CAMBRIDGE HOUSING AUTHORITY

MOVING TO WORK

CHA

ANNUAL REPORT 2020

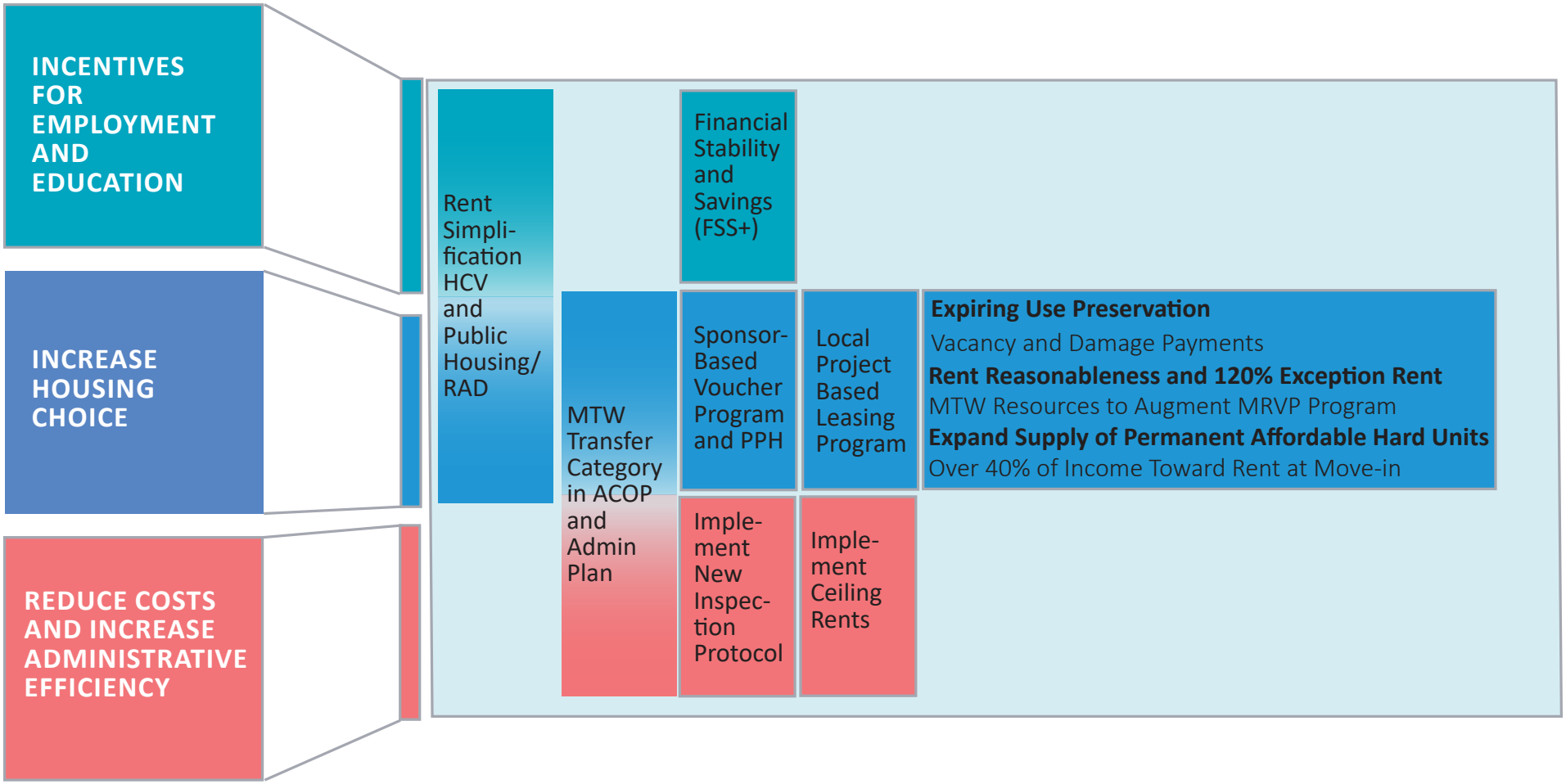
January 1, 2020 - December 31 , 2020

The Spirit of Community and Housing

Artist: Briana Lee Spearman

"I created this artwork titled, Community Love, because I feel that it represents the true meaning of community. Being someone who has been a Cambridge resident my entire life I believe that there's always a strong sense of community here. The different cultures represented in Cambridge diversity makes it such an amazing place to live. Many things here have changed over time but it always feels like home. The love of seeing different people from all walks of life coming together and creating a special community is unlike anywhere in the world."

- Brianna Lee Spearman



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

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

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FREQUENTLY USED ACRONYMS

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

CHA HIGHLIGHTS

ANNUAL REPORT FISCAL YEAR 2020

JANUARY 1, 2020 TO DECEMBER 31, 2020

HOUSING CHOICE

- Transition to Small Area FMRs providing greater housing choice for HCV participants.
- Awarded 136 vouchers to preserve additional units at 808- 812 Memorial Drive.
- As of December 31, 2020, CHA has converted 2,338 units (or 96%) of its 2,427 federally assisted public housing units.

SELF-SUFFICIENCY

New FSS+ Escrow Calculation and Homeownership Incentive

- Finalized software changes needed to implement new bands-based escrow calculation

COST EFFECTIVENESS

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

- Over 20,918 distinct applicants
- Over 175,840 applications.
- Includes site-based waitlists.

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CHA DEPARTMENT ACCOMPLISHMENTS

OPERATIONS

PROPERTY MANAGEMENT IN BELMONT

In FY20, the CHA was awarded a contract from Belmont Housing Authority for property management services and began providing services there in mid-June. Ops now maintains the building infrastructure for all 263 Belmont Housing Authority units. Management of the portfolio falls under the responsibility of a newly added District Manager.

RELOCATION

Relocation coordinators in the Operations department successfully facilitated 198 moves for residents moving out or back-in to a CHA property. Efforts to modernize our properties continue under new safety guidelines in response to the COVID-19 pandemic.

STAFF ENRICHMENT

Due to current circumstances, Operations shifted training focus to one of the most important elements of combatting the spread of COVID-19, which are social distancing and working from home whenever possible. Directors worked with District Managers to clearly outline what tasks and responsibilities can be accomplished on workdays away from the office, and the maintained productivity has greatly benefited both staff and residents. The department plans to sustain this model until the pandemic has been neutralized. In October 2020, all housing managers, assistant managers, and leasing officers attended a virtual four-part refresher training on policies and procedures hosted by Edgemere Consulting.

ENHANCED SANITATION PROTOCOLS

The Department has taken on a major number of changes to combat the spread of COVID-19. Sanitation protocol has been increased to twice per day cleaning of all common areas, spaces, and utilities from laundry rooms to elevator buttons. Unit construction, inspections, transfers, and evictions were suspended indefinitely. All non-medically necessary visitors have been encouraged not to enter our buildings. Lockboxes have been installed at each site to receive paperwork, and most transactions with residents have occurred over e-mail or the phone. The Department remains vigilant and effective at providing personal protective equipment and sanitation supplies at our developments.

GROCERY AND MASK DELIVERY

Operations collaborated with the Food for Free program in the spring to coordinate deliveries of 6,000 boxes of fresh produce, dry goods, and dairies to residents in need, which totaled over 100,000 pounds of food to 1,400+ households. The effort transformed into supermarket gift card donations and socially distanced on-site pick-up locations in the summer. Delivery continued to residents most at-risk or in quarantine. A mask distribution effort to residents was also lead by the Deputy Director of Operations, with over 27,000 masks donated by several individuals and organizations.

SAFETY AND SECURITY

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

- Conducted 23 lighting surveys with the assistance of the property managers throughout CHA's many developments
- Attended quarterly virtual meetings with the Local Emergence Planning Committee (LEPC) including the Cambridge Police Stakeholders' meetingg
- Reviewed all calls for police service to Housing Authority properties and obtained police reports for property managers for further action when deemed necessary
- Reached out to approximately 35 CHA residents for a wellbeing check by phone, due to COVID-19 distancing guideline
- Coordinated the Secret Santa Gift Program with the Cambridge Police Department to provide gifts for needy CHA residents
- Continue to work with active tenant councils to provide ongoing safety recommendations, and recommendations regarding phone scam

LEASED HOUSING

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

ONLINE RECERTIFICATION & OTHER PROGRAM FORMS

In March 2020, due to the COVID-19 pandemic, the Leased Housing department transitioned to working mostly remotely. Prior to then, department staff had been meeting with program participants in person to conduct the majority of program recertifications. In response to the pandemic and closure of the agency to the public, the Leased Housing department quickly set up online forms for interim recertifications, regular recertifications (annual/biennial/triennial), requests to move, and eligibility screening applications. CHA was particularly focused on streamlining the process for requesting and receiving an interim rent determination, as many program participants had lost their jobs or seen their hours cut due to the pandemic. Additionally, CHA made temporary modifications to streamline its interim recertification process in order to be able to assist participants experiencing income losses more expeditiously during this time, such as waiving the limit on interims between recertifications and allowing for temporary self-certification of income. To date, over 1,200 interim requests have been submitted using the online form to date (across all programs) and over 800 interims processed for Leased Housing participants alone since March 2020 – over 300 of which were processed in March and April alone.

Building off the utility of the online interim request form, the Leased Housing department has also established online forms for annual/biennial/triennial recertifications, requests to move, eligibility screening applications, and other program forms and documents. While participants are still able to make requests and complete and return paper documentation via mail, the online forms have proven to useful for those who have been able to utilize them, and have also improved the tracking of incoming requests.

