perform, and the family is required to allow, a home visit once per year with 30 days notice. In cases where a family has failed to allow a visit or where scheduling conflicts have prevented a visit within the twelve-month window, subsidy payments will end until the visit takes place. Retroactive payments will not be allowed.

Other areas that are essentially bypassed by this payment arrangement are rent increases that in the traditional HCV program are confusing for all parties and rent reasonableness, which will now be driven by market forces and negotiated between the owner and the tenant.

XIV. Mobility

Due to the special nature of these vouchers, they cannot be absorbed by other PHAs. For this reason, participants are limited to a reasonable geographical area, currently defined as within the Interstate 495 belt.

XV. Hardship

During participation in the tenant based component of FOS, families may request a hardship if they experience an unanticipated loss of income that is anticipated to last longer than 90 days. The hardship is requested through the Director of Leased Housing or his/her designee and is initiated by completing and submitting a FOS Program Hardship Request form that can be obtained from the CHA's website or from CHA's central office. Once received, the request will be presented to CHA's Hardship Committee for review.

Under the FOS program, the relief available is limited to only those funds allocated to the family at the start of FOS participation. There are two sources of relief available, a subsidy advance from years 7-9 or from the Plus 1 Payout. It is up to the family to decide which future subsidy they choose to withdraw from, given their specific circumstances. In any case, the Hardship Committee must review each request and determine whether or not the circumstances meet the criteria for advancing subsidy. The Hardship Committee reviewing applications for subsidy advances from FOS families may include Heading Home and COMPASS staff.

Funds advanced from years 7-9 or the Plus 1 payout are not replaced or replenished. The total value of each family's subsidy (excluding inflation adjustments) is determined in year 1 of participation. Any hardship advances are subtracted from the family's total subsidy budget. For example, a family experiences a job loss half way through Year 2 and despite a diligent job search they are unable to find employment. After 90 days, the family is unable to make ends meet with unemployment alone and applies for a hardship to withdraw funds from years 7-9 to help cover rent.

The Hardship Committee reviews the request and determines that the subsidy payment should be increased by $250/month. This increase is granted with the understanding that each payment of $250 to the family is deducted from their allotted subsidy for Years 7, 8 and 9.

Similarly, with the same set of circumstances, the family may choose not to access funds from years 7 - 9 because they are wary of subtracting from their monthly subsidy for the last two years in the program. The family may instead indicate on the hardship application that they would like funds taken from the Plus 1 Payout escrow account rather than subsidies allotted for years 7-9. In this case the family is choosing to receive a smaller payout at completion of the program in favor of larger monthly subsidies in years 7 - 9.

In cases of catastrophic medical events resulting in a head of household's inability to reach their program goals or make timely rent payments with the FOS subsidy provided, CHA will transfer the household from the FOS program to the Housing Choice Voucher program. In these cases no survivorship in the FOS program is available for any other household members. The entire household is transferred to the Housing Choice Voucher program.

XVI. Risks to this Approach

CHA recognizes that this approach to providing long-term housing assistance to households transitioning from homelessness to self-sufficiency has a number of inherent risks.

Decoupling of income and subsidy - establishing subsidy levels using actual housing assistance payments (HAPs) made as the baseline for calculating subsidy is a radical departure from the traditional voucher program wherein household rent is determined based on 30% of adjusted monthly income. Households with extremely low incomes or those experiencing job losses may pay a larger percentage of their incomes towards rent than households in the traditional voucher program.

CHA mitigates this potential pitfall by setting subsidy levels at the 75th percentile of actual HAPs paid with a 20% bonus in the early years when household incomes are expected to be the lowest, and perhaps most volatile. Further, the hardship policies allow households access to significant cash reserves, albeit with the downside of fewer subsidy dollars available in future years.

It is important to point out that the decoupling of subsidy and income provides participating households with a tremendous incentive to increase their earned income. The subsidy CHA pays is based on the assumption that one household member will be employed at the beginning of participation. Any additional earnings a family can secure are

theirs to keep, with no effect on the amount of subsidy they receive. This is a significant departure from the typical voucher program and is designed to exponentially increase the attractiveness and value of employment to participating families.

Reduced oversight – unlike the traditional voucher program, CHA plays very little role in the daily lives of FOS participants or their landlords. CHA plays no role in lease-ups, housing search, or rent determination. Further, CHA is paying subsidies directly to the families. Although CHA is not the first housing authority to try this, there are obvious risks to entrusting participants to use their subsidy appropriately, and while CHA has built some safeguards into the program to make sure rent is being paid, there is certainly room for malfeasance.

Assumptions about FOS participants – FOS puts a tremendous amount of responsibility (and self-determination) in the hands of participants. CHA is relying on two factors to ensure that families will make good choices with the options they are provided through the FOS program. First, CHA is assuming that participation in COMPASS, and case management support from Heading Home will lead to CHA enrolling FOS participants who are exceptionally "hungry" to succeed. By the time Heading Home refers families to the FOS program they will already have had to complete many program requirements and will have shown dedication to making it through the program all the way to year 9, or graduated early having achieved their self-sufficiency goals.

Second, CHA is assuming that with sufficient support in the early years, participating families, when presented with the opportunity, will make the "right" choices for themselves and their families. CHA recognizes that this is a significant leap of faith in human nature. Anecdotal evidence from numerous service providers with whom CHA has spoken supports the notion that households are anxious for the opportunities this unique combination of services and housing support provides them. Despite the risks, CHA is willing to give this a try.

Lack of long-term case management and educational/self-sufficiency training- Currently there are no program elements in place to provide FOS participants more than two years of support other than CHA's housing subsidy. In theory, FOS households will be "on their own" after only a short time of case management and education/training. FOS is a 9 year subsidy program which puts the onus on families to make very important decisions about their housing, education, and employment. CHA and its partners may discover that absent much longer-term case management and educational support, FOS families will not be well enough positioned to take full advantage of the flexibility and self-determination FOS provides. This is a serious potential shortcoming of the program which CHA and its partners may need to address as early as year 3.

Declining subsidies and earning potential – From the beginning, FOS assumes that all participants will enter the program with at least one income earning family member. In the early years the housing subsidy is exceptionally generous, but as the years advance, the subsidy declines and eventually ends at the end of year 9. This subsidy delivery model assumes that participants will continue increasing their incomes over the program's life span and will be ready to pay all of their housing costs without subsidy after a decade of declining assistance.

A few years into the program, CHA and its partners may find that this assumption was too ambitious and that even with the training and case management provided in the early years, participants are not growing increasingly financially independent in the program's later years. This may be the greatest potential shortcoming of this program design. CHA and its partners will closely monitor participants' incomes and will revisit the program's design and goals if the anticipated economic outcomes seem to be out of reach for a preponderance of FOS families.

XVII. Conclusion

While there are still some program details to be worked out, CHA believes that this paper outlines what we hope will be a groundbreaking form of housing assistance, geared specifically to act in concert with other service providers in a collective effort to provide a way up, and out, for some of our community's most vulnerable families. CHA recognizes that there are many opportunities for this program to come short of realizing the Partnership's goals for it, but recognizing this upfront, we are prepared to monitor the program and make course corrections along the way as issues (anticipated and not) arise. CHA is confident that in this program design are the seeds for larger, comprehensive policy reform.

APPENDIX 6: Section 3 Compliance

The purpose of Section 3 is to ensure that employment and other economic opportunities be directed to low and very low income individuals, particularly those who are recipients of subsidized housing, and to businesses that provide economic opportunities to low/very low income persons. In FY 2010 CHA employed 29 Section 3 eligible low to very low income individuals.

The Cambridge Housing Authority is committed to continuing its outreach to residents, and encouraging them to apply for any open positions at the Agency. Thanks to the unprecedented capital projects moving forward in FY 2011, employment opportunities for residents and voucher holders will be increasing significantly. In addition CHA plans to hire an additional 12 Resident Coordinators in FY 2011, whose job definition requires them to be CHA residents.

APPENDIX 7: Public Comments

FY10 Annual Report Public Meeting

May 20th, 2010 – 6:00pm

YWCA, Cambridge

Public Comments – C: Public Comment

R: CHA's response

Family Opportunity Subsidy

C: One commenter noted that in the FY11 MTW Plan comments and responses appendix, CHA said that it would consider divorce or death as circumstances under which a FOS participant could be transferred to MTW housing choice voucher program. In the MTW FY10 Report, however CHA states that only a catastrophic medical event would be considered as a valid cause to transfer from FOS to the MTW voucher program.