LANDLORD/OWNER PORTAL & OUTREACH

In April 2020 the Leased Housing Department launched the Landlord/Partner portal – an online portal that allows CHA landlords to view their payment details for Housing Choice Voucher (HCV) Program/Section 8 and other program clients. In addition to payment details landlords can also view information about units, inspections, authorized tenants, CHA Leasing Officer contact information, end of year statements/1099's, direct deposit information, etc. To date, over 450 landlords have registered for the portal. This initiative has eliminated the need for department staff to send out deposit statements by mail every month – an administrative and financial savings to the agency – and has also improved overall customer service provided to landlords.

CHA has also made efforts to reach out to landlords during the pandemic to refer them to resources that may be available to them or their tenants. In August 2020, as part of CHA's Tenancy Preservation and Eviction Prevention Pilot, the Leased Housing department mailed out a brochure to all program landlords with eviction prevention information, including information on how their tenant can request a rent redetermination if they have experienced a loss of income as well as information regarding state, local, and federal resources.

EXPIRING USE/PRESERVATION

CHA continues to pursue opportunities to assist private owners to preserve long-term affordability at developments that have reached the end of their existing affordability programs. In FY2020 CHA assisted in the preservation of 302 additional units in Cambridge at two large developments. In late 2019 CHA was awarded 136 Enhanced Vouchers to be provided to eligible households residing at 808-812 Memorial Drive in Cambridge. Through its Expiring Use Preservation Initiative CHA was able to convert the majority of these vouchers – with tenant consent – to project-based vouchers, thereby preserving the long-term affordability of the site under a 15-year project-based HAP contract.

In late 2020 CHA was awarded an additional 166 Enhanced Vouchers to be provided to eligible households residing at 362-364 Rindge Ave in Cambridge. Department staff are in the process.

FINANCIAL STABILITY AND SAVINGS PLUS PROGRAM (FSS+)

Since 2012 CHA has operated a modified version of the Family Self-Sufficiency Program – referred to as the Financial Stability and Savings Plus Program (FSS+). Since 2012 this program has served over 250+ participants and 118 have graduated the program to date. CHA partners with Compass Working Capital to provide financial coaching and counseling to participants. In the FY2020 Annual Plan, CHA proposed and was approved to make a number of additional modifications to the program in order to further improve opportunities and outcomes for participants. These changes seek to simplify and streamline the FSS escrow calculation to make it easier for participants to understand. Additionally, there is now an added incentive for higher-income working households to enroll and still be able to escrow, even if they entered the program already at a higher income level. Finally, CHA also plans to offer additional incentive payments to households who have graduated the FSS+ program who are interested in purchasing homes and/or moving to unassisted housing.

CHA has worked with its software provider to make the system changes necessary to implement the new model and escrow calculation. CHA and Compass are in the process of finalizing revised program forms and documents in order to begin the process of enrolling new applicants in early 2021. CHA also plans to offer existing FSS+ households the opportunity to switch to the new program model, if they wish and/or if it would be beneficial for them to do so. Participants who wish to continue to escrow under the old model will have the option to do so.

TRIENNIAL RECERTIFICATIONS FOR ELDERLY/DISABLED PROJECT-BASED HOUSEHOLDS

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

SPECIAL PURPOSE VOUCHERS – MAINSTREAM VOUCHER PROGRAM

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

CENTRAL OFFICE

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

BUSINESS SYSTEMS

The Information Technology department has made several pivots to enable work to continue effectively through the COVID crisis. The first priority was to ensure staff had access to CHA-issued laptops to allow work from home. We also expanded the capacity of remote access technologies already in place to accommodate secure access to internal resources beyond the core housing management system it was built for.

Recertification work, though delayed, is still in progress. We expect to have this solution in place by second quarter 2021.

To support more frequent remote work—which will likely become more commonplace even after this pandemic—we are working to change CHA's network architecture focus on protecting user accounts and organizational information regardless of where users are, rather than relying on the legacy model that assumes anything inside the office is trusted all else is dangerous

LEGAL

National Policy Direction

One of the biggest issues confronting the CHA is the unavailability of adequate volume cap of private activity bonds that generate Low Income Housing Tax Credits due to limitations imposed under the federal Internal Revenue Code Section 42. CHA initiated drafting of legislation that would create an exemption from bond cap for preservation and replacement of federally-assisted housing by working with our outside legal team, the national housing authority industry groups, and coalitions of organizations seeking to expand and improve the tax credit program. Due to the strong leadership of Congresswoman Catherine Clark, the SAVE Federally Assisted Housing Act was introduced in October of 2020. While the legislation has yet to pass, it has received strong support from many agencies and will hopefully be re-introduced and passed in the next Congress.

MTW

The Legal Department continues to work with the MTW Collaborative to support MTW agencies and to coordinate with HUD on enhancing the power of the MTW Program.

COVID 19

The Legal Department worked with every CHA department to craft policies that would allow the agency to continue to operate and successfully serve our residents and participants during the COVID emergency. The Legal Department reviewed protocols for construction, relocation, management operations,

appeals of decisions, employment actions and evictions.

Tenancy Preservation and Eviction Prevention Pilot

The Legal Department had already started the Tenancy Preservation and Eviction Prevention Pilot before COVID struck and was able to pivot much of that thinking in this initiative to preserve tenancies during the moratorium on evictions. The pilot has brought in the resources of a social work graduate student who works under the direction of our Senior Program Manager who is a licensed social worker. By partnering with the Operations Department to identify households having difficulty making rent payments, the social work intern was able to reach out to the households and connect them with services.

State Policies

CHA continues to work with other organizations and the state to address issues of state law, such as state procurement laws, that increase the cost of construction and make it more difficult to accomplish redevelopment of the CHA portfolio cost-effectively. CHA is also working to come up with creative solutions to enhance the ability to combine various state and federal resources to

LEP

In trainings conducted in January and February 2020, CHA discussed the challenges of using language assistance measures at CHA's main office. Staff explained that sometimes LEP persons feel uncomfortable accepting oral translation services when offered and would sometimes prefer to use family members or friends to provide translation instead of the language line. CHA will continue to provide customer service training and support to staff to help navigate these challenges.

In addition, the updated LEP policy was presented to the Board in April 2020.

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

The working group worked on the following goals in 2020:

• Explore and provide recommended safety nets for victims' housing protections

• Increase collaboration between SA/DV and shelter/housing systems and subsidized housing models to promote existing best practice solutions and expand housing options

• Provided feedback to DHCD in the development of their DV guidance to local housing authorities

• Provided feedback to DHCD in the development of the VAWA-required emergency transfer protocols for their HOME Investment Partnerships and Housing Trust Fund funded units.

In the annual report, the working group made the following recommendations to the Governor:

• Expand housing knowledge and expertise among SDV service providers

• Expand staffing and staff capacity among SDV service providers to partner with housing providers to move SDV survivors out of emergency shelters/ housing instability and into permanent affordable housing, following best practice models developed to house homeless families.

• Explore other creative housing solutions to utilize existing housing resources (e.g. Housing Preservation and Stabilization Trust Fund (HPSTF), HUD Moving to Work (MTW), Massachusetts Rental Voucher Program (MRVP), etc.) to move SDV survivors out of emergency shelters/housing instability.

POLICY AND TECHNOLOGY LAB EAST

INTERNS

The PTLab assisted with various projects related to Covid-19 cost estimates and surveys to share with industry groups. These efforts will help in advocating for proper funding based on extra costs incurred during the FY. Additionally, the PTLab has begun working on internship proposals during FY20 to be posted during FY21.

HUMAN RESOURCES AND SECTION 3 HIRES

In the calendar year 2020, there were 9 Section-3 hires and 8 new tenant coordinator hires at CHA (pending final numbers).

FY20 presented an unexpected, unique, set of challenges for the Human Resources department in the form of a global coronavirus pandemic, and, civil unrest following the killings of unarmed black citizens in several states. The Human Resources team responded by leading several initiatives to address these emerging challenges.

In January, the Human Resources department implemented a Work from Home pilot program that proved prescient; by mid-March, the agency would close its offices to visitors and staff as we grappled with the early outbreak of the Coronavirus disease. The Human Resources department convened a COVID-19 subgroup which developed a comprehensive Coronavirus Response Plan in coordination with an Occupational Health, Safety & Environmental consultant. We continue to monitor and adjust to the changing landscape surrounding this health pandemic.

In June, following the events leading up to public protests over the killing of George Floyd a group of staff organized to discuss CHA's stance. Out of this meeting, came the formation of our inaugural Diversity, Equity, and Inclusion Committee (DEIC). Since then, will the support of the HR department, the DEIC has met regularly to plan and execute 2 employee surveys, and over 10 staff events to begin to create a collective understanding and appreciation of the experiences of our staff. This was all accomplished in the context of completing basic Human Resources functions such as payroll, benefits administration, recruiting and onboarding new hires, and resolving employee issues. We are particularly proud that we were able to keep our staff safe in the workplace and mitigate their risk of contracting COVID-19 during this "once in a lifetime" pandemic

RESIDENT SERVICES

BRIGHTER FUTURES CAMPAIGN

In FY18, the CHA formally launched its "Brighter Futures" campaign to raise the profile of its award-winning educational programs and to raise additional dollars in support of these programs as well as future initiatives and innovations. Considerable progress over FY19 and FY20 was made in attracting new foundation support and in developing a sustainable base of private donors in the city. In the first 15 months of the campaign, the Resident Services team raised nearly $1.3 million dollars to augment the agency's annual contribution in support of our programming, which represents nearly 50% of our budget.

As we entered in 2020, our primary task was to sustain our new funding relationships, and to make the case for continued funding among long-time partners based on our program's outcomes and strong return-on-investment. Despite restrictions imposed by COVID-19, and the channeling of a vast amount of regional funding in support of pandemic relief, nearly $1 million dollars were raised by the department over the course of the fiscal year. Many of these dollars came from multi-year awards that helped to insulate the agency from additional funding losses, but considerable effort was also placed on securing higher award amounts from established foundation partners.

In addition, the department conducted a specialized three-week fundraising effort in April after transitioning to remote learning in early March. During this time, an additional $60,000 was raised from individual donors in support of our graduating senior class, and our program alums from the previous four years. In May, our program graduates each received $300 to assist with food insecurity, rent and loan payments, as well as a host of other monthly expenditures. Each graduating senior received $750 in the early summer to help diminish their loss of summer employment income due to pandemic restrictions. Currently, our expectation is to again provide relief for our 2021 graduating class as they navigate reduced job opportunities this coming spring and summer.

POST-SECONDARY SUCCESS INITIATIVE

Seven years ago, the CHA's Resident Services department secured initial funding from local foundations in support of its comprehensive "Post-Secondary Success Initiative." The primary goals of the initiative are to assist our program graduates in making prudent college selection choices, and in securing a post-secondary degree within five years at significantly lower debt loads.

We designed and implemented three interrelated components to help us achieve these goals. Two of these centered on the creation of new program positions: the Alumni Coach, and the Career Development Specialist. The Alumni Coach supports program seniors and their families in the college application, choice, and matriculation process, and provides coaching for persistence to graduates during their college tenure. Working in tandem with the Coach, the Career Development Specialist assists graduates in developing career pathways so they will be in position to make their newly secured degrees work for them upon entering the workforce.

The matched college savings component rounds out the third and final component of the initiative. Embedded in the Work Force high school program, the matched savings program seeks both to habituate in students and their families strong saving and credit-building habits, and to position them to secure money – up to $3000 provided through 1:1 matched savings -- to help defray first-year college expenses. To that end, the class of 2020 (of which there were 30 students) saved a total of $37,584, with an average savings of $1,206 and a mean savings of $1,460. It is worth noting that 87% of the Class of 2020 saved at least $500 to qualify for the 1:1 match, 68% exceeded $1000 in savings, and roughly half saved $1500 or more to qualify for the full match.

As detailed in the previous plan, we have been closely monitoring the progress of our 2016 program graduates, as they were the first class to benefit fully from Post-Secondary Success Initiative's components. Despite enduring the abrupt transition to remote learning early last spring, slightly more than two-thirds of this class finished their degrees in four years, and we expect 75% to complete their degree by this coming spring. These numbers represent three times the national average for completion of college degrees in six years among students from low-income backgrounds.

THIS WAY ONWARD PROGRAM

Created in partnership with Gap, Inc. in 2013, the CHA's This Way ONward program (formerly This Way Ahead) has provided many under-resourced youth with a formidable mixture of paid training and retail internship experiences that are key sustained workplace success. Over the past eight years, the program has graduated 570 students, and secured 341 internships. Perhaps most compellingly, 85% of our intern graduates have received offers for part-time employment at participating stores upon completing their internships.

In FY19, This Way ONward reached new heights in terms of participant enrolled and paid internships completed, with a total of 140 students accepted into the 12-week workshop training component. Slightly over 80% of participants successfully completed the requirements of the three-month training period; of those students, 74 secured competitive 3-month internships in Gap, Old Navy, and Banana Republic stores in the greater Boston area, and 69 of them successfully completed the internship phase. We were exceptionally pleased that 44 of those graduates were offered permanent or seasonal part-time jobs upon completion of their internships.

As previously reported, we learned late in 2019 that the 2020 cohort would be unfortunately facing a roughly 50% reduction in funding from Gap, Inc. Due to revenue losses among the Gap and Banana Republic stores nationally, This Way ONward chose to partner only with greater Boston Old Navy stores to host the required summer internships.

This translated into greatly reduced numbers: 78 students, ages 16 to 21, were approved for program slots in the 2020 cohort, with 71 successfully completed a rapidly redesigned remote program due to COVID-19 restrictions completed from March through May. These ongoing restrictions prevented the placement of a large number of interns, but once the state lifted select restrictions on area businesses later in the summer, we were able to place 20 students safely in Old Navy stores for attenuated employment opportunities.

The expectation currently is that these program reductions, along with the ongoing limitations imposed by the pandemic, will remain in effect for the upcoming cohort, due to start in March. In preparation for the upcoming program season, all of the 12-weeks of training workshops have been prepared for online delivery. We remain pleased that we are still in position – despite the restrictions imposed by COVID -- to offer this outstanding training and internship opportunity to many of our low-income students.

PLANNING AND DEVELOPMENT

Garfield Apartments and St. Paul's and began work on three additional properties: Roosevelt Towers Low-Rise, Burns Apartments, and 78-80 Porter Road. Work also continued on the multi-year Millers River renovations which started in 2019, is now over 55% complete, is on-schedule for completion by mid-2022.

In addition to the construction activity, CHA closed on three financial transactions totaling over $142 million in 2020. The first, which occurred in January 2020, was the $15.6 million in financing for 78-80 Porter Road funding a gut rehabilitation of a historic 26-unit four-story building located near the Porter Square public transit stop. Burns Apartments was the second deal to close in 2020 as CHA closed on the $91.6 million financing for Burns Apartments in February 2020 allowing for a substantial rehabilitation of a 198 unit development for elderly and persons with disabilities. Lastly, in December 2020, CHA closed on the $35 million in financing need to renovate Truman Apartments, a 59-unit development for elderly and persons with disabilities. The start of construction at these three sites coupled with the on-going construction at Roosevelt Towers and Millers River bring the current total amount of on-going construction underway at CHA to over $250 million, and the overall total of completed and on-going construction to over $580 million since 2010.

Cambridge Housing Authority's construction efforts, along with the rest of the world, were significantly impacted by the emergence of the COVID-19 pandemic. As a result of this world-wide pandemic, the City of Cambridge issued in mid-March 2020 a Temporary Emergency Construction Moratorium on all construction activity on both public and private property. This affected CHA construction activity tremendously and resulted in a construction work stoppage at five of its properties for over two months during the first wave of the pandemic. Once the work stoppage was lifted by the City on June 1st, CHA sites were ready to resume construction having used the intervening time since the work stoppage to establish COVID-19 safety protocols and procedures aimed at protecting residents, staff and construction works from contracting the virus from construction and relocation activity. Fortunately, these protocols and procedures have been very effective, and have allowed construction and relocation to proceed in the months since June. Despite the work stoppage, CHA's overall construction expenditures during 2020 totaled $59 million.

CHA continues to convert its remaining units from the public housing program using both the RAD program and the Section 18 disposition process. In 2020, CHA converted an additional 112 federal public housing units to the Section 8 platform, bringing the overall total of units converted to 2,338 units or 96.3% of CHA's federal public housing portfolio. Units transferred in 2020 include 20 units at St. Paul's Residence as part of a RAD and Section 18 transaction, 33 units of scattered site housing, and 59 units at Truman Apartments. CHA was able to obtain 97 Tenant Protection Vouchers for these properties, gaining an important source of funding to maintain these affordable apartments. The balance of the 112 units converted in 2020, or 15 units, are being supported by RAD Section 8 Project-Based Vouchers.

A summary of major construction activities underway in 2020 is provided below.

CONSTRUCTION PROJECTS

Millers River – Total Construction Contract of $112.8 million; $29.5 million spent in 2020

Significant construction at Millers River was completed in 2020. Work has been completed on 8 floors, from the 12th floor to the 19th floor, resulting in the renovation of 117 units, or 39% of the total units at the property. Work in the units included the complete gut rehabilitation of all building and unit systems and all new interior finishes including new bathroom fixtures and finishes and new kitchen cabinets, countertops and appliances. New energy efficient heating, ventilation and cooling systems have also been installed greatly increasing the comfort and air quality for residents. Completed units included three sensory-adapted units and two adaptable units.

In addition to the unit work, CHA has also completed the new Penthouse addition on the 17th floor which includes the electrical room for distribution, new boilers and pumps that provides heat and domestic cold/hot water to the new units. Furthermore, our new Community Center has taken shape and is fully weathertight with exterior sheathing and weatherproofing complete, along with the store front windows and sky light. Currently, interior mechanical, electrical and plumbing rough-ins are ongoing with the addition of layout and framing. In 2021, CHA is scheduled to complete the first fully barrier free (ADA) unit after the 8th floor completes construction in January 2021.

The Millers River construction process is expected to last an additional sixteen months, concluding in Spring 2022. In 2020, $29,541,922 dollars of the $112.8 million in construction was completed.

Burns Apartments – Total Construction Contract of $68 million; $12,828,000 spent in 2020

As noted, CHA closed on the $91.6 million in financing for the Burns project in late February 2020. Upon closing, a formal notice to proceed into construction was delivered to the project's Construction Manager, Consigli Construction Company, to begin the $68 million renovation project.

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

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

In 2020, work proceeded on the first phase of the project impacting 43 units. Construction of the Phase 1 units are nearing completion and should be ready for re-occupancy in March 2021. The Burns Apartments construction process is expected to last sixteen months, concluding in Summer 2022. In 2020, $12,828,000 dollars of the $68 million in construction was completed.