R: CHA will clarify in the FOS Policy that under some, extremely limited circumstances beyond catastrophic medical events, a FOS household member may be permitted to transfer to the MTW voucher program.

C: One commenter asked about more details on the composition of the Hardship Committee for the FOS program, which the commenter indicated was said to include Heading Home and COMPASS staff.

R: CHA has not yet finalized the composition of the Hardship Committee but believes it essential that those working most closely with the hardship applicant be part of the process.

Planning and Development

C: One commenter asked if residents can report abandoned buildings so that they could be considered for affordable housing development. If so, who could residents contact?

R: The City of Cambridge's Community Development Department is likely the best City office to contact.

C: One commenter requested clarification on who is going to be responsible for the management of Porter Road.

R: The property is owned by the Cambridge Affordable Housing Corporation (CAHC), a non-profit affiliate of the CHA. CAHC will be contracted to manage the property for CHA.

Resident Services

C: One commenter was interested in learning more about the percentage of special-needs children with parents currently enrolled in the Baby U program. The commenter discussed the program "Pieces of a Puzzle", which was developed at Corcoran Park and is now running also at Jefferson Park. This program was developed to serve as a support groups for parents dealing with issues related to raising special-needs children. The commenter volunteered to discuss more details of the program with the Resident Services department.

R: CHA appreciates the commenter's offer and encourages the commenter to contact Resident Services staff. It is too early to determine the percentage of Baby U enrollees who are special-needs, as they are infants and it is too early for any learning disabilities to manifest.

C: One commenter asked about the amount of money from the Broadband Technology Opportunities Program grant that would be spent on computer classes.

R: $208,599 of the $698,924 grant will be spent on computer classes. An additional $60,100 will be spent on new computer equipment.

C: One commenter asked if voucher holders would be able to attend classes offered through this program.

R: Yes. Vouchers holders typically account for a large portion of participants in Resident Services programs.

C: One commenter asked if there is a possibility of offering advanced computer classes.

R: In the past most computer class enrollees have no, to very limited computer experience and classes concentrated on introductory computer skills training. CHA is very interested in offering advanced classes, if there is enough interest from

residents and voucher holders. There would need to be at least 10 – 15 interested individuals before CHA could move forward with setting-up an advanced class.

C: One commenter asked about age eligibility to attend classes.

R: All ages are welcome. Resident services staff would be happy to see more young enrollees.

Miscellaneous

C: One commenter reminded CHA that currently there are about six newsletters that go out to landlords each year, but only one that goes to voucher holders. The commenter requested an increase in written communication sent to residents.

R: CHA appreciates this comment and will consider increasing the number of newsletters sent to voucher holders, staffing and budget permitting.

C: One commenter asked if there were any updates regarding the transition to online rent payment.

R: No. CHA currently has an automatic payment option for residents, but there are no immediate plans to create an online payment option. CHA would, however like to move towards online payments in the future.

APPENDIX 8: Board Approvals

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE BOARD OF COMMISSIONERS OF THE CAMBRIDGE HOUSING AUTHORITY WEDNESDAY, JUNE 23, 2010 5:30 P.M.

MEMBERS PRESENT:	GERARD J. CLARK, CHAIRPERSON JACQUELINE F. ADAMS, VICE-CHAIRPERSON WARREN R. MCMANUS, TREASURER JAMES G. STOCKARD, JR., ASSISTANT TREASURER
MEMBERS ABSENT:	ANTHONY PINI, MEMBER
ALSO PRESENT:	GREGORY RUSS, EXECUTIVE DIRECTOR MICHAEL JOHNSTON DEPUTY EXECUTIVE DIRECTOR TERRY DUMAS, PLANNING & DEVELOPMENT JOSHUA MEEHAN, PLANNING & INFORMATION SHIRLEY SANFORD, RECORDING SECRETARY

APPROVAL OF FY 2010 MTW ANNUAL REPORT

MOTION: Mr. Stockard moved that the Cambridge Housing Authority Board of Commissioners:

a. Approval of the Moving To Work Deregulation Demonstration Program FY 2010 Annual Report.

b. Authorization of any technical corrections and changes to the documentation including any information that would be helpful to address public comments received on the draft Report, and

c. Authorization for the submission of the final Report to U. S. Department of Housing and Urban Development, pursuant to the memorandum from Joshua Meehan to Gregory Russ, Executive Director, dated June 15, 2010.