Roosevelt Towers Family – Total Construction Contract of $35.9 million; $7,902,402 spent in 2020

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

The exterior scope of work at Roosevelt Towers Family includes refurbishing the masonry, replacing windows, installing new roofing, repairing cracked and broken sidewalks, repaving the central roadway, and refurbishing common courtyards. The building system scope of work includes upgrading the electrical and fire protection systema, creating a new boiler room for the 112 units, replacing all the plumbing and water piping, installing a new ventilation system in each unit, and replacing. The unit interior scope of work at Roosevelt Towers Family includes upgrading kitchens with new cabinets, countertops, sinks and faucets, and appliances, upgrading bathrooms with new bathtubs, toilets, and sinks, and refurbishing other interior finishes including painting, flooring, and shades.

To date, work was recently completed in 18 units with resident moving back into these units in February. Work will proceed in phases by entry door with approximately 25 units under construction at any given time. Construction at Roosevelt Towers is expected to last two more years, concluding in late 2022. In 2020, $7,902,402 dollars of the $35.9 million in construction was completed.

78-80 Porter Road – Total Construction Contract of $12.1 million; $4,263,424

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

In 2020, the project's contractor completed most of the exterior refurbishment and building system infrastructure including new piping, HVAC ductwork, and wiring. Due to the COVID-19 delays, construction at 78-80 Porter Road is expected to be completed in mid- 2021. In 2020, $4,263,424 dollars of the $12.1 million in construction was completed.

St. Paul's Residence– Total Construction Contract of $6 million; $2,453,346 million spent in 2020

Substantial renovations at St. Paul's Residence were completed in November 2020 and units have since been reoccupied. The scope of work included a new elevator, new fresh air ventilation system, an upgrade of the heating and new cooling system, addition of a sprinkler system and upgrade to the fire alarm, installation of new windows, comprehensive modernization of the bathrooms and kitchens, addition of four more SRO units, and complete refurbishment of the two-family units. The additional four units will bring the total units at the site to 24 units consisting of 22 SRO units, one two-bedroom unit, and one three-bedroom unit. The building was converted to the Section 8 program in March 2020 as part of a RAD and Section 18 blended transaction. In 2020, $2,453,346 of the $6 million in construction was completed.

Russell Apartments – Total Construction Contract of $14.26 million; $686,905 spent in 2020

Much of the construction on Russell Apartments was completed by Spring 2019, and the building was reoccupied by mid-2019. The comprehensive modernization of this 51-unit elderly and disabled development in the North Cambridge neighborhood comprised interior apartments refurbishments including new kitchens and bathrooms, complete building systems upgrades to the heating system, fire alarm upgrades and sprinkler system installation, plumbing and sanitary pipe replacement, electrical system replacement and upgrades as well as masonry restoration, roof replacement, and selective landscaping improvements. The project also included the conversion of an under-utilized lounge space into a new residential unit, the 52nd-unit at the development. Since the project came in under budget, the scope of work at Russell was expanded to include the installation of solar panels and some miscellaneous site upgrades such as improved signing and installation of a pergola in the outside seating area. In 2020, $686,905 of the $14.26 million in construction was completed.

Garfield Street Apartments – Total Construction Contract of $2.4 million; $388,431 spent in 2020

Garfield Apartments, an eight-unit building in the Porter Square area of Cambridge, was reoccupied with residents in mid-March 2020 with substantial completion of the $2.4 million comprehensive modernization occurring in February 2020. Improvements at Garfield Street Apartments included new windows and roof, siding and heating upgrades, new kitchen and bathrooms, upgraded ADA unit, and improved parking lot, sidewalks, and plantings. In 2020, $388,431 of the $2.4 million in construction was completed.

Truman Apartments – Total Construction Contract of $22.7 million; $621,738 spent in 2020

In 2020, CHA secured private activity bonds from MassDevelopment to finance the modernization of the 59-unit Truman Apartments, an apartment building constructed in 1969 that houses seniors and people with disabilities. CHA brought BWA Architecture on board as the architect and Shawmut Design and Construction as the construction manager at risk, and together the project team completed construction documents and conducted a procurement process to hire subcontractors. At the close of 2020, CHA completed a $35 million financial closing with Enterprise Community Partners as an investor and Boston Private partnering with Citizens Bank as lenders. Construction enabling work began on January 4, 2021, and construction will last until the end of March 2022.

Planned improvements include the expansion of the community room and laundry room, installation of a new ventilation system and central air conditioning, replacement of the roof and windows, re-cladding of the building, and addition of pathogen-safety features including increased efficiency air filters and UV treatment. In the 59 residential units, fixtures and floors will be updated. Finally, additional spaces for the Truman community will be created including a TV room, social worker's office, conference room, and computer lounge. In 2020, $621,738 of the $22.7 million in construction was completed.

Major Construction in 2020 (Summarized by Project)

Site	Units After Construction	2020 Expenditure	Status
Burns Apartments	198	$12,828,100	Construction started in Feb 2020; to be completed in mid-late 2022
Garfield Street Apartments	8	$388,431	Construction completed in February 2020. Project fully reoccupied.
Millers River Apartments	300	$29,541,992	Construction started in January 2019; to be completed in early 2022.
78-80 Porter Road	26	$4,263,424	Construction started in January 2020; to be completed in mid-2021.
Roosevelt Towers Low Rise	112	$7,902,402	Construction started in January 2020; to be completed in mid-2022.
Russell Apartments	52	$686,905	Completed in 2019; Loan conversion and close-out in 2020.
St. Paul's Residence	24	$2,453,346	Completed in November 2020; Project close-out to occur in 2021.
Truman Apartments	59	$621,738	Financial closing occurred Dec 2020; Construction to begin January 2021.
Total	779		

SMALLER PROJECTS

The Planning and Development Department also oversees in smaller modernization and renovation projects in the portfolio. In 2020, CHA made final payments on boiler replacement projects for Aberdeen, Hammond, and Woodbridge as well as for 6 Ashton Place and 217 Western Avenue which impacted 37 units. The CHA also completed some masonry restoration at 8-10 Lancaster Street, fire pump replacement at John F. Kennedy Apartments, camera installation at Jefferson Park Apartments and an office reconfiguration project at Manning Apartments. Modernization projects which were bid in

2020, but will be on-going in 2021 include selective plumbing and masonry refurbishment and roof replacement at 8-10 Lancaster Street, and installation of a new trash compactor and lift at John F. Kennedy Apartments.

Project Name	Expenditures in 2020
Aberdeen, Hammond, and Woodbridge Boiler Replacement (Final Payment)	$40,813
Ashton and Western Boiler Replacement (Final Payment)	$13,925
Jefferson Park Apartments Camera Installation (Final Payments)	$8,732
John F. Kennedy Apartments Fire Pump Replacement (Final Payments)	$162,225
John F. Kennedy Apartments Trash Compactor Replacement Project (Construction Starting 1/20)	$0
8-10 Lancaster Street Selective Modernization – Plumbing and Masonry (Partial Payments)	$81,020
Manning Apartments Office Reconfiguration Project	$24,694
Total	$331,409

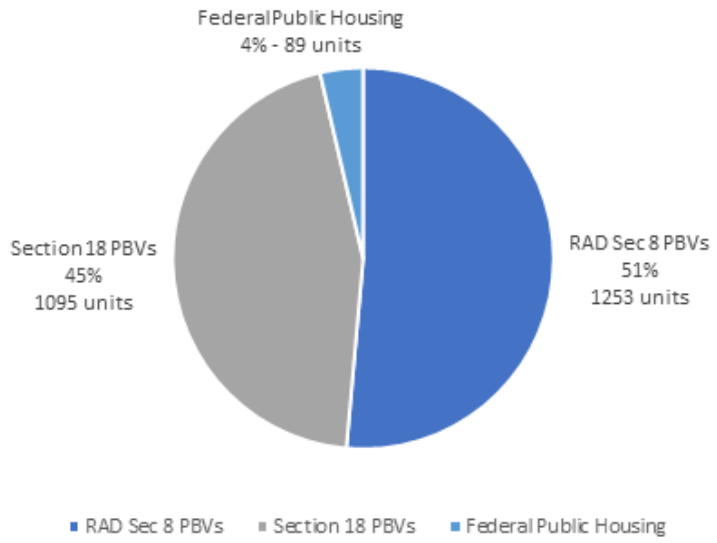
SECTION 18 DISPOSITION APPROVALS

Cambridge Housing Authority received approval in 2020 for the disposition of Harry S. Truman Apartments. Truman Apartments is a 59-unit building for seniors and people with disabilities. It was built in 1969, and the Tenant Protection Vouchers CHA would gain from the Section 18 disposition would help fund renovations set to begin in January 2021. The Tenant Protection Vouchers received through this disposition will help preserve these deeply affordable units.

In 2020, CHA withdrew the disposition application for 116 Norfolk from HUD. CHA will pursue to complete an RAD/Section 18 blended transaction for this development. 116 Norfolk is a 38-unit SRO building originally constructed in 1920. Though beautiful and located on a spacious lot, the building needs substantial renovations. The CHA does not have a start date for renovations to this site. However, CHA would like to begin improvements to this site in the next few years, and the additional funding from Tenant Protection Vouchers gained through a RAD/Section 18 disposition would make the renovations more feasible.

The CHA has been working to convert its federally assisted public housing portfolio to the Section 8 program since HUD's approval of CHA's portfolio conversion application under HUD's Rental Assistance Demonstration (RAD) Program in December 2013. In addition to utilizing the RAD, the CHA has also received or is in the process of receiving 1,094 tenant protection vouchers through the Section 18 Disposition process. As of December 31, 2020, CHA has converted 2,338 units (or 96%) of its 2,427 federally assisted public housing units.

The chart below shows the status of CHA's portfolio as of December 21, 2020. Of the original portfolio of 2,437, only 89 units remain as federal public housing.



Properties Converted from Public Housing to Project-Based Voucher Housing in 2020

Property	Type of Conversion	# of Units	Date of Disposition	Funded Rehab	Comment
St. Paul's Residences	RAD/Section 18 Blended	20[1]	03/03/2020	$6 million	Work completed in late 2020.
Scattered Site Federal Public Housing	Section 18	33	07/14/2020	NA	Units will be renovated as needed
Truman Apartments	Section 18	59	12/24/2020	$22.7 million	Work starting in January 2021.
Total		112		$28.7 million	

1) As part of the rehabilitation, 4 additional units have been added at St. Paul's Residence bringing the total number of units at the property up to 24.

DESIGN AND FINANCING OF OTHER RENOVATIONS

Design and Financing Projects

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

Putnam School Apartments - utnam School Apartments received Official Action Status from MassDevelopment for an allocation of private activity bonds on January 16, 2020. It is anticipated that the modernization of Putnam School Apartments will be funded through a mixed finance package currently being developed by the CHA, which may include tax-exempt bond financing, Low-Income Housing Tax Credit equity, Historic Tax Credit equity, funds from the CHA, and private debt. Design work is nearing completion, and the project will be bid in early 2021 allowing for a mid-year financial closing and a construction start in September 2021. The $14 million rehabilitation of Putnam School includes new heating, cooling and ventilation systems, new bathroom and kitchens, reconfiguration of the fourth-floor congregate units into independent units, and significant masonry improvements. Plans also include moving community space and the management office to the building's garden level freeing up space on the upper levels to allow for the addition of one additional unit to this current thirty-three-unit building

116 Norfolk Street - In 2020, CHA withdrew the Section 18 obsolescence disposition application for 116 Norfolk from HUD after deciding to pursue a RAD/ Section 18 blended transaction for this development. CHA issued a request for proposal to procure Architect-Engineer in 2020 with selection completed in early 2021 for 116 Norfolk. In addition, CHA is currently in queue for 2022 private activity bonds from MassDevelopment. 116 Norfolk is a 38-unit SRO building originally constructed in 1920. CHA is anticipating an April 2022 start date for renovations to this site. Design plans of the modernization of 116 Norfolk include adding new deeply affordable dwelling units, improving site accessibility, and upgrading interior common areas, and refurbishing unit interior areas. The existing building footprint covers only about 25% of the existing site, and so part of the design plans include exploring the opportunity for new construction in the form of an addition or stand-alone building to add additional affordable housing units. CHA is hoping to add these new units using available federal public housing authority which would convert to RAD after construction is complete.

Jefferson Park Federal - In 2020, CHA requested and received an extension from HUD that extends the deadline to start construction at Jefferson Park Federal to August 2023. In addition, in 2020 the Cambridge Housing Authority received confirmation from MassHouing that the Jefferson Park project is in its queue for 2022 private activity bonds allowing CHA to move forward with securing the balance of the financing and in completing the design work. Meetings with residents were restarted in December 2020, and will continue throughout 2021 as the design is finalized, the permitting process is complete, and the contractor selected. Plans include replacing all new construction given the poor building and site infrastructure conditions. Plans of new construction will be enable the CHA to provide more and higher-quality affordable apartments to current and future residents, and to create approximately 100 additional units. There are currently 118 occupied apartments at Jefferson Park Federal and 57 unoccupied apartments that were taken offline in 2018 and 2019 due to poor conditions, thus all apartments at JP will remain deeply affordable. CHA is targeting closing on the financing in late March 2022 with construction starting in April 2022.

Corcoran Park - In 2020, CHA also requested and received an extension from HUD extends the deadline to start construction at Corcoran Park to August 2023. The CHA is anticipating starting construction at Corcoran Park in 2023. It is anticipated that the modernization of Corcoran Park will be funded through a mixed finance package being developed by CHA with potential funding from tax-exempt bond financing, Low Income Housing Tax Credits, funds from CHA, and private debt amongst other resources. The site currently consists of 27 buildings; 24 of the buildings are composed of two-story townhouses, one building of eight one-bedroom flats, and two non-residential with the property management office and community room and maintenance storage. An existing conditions study and feasibility options have been completed. CHA will be working with the project design team to finalize the feasibility design in 2021 allowing it to move forward into the design phase, with plans to complete financial closing in early 2023 allowing

construction to begin construction shortly thereafter.

Roosevelt Towers Mid-Rise/155 Willow Street - Roosevelt Towers Mid-Rise is an eight-story building that was modernized and converted to a Section 8 subsidized property in 1982. An Existing Conditions Study has been completed and revealed that the needs at the Mid-Rise are far more dire than previously anticipated. The needed scope of work for the Mid-Rise is extensive and will include sewer and storm water drainage improvements; replacement of underground water lines, masonry repairs; roof replacement, window replacement, accessibility upgrades, kitchen/bath modernization; HVAC improvements; and electrical, plumbing and fire protection upgrades. Additionally, given the extensive renovation needs of the Mid-Rise, there is an opportunity to add additional units to the building as part of any renovation project. The CHA will be looking to move forward with the Mid-Rise renovations as the construction on the low-rise units are completed.

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

Private Activity Bonds

In 2020, CHA added two additional projects to its 2020 project queue beyond the ones identified in 2019. These two projects, Truman Apartments is a 59-unit building built in 1969 and Putnam School Apartments is a 33-unit building built in 1890, were anticipated to close in December 2020. Both properties are home to residents who are elderly and/or have disabilities, and both properties need substantial renovations. As previously reported, CHA closed on the Truman project in December 2020, but delayed the Putnam School project until September 2021. With the delays that occurred from the COVID-19 pandemic on the CHA's on-going construction projects, there were not sufficient relocation resources available for both Truman and Putnam School to proceed in 2020 so Putnam School was moved to a 2021 closing date.

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

Private-Activity Bonds allocated or expected in 2021 and 2022

Property	Units	Year	Private Activity Bonds
Putnam School Apartments	34	2021	$10.345 million
116 Norfolk Street	67 est.	2022	$22.00 million
Jefferson Park Federal	280 est.	2022	$108.40 million

HOUSING AND HEALTH

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

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

- Between 25%-50% of CHA's respondents reported 4+ chronic health conditions, versus the CDC's national average of 15% for people aged 65+.
- Almost 40% of respondents reported having "emotional, nervous, psychiatric problems."
- Almost 30% of respondents reported having fallen in the last 12 months.

In 2020, the CHA partnered with Boston Medical Center and the Cambridge Health Alliance to place a full-time community health worker and part-time community health nurse at Manning Apartments. The "Living Well at Home Program" is a 2-year pilot intended to connect residents to existing services to better manage health conditions, support residents' unique health goals, and make it easier to age in place. Though the start of the program was delayed by COVID, the Living Well at Home team started in August and have enrolled over 60 of 205 residents at Manning in the program. Thus far, the team has supported residents by completing health insurance enrollment, making referrals to senior care options, obtaining needed medical equipment needed, making medical appointments, requesting medications, attending medical appointments with residents and translating "medical speak", and building relationships with residents during a difficult and lonely year. In 2021, the Operations and Planning & Development Department are further evaluating the program to adjust as needed to better serve residents, secure funding to expand the program past the initial 2-year pilot, and expand the program to other sites.

ENERGY AND SUSTAINABILITY

CHA continues to make gains on emissions reductions and energy and water conservation despite the increases in consumption seen in the multi-family industry across the country as residents spend more time at home in response to the pandemic. Year over year, the CHA portfolio consumed 3% more electricity and 9% more water, with a decrease of 7% in gas consumption. However, emissions were reduced by more than 4% as our electric grid becomes cleaner and another 45 kW solar array came on line at Russell Apartments. Emissions reductions have decreased by over 26% during the prior six year period, the carbon equivalent of 113,541 new trees planted.

During 2020, CHA saw the return of 21 units of housing at St. Paul's, now an all-electric building renovated under the Enterprise Green Community criteria, and Garfield Place, 8 units of family housing with new systems and improved insulation and air sealing.

CHA continues to make gains in our reductions while also taking action to improve the indoor air quality across our portfolio. During the pandemic we have increased air flows, improved filtration rates, and added portable anti-viral air cleaners to common areas such as hallways and elevator lobbies. UV lighting has been added to energy recovery ventilation as a means toward reducing air born contaminants.

Construction continues at the Millers River, Burns Apartments, Porter Road, and Roosevelt Towers – a total of over 650 Enterprise Green Communities certified units are slated to come back online within 2021. The associated improvement in energy systems, insulation values and onsite generation (an additional 220 kW) will create another wave of energy reductions for CHA's bottom line and the health of our local community.