Mr. McManus seconded the motion, which upon being put to vote, was passed unanimously.

Attest:
Seal

Gregory Russ, Executive Director

GENERAL CERTIFICATE

I Gregory Russ, do hereby certify as follows:

1. I am the duly appointed, qualified and acting Secretary of the Cambridge Housing Authority (herein called the "Local Authority"). In such capacity, I am custodian of its records and am familiar with its organization, membership and activities.

2. The proper and current corporate title of the Local Agency is the Cambridge Housing Authority.

3. The Local Authority was duly created, pursuant to the authority of the Constitution and statutes of the Commonwealth of Massachusetts General Laws, Chapter 121B, and was duly organized on the ninth day of December, 1935; and since the date of its organization, the Local Agency has continued to exist without interruption in the performance of its public corporate purposes.

4. The names and dates of the election or appointment, and the dates of the beginning of the Local Agency and of its principal officer are as follows:

NAME AND OFFICERS	DATE OF APPOINTMENT OR ELECTION	DATE OF COMMENCEMENT OF TERM	DATE OF EXPIRATION OF TERM
Gerard J. Clark			
Member	03-14-1974	01-11-2010	01-11-2015
Chairperson	01-13-2010		01-12-2011
Jacqueline F. Adams			
Member	04-26-1995	10-01-2007	10-01-2012
Vice-Chairperson	01-13-2010		01-12-2011
Warren R. McManus			
Member	09-12-1982	10-10-2007	09-30-2011
Treasurer	01-13-2010		01-12-2011
James G. Stockard, Jr.			
Member	01-21-1974	11-11-2008	11-11-2013
Assistant Treasurer	01-13-2010		01-12-2011
Anthony Pini			
Member	01-13-2010	01-13-2010	04-01-2014

5. Each of the above-mentioned officers required to do so has duly taken and filed his/her oath of office and each of them legally required to give bond or undertaking has filed such bond or undertaking in form and amount as required to give bond and is otherwise duly qualified to act in the official capacity above designated, and each is the acting officer holding the respective office or offices stated beside his/her name.

6. None of the above-mentioned officers is ineligible to hold or be disqualified from holding under the provisions of applicable law, the respective office, specified above, which he/she holds.

7. None of the above-named Members is an officer or employee of the City of Cambridge.

8. Since June 30, 1972, there have been no changes in or amendments to the Chapter, by-laws, ordinance, resolutions, or proceedings of the Local Agency, with respect to:

(a) The time and place of and other provisions concerning regular meetings of the Local Agency and the business which may be taken up at such meetings;

(b) The provisions concerning the calling and holding of special meetings of the Local Agency and the business which may be taken up at such meetings;

(c) The requirements concerning a quorum;

(d) The manner in which the charter or by-laws of the Local Agency may be amended;

(e) The requirements regarding the introduction, passage, adoption, approval, and publication of resolutions, ordinances, or other measures, relating to the approval and execution of contracts and the authorization, award, execution, or issuance of bonds, notes or other obligations of the Local Agency;

(f) The officers required to sign, countersign, or attest contracts, bonds, notes, or other obligations of the Local Agency;

(g) The officer of the Local Agency; or

(h) The seal of the Local Agency;

except as follows:

NONE

9. The seal impressed below, opposite my signature, is the duly adopted, proper and official corporate seal of the Local Agency.

IN WITNESS WHEREOF, I have hereunto set my hand and the duly adopted official seal of the local agency, this 25th day of June 2010.

Gregory Russ, Secretary

(Seal)

CERTIFICATE OF RECORDING OFFICER

I, Gregory Russ, the duly appointed qualified and acting Secretary of the Cambridge Housing Authority, do hereby certify that the attached extract from the Minutes of the **Regular Meeting** of the Board of Commissioners of the Cambridge Housing Authority held on **June 23, 2010**, is a true and correct copy of the original on file and of record insofar as they relate to the matters set forth in the attached extract and is a true and correct copy of a motion adopted at such meeting and on file and of record.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal of said Cambridge Housing Authority, this 25th day of June 2010.

Gregory Russ, Secretary

(Seal)