VOLUNTARY COMPLIANCE AGREEMENT

CHA continues to work towards fulfilling its Voluntary Compliance Agreement with HUD's Office of Fair Housing and Equal Opportunity. Thirty-seven (37) wheelchair accessible units in its Public Housing portfolio were completed as of December 31, 2020. Construction of the final five (5) required units will be complete by mid-2021 with the completion of the Revitalization of Millers River, which is now underway. Millers River will add a total of 13 new ADA units, eight more than the five required. Construction at the 297-unit site began in January 2019 and will take close to three years, with the handicapped accessible units expected to be completed by mid-2021.

VCA COMPLIANCE – SUMMARY

PLANNED UNITS	COMPLETED UNITS	PLANNED DATE	COMPLETED DATE	STATUS
2	2		03 / 2008	Units completed at Lyndon B. Johnson Apartments
5	5		12 / 2008	Units completed at Frank J. Manning Apartments
5	5		05 / 2010	Units completed at Frank J. Manning Apartments
1	1		03 / 2010	Unit completed at Willow Street Homes
3	3		11 / 2011	Units completed at Jackson Gardens
1	1		02 / 2012	Unit completed at Lyndon B. Johnson Apartments
4	4		03 / 2012	Units completed at Lyndon B. Johnson Apartments
4	4		08 / 2013	Units completed at Lincoln Way
2	2		12 / 2015	Units completed at 5 Temple Place[1]
8	8		07 / 2018	Units completed at Jefferson Park
2	2		07 / 2018	Units completed at Manning Apartments
5		06/2021		Units planned for Millers River Apartments
42	**37**			**TOTAL**

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

FY20 RESIDENT PROGRAMS + SERVICES

PROGRAM	HHS SERVED	FY HIGHLIGHTS AND UPDATES	OPTIMAL CAPACITY (YEAR)
EARLY CHILDHOOD			
Baby U	32 Families	32 participants	40 Families
Baby U Alumni Association	204 and growing Families	20 trainings/event completed annually.	175 Families and growing
Pathways to Family Success	16 Families	Literacy program for families with ESL children K-3 with wraparound services for parents.	15-18 Families
YOUTH			
DREAM Mentoring	10 Youth	10 youth paired with Harvard mentors for academic year.	15 Youth school yr 30 Youth summer
Work Force	325 Youth	325 students served annually, including post-secondary coaching for persistence for 125 alumni annually (matriculated graduates over previous four classes); 75% of 2016 class expected to complete post-secondary degrees in five years	325 Youth
Work Force College Savings Program	120 banked	Class of 2019 saved $30,100 and Class of 2020 saved $37,594. Average savings of $1,460 per student.	200 Youth
Tutoring Plus, Inc	32 Youth	32 tutoring matches	50 Youth
This Way Ahead - Gap, Inc.	140 Youth	16 weeks for training workshops. 70 internships.	140 Youth - 70 summer internships
Big Brother Big Sister Program	125 Youth	Goal of 125 matches was met	125 Youth

PROGRAM	HHS SERVED	FY HIGHLIGHTS AND UPDATES	OPTIMAL CAPACITY (YEAR)
Youthbuild	4 Youth	Earn GED while building affordable housing	4-6 Youth
ADULT			
Bridge-to-College Program	4 Adults	Majority of graduates enroll at Bunker Hill Community College.	10 Adults
Community Computer Centers	200 Youth 180 Adults		200 Youth 180 Adults
Cambridge Employment Program	95 Adults	30 job placements in an academic year.	95 Adults
Jefferson Park Gateways Learning Program	141 Adults	6 classes/academic year and 3 classes/summer	140 Adults
Just-A-Start Biomedical Careers	4 Adults	Academic year program that prepare participants for entry level positions.	8 Adults
Financial Stability and Savings (FSS+)/Rent-to-Save	192 HCV 321 RTS	See SS.2013.01- FSS activity in Approved MTW Activities section for more information.	200+ Adults
Pathways to Permanent Housing - Heading Home	24 Adults	See HC.2008.03B - Sponsor-Based Voucher Program in Approved MTW Activities section for more information.	45 Adults
Pathways to Permanent Housing - Transition House	3 Families	See HC.2008.03A - Sponsor-Based Voucher Program in Approved MTW Activities section for more information.	4 Families
AGING IN PLACE			
Elder Service Coordinators Services contracted through CASCAP, Inc.	640 Elderly Adults	Ongoing group activities involving Farmer's Market, healthy eating, emotional support, informational sessions, coffee hours, birthday parties, lunch outings and shopping trips. Available to any elderly non-PACE adult living in CHA unit.	1,035 Elderly Adults
PACE Elder Service Plan	36 Elderly Adults	Program includes 20 units at LBJ and 16 at Millers River.	36 Elderly Adults
TOTAL[3]	**582 Youth 1,270 Adults 676 Elderly**		

HOUSING INVENTORY

	HUD Baseline	Vouchers Authorized or PH Units in Place on 12/31/2020	Total	HH Demo graphics	MTW Local Non Tradi-tional	MTW Family and Bedroom size	Notes
Public Housing Elderly/Disabled		148	148	112		112	Truman (66), 116 Norfolk St (38), Weaver and Linnaean (44), 5 Elderly Condos.
Public Housing Family		124	124	11		11	Roosevelt Towers (124),
RAD Elderly/Disabled		452	452	422	0	422	Manning Apartments (205), LBJ Apartments (177), JFK Apartments (44 RAD) Actual total units in JFK building is 69 (44 RAD + 25 PBVs) We count only 44 RAD units under this category. SP?
RAD Family		876	876	845		845	Washington Elms (175), Newtowne Court (268), Putnam Gardens (122), Woodrow Wilson Court (68), Lincoln Way (53 RAD) Jackson Gardens (45) River Howard and Willow St (46 RAD), Cambridge Port Commos (10), Fairmont St (10), Garfield St (10), Saint Paul (2 RAD) Actual total units in Lincoln Way building is 70 (53 RAD + 17 PBVs) We count only 53 RAD units under this category.
Former Public Housing Elderly/ Disabled		550	550	356		356	Millers River (299) Burns (199) and Russell (51).
Former Public Housing Family		544	544	443		443	Corcoran Park (153), Jackson Place Apartments Interim Holding LLC (173), and Jefferson Park Apartments (104)
MTW HARD UNITS	**854**	**2,694**	**2,694**	**2,189**		**2,189**	**87% occupancy.** Occupancy affected by RAD conversion and Section 18 Disposition.
MTW Tenant Based		1,320	4,152	4,182	0	4,182	All MTW Vouchers
MTW Project Based + Expiring Use		2,832					Count is exclusive of enhanced non-project based voucher. Count includes expiring use projects

	HUD Baseline	Vouchers Authorized or PH Units in Place on 12/31/2020	Total	HH Demo graphics	MTW Local Non Tradi-tional	MTW Family and Bedroom size	Notes
Sponsor-based/ Local Non-Traditional		109	201	0	141	0	This count represents individual households served by the program. A voucher can, and often does, serve more than one household.
MTW VOUCHERS	**5,304**	**4,261**	**4,383**				**102% Utilization Rate.**
Federal Non-MTW		719	597	597	N/A	N/A	Voucher allocation includes Mainstream, VASH, DHVP/NED, Mod Rehab , and Shelter + Care.
ALL FEDERAL VOUCHERS		4,980	4,980	N/A	N/A	N/A	Does not include relocation or RAD/FPLI
ALL FEDERAL ASSISTED		**7,674**	**7,169**				**93% utilization. Includes hard units (PH, RAD, FPLI) + vouchers.**
State New Construction		110	94	94	N/A	N/A	Includes Roosevelt Towers (Mid-Rise) and Putnam School.
State and Local Vouchers		192	137	141	N/A	N/A	Voucher funding includes MRVP , AHVP, Shelter Care .
STATE AND LOCAL ASSISTED		**302**	**231**				**76% Utilization**
TOTAL ASSISTED		**7,976**	**7,400**				

HOUSEHOLD DEMOGRAPHICS

MTW HARD UNITS AND VOUCHERS
HOUSEHOLDS SERVED - DECEMBER 31, 2020

	HARD UNITS								MTW HCV HOUSEHOLDS		
	PUBLIC HOUSING FAMILY	PUBLIC HOUSING ELDERLY	RAD FAMILY	RAD ELDERLY	FORMER PUBLIC FAMILY	FORMER PUBLIC ELDERLY	TOTAL	PERCENT	HOUSE HOLDS	PERCENT	TOTAL
UNIT SIZE											
0 BR	0	45	0	73	0	156	274	12%	215	5%	489
1 BR	0	64	161	338	82	198	843	38%	1,818	43%	2,661
2 BR	11	3	364	12	176	2	568	26%	1,419	34%	1,987
3 BR	0	0	255	0	154	0	409	18%	611	15%	1,020
4+ BR	0	0	65	0	31	0	96	4%	119	3%	215
TOTAL HOUSEHOLDS	11	112	845	422	443	356	2,215	100%	4,182	100%	6,397
RACE											
American Indian	0	1	3	1	4	0	9	0%	14	0%	23
Asian	0	4	46	31	26	16	123	6%	480	11%	603
White	5	69	262	218	128	217	899	41%	1,859	44%	2,758
Black/African American	6	38	531	153	280	118	1,126	51%	1,818	43%	2,944
Native Hawaiian/Other Pacific	0	0	3	5	5	5	18	1%	6	0%	24
TOTAL HOUSEHOLDS	11	112	845	422	443	356	2,215	100%	4,182	100%	6,397
ETHNICITY											
Hispanic	0	5	138	40	55	32	270	12%	742	18%	1,012
Non-Hispanic	11	107	707	382	388	324	2,307	88%	3,435	82%	5,742
TOTAL HOUSEHOLDS	11	112	845	422	443	356	2,215	100%	4,182	100%	6,397
INCOME[2]											
At 30 AMI or below	9	95	575	376	301	320	1,676	76%	3,301	79%	4,977
Over 30 AMI – 50 AMI	1	13	159	36	87	24	320	14%	662	16%	982
Over 50 AMI – 60 AMI	0	4	26	8	14	6	58	3%	117	3%	175
Over 60 AMI – 80 AMI	0	0	23	2	20	4	49	2%	78	2%	127
Over 80 AMI	1	0	62	1	21	2	85	4%	24	1%	109
TOTAL HOUSEHOLDS	11	112	845	422	443	356	2,215	100%	4,182	100%	6,397
CAMBRIDGE RESIDENT											
Cambridge	11	112	845	422	443	382	2,215	100%	2,239	54%	4,454
Outside Cambridge	0	0	0	0	0	0	0	0%	1,943	46%	1,943
TOTAL HOUSEHOLDS	11	112	845	422	443	356	2,215	100%	4,182	100%	6,397

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

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

	NEW CONSTRUCTION		FEDERAL NON-MTW		STATE		
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	TOTAL
UNIT SIZE							
0 BR	3	3%	133	22%	65	47%	201
1 BR	78	83%	364	61%	34	25%	476
2 BR	13	14%	76	13%	18	13%	107
3 BR	0	0%	15	3%	17	12%	32
4+ BR	0	0%	9	2%	3	2%	12
TOTAL HOUSEHOLDS	94	100%	597	100%	137	100%	761
RACE							
American Indian	0	0%	9	2%	1	1%	10
Asian	4	4%	8	1%	4	3%	16
White	48	51%	341	57%	74	54%	463
Black/African American	42	45%	239	40%	58	42%	339
Native Hawaiian/Other Pacific	1	1%	0	0%	0	0%	1
TOTAL HOUSEHOLDS	94	100%	597	100%	137	100%	761
ETHNICITY							
Hispanic	11	12%	64	11%	17	12%	92
Non-Hispanic	83	88%	533	89%	120	88%	736
TOTAL HOUSEHOLDS	94	100%	597	100%	137	100%	761
INCOME[2]							
At 30 AMI or below	70	74%	516	86%	121	88%	707
Over 30 AMI – 50 AMI	14	15%	67	11%	12	9%	93
Over 50 AMI – 60 AMI	4	4%	4	0%	2	1%	10
Over 60 AMI – 80 AMI	4	4%	8	1%	0	0%	12
Over 80 AMI	2	2%	2	0%	2	1%	6
TOTAL HOUSEHOLDS	94	100%	597	100%	137	100%	761
CAMBRIDGE RESIDENT							
Cambridge	94	100%	248	42%	125	91%	467
Outside Cambridge	0	0%	349	58%	12	9%	361
TOTAL HOUSEHOLDS	94	100%	597	100%	137	100%	828

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

CHA HOUSING UNITS: YOUNGER DISABLED RESIDENT COMPOSITION –

	Units Available	Units Occupied	Younger Disabled Households	Percent of Units Available	Percent of Occupied Units
116 Norfolk Street	37	35	8	21.6%	22.8%
D.F Burns Apartments	128	125	10	7.8%	8.0%
Elderly Condos	4	4	1	25.0%	25.0%
H.S. Truman Apartments	12	11	2	16.7%	18.2%
J.F. Kennedy	44	44	7	15.9%	15.9%
Linnaean Street	20	20	3	15.0%	15.0%
L.B. Johnson Apartments	177	173	16	9.0%	9.2%
F.J. Manning Apartments	220	202	58	16.1%	28.7%
Millers River Apartments	166	135	25	15.1%	18.5%
Putnam School	19	18	3	15.7%	16.7%
R.C. Weaver Apartments	20	19	4	20.0%	20.0%
Roosevelt Midrise	77	77	23	29.9%	29.9%
Saint Paul Residence	21	17	10	47.6%	58.8%
L.J. Russell Apartments	52	52	7	13.5%	13.5%
GRAND TOTAL	**997**	**932**	**177**	**17.8%**	**19.0%**

WAITLIST INFORMATION

The following is a breakdown of CHA's waitlists. Under the Program column, CHA Units include public housing, RAD, and former public housing sites. Please note that an applicant may be eligible for multiple programs based on age and income. At fiscal year end, there were 20,918 distinct applicants that generated 175,841 applications or an average of over 8.4 applications per applicant.

CHA WAITLIST INFORMATION - DECEMBER 31, 2020

DISTINCT APPLICANTS	PROGRAM	DISTINCT APPLICANTS BY PROGRAM	UNIT TYPE	DISTINCT APPLICANTS BY UNIT TYPE	TOTAL APPLICATIONS
	CHA Units Elderly/Disabled	3,129	Elderly/Disabled	5,783	
	CHA Units Family	8,563	Family	22,827	
	HCV Elderly/Disabled	2,654	Single Room Occupancy (SRO)	955	
20,918	HCV Family	14,265			**175,841**
	Single Room Occupancy (SRO)	955			
	Total	29,566	Total	29,566	

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY RACE AND ETHNICITY – DECEMBER 31, 2020

	AMERICAN INDIAN/ ALASKA NATIVE		ASIAN		BLACK/ AFRICAN AMERICAN		NATIVE HAWAIIAN/ OTHER PACIFIC ISLANDER		WHITE		NOT IDENTIFIED[1]		HISPANIC		NON-HISPANIC		NOT IDENTIFIED[1]		TOTAL
CHA UNITS ELDERLY/DISABLED	48	2%	267	9%	1,137	36%	38	1%	1,605	51%	34	1%	435	14%	2,685	86%	9	0%	3,129
CHA UNITS FAMILY	102	1%	500	6%	4,522	53%	136	2%	2,968	35%	335	4%	2,178	25%	6,118	72%	267	3%	8,563
HCV ELDERLY/DISABLED	60	2%	143	5%	1,042	39%	35	1%	1,353	51%	21	1%	428	16%	2,223	84%	3	0%	2,654
HCV FAMILY	220	2%	589	4%	8,303	58%	300	2%	4,715	33%	136	1%	3,605	25%	10,658	75%	1	0%	14,265
SINGLE ROOM OCCUPANCY (SRO)	17	2%	27	3%	530	55%	24	3%	343	36%	11	2%	167	17%	777	81%	11	1%	955
TOTAL	**447**	**2%**	**1,526**	**5%**	**15,534**	**53%**	**534**	**2%**	**10,984**	**37%**	**540**	**2%**	**6,813**	**23%**	**22,461**	**76%**	**291**	**1%**	**29,566**

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

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY INCOME – DECEMBER 31, 2020

	$0[1]		AT 30 AMI OR LESS		OVER 30 AMI - AT 50 AMI		OVER 50 AMI - AT 60 AMI		OVER 60 AMI - AT 80 AMI		OVER 80 AMI		TOTAL
CHA UNITS ELDERLY/DISABLED	306	10%	2,498	80%	244	8%	41	1%	17	1%	23	1%	3,129
CHA UNITS FAMILY	987	12%	6,004	70%	1,260	15%	166	2%	90	2%	56	1%	8,563
HCV ELDERLY/DISABLED	238	9%	2,219	84%	167	6%	14	1%	7	0%	9	0%	2,654
HCV FAMILY	1,102	8%	10,647	73%	2,258	16%	148	1%	68	0%	41	0%	14,265
SINGLE ROOM OCCUPANCY (SRO)	149	16%	640	67%	131	14%	26	3%	5	1%	4	0%	955
TOTAL	**2,782**	**9%**	**22,008**	**74%**	4,060	**14%**	**395**	**1%**	**187**	**1%**	**133**	**0%**	**29,566**

1. Count of waitlist applicants that indicated they had no income on their applications. Applicants have not yet been prescreened to determine actual income.

The following provides a 9-year overview of CHA waitlist numbers. Program groups have been adjusted to reflect new program groupings resulting from the opening of the HCV waitlist in 2017. Numbers populated for FY12-FY16 are for federal public housing only. Total numbers for FY12 to FY16 do not add up because prior program categories such as state public housing and "other" have been removed.

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY UNIT SIZE – DECEMBER 31, 2020

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

SOURCES + USES OF FUNDING

	Federal Public Housing	MTW Housing Choice Vouchers	NED/VASH	Capital Fund	Total MTW Funds
Sources					
Tenant Dwelling rent	$619,315				$619,315
Administrative Fees		$9,979,619	$235,370		$10,214,989
CARES Funding/Administrative Fees	$1,082,449	$3,665,228			$4,747,677
Subsidy Earned	$7,025,438	$123,571,404	$3,391,963	$2,716,198	$136,705,003
Total Sources	**$8,727,202**	**$137,216,251**	**$3,627,333**	**$2,716,198**	**$152,286,984**
Uses					
Administrative Salaries and Benefits	$284,661	$1,857,993	$115,271	$283,833	$2,541,758
Maintenance Labor and Benefits	$261,232				$261,232
Tenant Services	$49,295	$319,305			$368,600
Materials & Supplies, Contract Costs	$524,796				$524,796
General Expenses	$415,024	$3,199,601	$144,120		$3,758,745
Housing Assistance Payments		$100,653,538	$3,289,896		$103,943,434
Utilities	$421,639				$421,639
CARES Funding expenses	$1,082,449				$1,082,449
Capital Improvement				$2,432,365	$2,432,365
Total Uses	**$3,039,096**	**$106,030,437**	**$3,549,287**	**$2,716,198**	**$115,335,018**
Funds available for Other Uses	***$5,688,106***	***$31,185,814***	***$78,046***	***0***	***$36,951,966***
Operating Transfers to Block Grant		$3,750,000			$3,750,000
Admin Fees transfers to Block Grant		$5,107,882			$5,107,882
Transfers to Block Grant for LLC loans		$10,108,412			$10,108,412
Other Transfers for CHA Program Loans		$5,000,000			$5,000,000
Funds committed for program loans	$2,363,510	$4,157,911			$6,521,421
Surplus (Deficit) 12/31/2020	**$3,324,596**	**$3,061,609**	**$78,046**	**0**	**$6,464,251**

OTHER FEDERAL FUNDS - FY20

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

	Mainstream	Mod Rehab and Shelter Care	Total Other Federal Funds
Sources			
HUD Subsidy Received	$2,662,785	$1,122,604	$3,785,389
Prior year excess subsidy	$864,855		$864,855
Administrative Fee Income	$438,784	$121,784	$560,568
CARES Funding/Administrative Fees	$120,461		$120,461
Total Sources	**$4,086,885**	**$1,244,389**	**$5,331,274**
Uses			
Administrative	$276,506	$126,224	$402,730
Rent Payments	$4,085,181	$1,049,602	$5,134,783
Total Expenses	**$4,361,687**	**$1,175,826**	**$5,537,513**
Funds available for Other Uses	**(274,802)**	**$68,562**	**(206,240)**
Amounts Due from HUD	$274,802	$0	$274,802
Net Surplus (Deficit)	**$ -**	**$ 68,562**	**$ 68,562**

STATE FUNDS - FY20

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

	State Leasing Program	State Public Housing	Total State Funds
Sources			
Operating Receipts		$ 647,627	$ 647,627
Operating Subsidy	$ 1,304,378	$ 2,111,038	$ 3,415,416
Total Sources	**$ 1,304,378**	**$2,758,665**	**$4,063,043**
Uses			
Administrative	$ 65,342	$ 321,275	$ 386,617
Tenant Services	$ -	$ 112,915	$ 112,915
Maintenance Labor	$ -	$ 235,258	$ 235,258
Materials/Supplies, Contract Costs	$ -	$ 211,033	$ 211,033
General Expenses	$ 74,663	$ 150,031	$ 224,694
Rent Payments	$ 1,213,963		$ 1,213,963
Utilities		$ 242,430	$ 242,430
Total Operating Expenses	**$1,353,968**	**$1,272,943**	**$2,626,911**
MTW Block Grant transfers	$ 49,590		$ 49,590
Net Surplus (Deficit)	**$ (0)**	**$ 1,485,723**	**$ 1,485,723**

NON-FEDERAL FUNDS AND OTHER DEVELOPMENT SOURCES AND USES - FY20

Non-Federal funds are fees earned by CHA for services performed, such as inspections and certifications that pertain to third party leased or public housing programs.

FUND BALANCE 1/1/2020	**$3,375,850**
Sources of cash	
Leased housing anciallary fee income	$72,796
Other income	$169,864
Total Sources	**$242,660**
Total Available Funds	**$3,618,510**
Uses of cash	
Admininistrative Salaries & Benefits	$144,143
Administrative Costs and Overhead	$20,142
CHA Program Loans to LLCs	$1,119,346
Total Uses	**$1,283,631**
FUND BALANCE 12/31/2020	**$ 2,334,879**

CENTRAL OFFICE COST CENTER - FY20

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

Sources		
Total Management Fees	$	5,291,213
Fee-for-Service fees	$	1,314,171
Total Sources		**6,605,384**
Uses		
Administrative Salaries	$	2,648,172
Central Maintenance	$	1,724,504
Benefits	$	1,622,192
Administrative Contracts	$	193,600
Office Rent	$	229,249
Other Admin. OH	$	371,819
Total Expenses		**6,789,536**
Surplus (Deficit)		**(184,152)**

MTW BLOCK GRANT - FY20

The MTW Block Grant allows the CHA to combine all funding sources (Operating Fund, Housing Choice Voucher Operating Fund, and Capital Fund) into one account for redistribution depending on program needs. The Block Grant also supports the agency to expend pre-development funds in the planning stages of construction and other special pre-approved MTW initiatives.

FUND BALANCE 1/1/2020	**$ 3,118,687**
Sources of cash	
HCV Transfers for Block Grant initiatives	$ 3,750,000
HCV Transfers for LLC loans	$ 10,108,412
HCV transfers - admin fees	$ 5,107,882
Development fees	$ 125,000
Other income	$ 104,115
Total Sources	**$ 22,314,096**
Uses of cash	
Transfers to MRVP / State Housing	$ 49,590
Admin Fees transfers Millers escrow	$ 342,484
P & D Admin Support & working capital	$ 3,372,897
CARES related expenses	$ 226,567
Program Loans to LLCs	$ 16,905,310
System Software Fund	$ -
PT Lab and MTW initiatives	$ 342,017
Total Uses	**$21,238,865**
FUND BALANCE 12/31/2020	**$1,075,231**

HUD REQUIREMENTS
HOUSING STOCK

(II) GENERAL OPERATING INFORMATION
ANNUAL MTW REPORT

A. HOUSING STOCK INFORMATION

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

PROPERTY NAME	NUMBER OF VOUCHERS NEWLY PROJECT-BASED		STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
	Planned*	Actual			
Weaver Apts	20	0	Leased	y	RAD and/or Section 18 Demo Dispos
Linnean St	20	0	Leased	Y	RAD and/or Section 18 Demo Dispo
Harry S. truman	59	59	Leased	N	RAD and/or Section 18 Demo Dispo
116 Norfolk St	37	0	Leased	Y	RAD and/or Section 18 Demo Dispo
808 Memorial Drive II	136	136	Leased	N	Preservation Property
Frost Terrace	8	0	Leased	N	Eight Project-Based Units
Scattered Condos	31	33	Leased	N	RAD and/or Section 18 Demo Dispo

Finch Apartments	8	8	Leased	N	8 Project-Based Units

Planned: 274 Actual: 236 Total Vouchers Newly Project-Based

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

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

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

Scattered condos designation covers 1-4 unit properties that were separated out in the FY20 Plan. CHA erroneously identified the number of units at 118 Trowbridge which is why the planned figure here does not match the FY20 Plan. Other differences are due to projects being on hold while waiting for financing and/or HUD approval.

ii. Actual Existing Project Based Vouchers

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

PROPERTY NAME	NUMBER OF PROJECT-BASED VOUCHERS		STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
	Planned*	Actual			
165 Western Ave	8	8	Leased/Issued	N	Project-based Units
196-98 Auburn St	9	9	Leased/Issued	N	Project-based Units
217 Western Avenue	6	6	Leased/Issued	N	Project-based Units
2595 Mass Ave	3	3	Leased/Issued	N	Project-based Units
35 Harvey St	5	5	Leased/Issued	N	Project-based Units
396-398 Putnam	2	2	Leased/Issued	N	Project-based Units
402 Rindge Ave Apts	135	110	Leased/Issued	N	Project-based Units
411 Cambridge St	6	98	Leased/Issued	N	Project-based Units
455-463 Cambridge St	5	5	Leased/Issued	N	Project-based Units
47-49 Lee St	10	10	Leased/Issued	N	Project-based Units
Norfolk Street	3	3	Leased/Issued	Y	Project-based Units
803-815 Cambridge St	11	11	Leased/Issued	N	Project-based Units
808 Memorial Drive Housing	77	76 #	Leased/Issued	N	Expiring Use Preservation Property
8-10 Lancaster Street	58	58	Leased/Issued	N	Project-based Units
Auburn Court	9	9	Leased/Issued	N	Project-based Units
Auburn Court Phase 1	46	46	Leased/Issued	N	Project-based Units
Auburn Court Phase 2	31	31	Leased/Issued	N	Project-based Units
Bishop Allen Apart-ments	33	29	Leased/Issued	N	Project-based Units
Briston Arms	48	48	Leased/Issued	N	Expiring Use Preservation Property
Brookside Terrace	153	150	Leased/Issued	N	Expiring Use Preservation Property

Burns Apartments Interim Holding LLC	195	199	Leased/Issued	N	Project-based Units
CAH Condos	27	27	Leased/Issued	N	Project-based Units
CAH Inc - Ashton Place	8	8	Leased/Issued	N	Project-based Units
CAHC - 195 Prospect St	17	17	Leased/Issued	N	Project-based Units
Cambridge Court Apts	106	106	Leased/Issued	N	Project-based Units
Cambridgeport Commons	0	10	Leased/Issued	Y	Project-based Units
CCHD - 77 Elm St	3	3	Leased/Issued	N	Project-based Units
CCHD - 901 Mass Ave	1	1	Leased/Issued	N	Project-based Units
CCHD - Athens	2	2	Leased/Issued	N	Project-based Units
CCHD - Athens & Wendell	2	2	Leased/Issued	N	Project-based Units
CCHD - Bedrick	7	7	Leased/Issued	N	Project-based Units
CCHD - Oxford	6	6	Leased/Issued	N	Project-based Units
CCHD - Swartz Properties	9	9	Leased/Issued	N	Project-based Units
Center Street	0	1	Leased/Issued	Y	Project-based Units
Chapman Arms LLC	26	26	Leased/Issued	N	Project-based Units
Chauncy House	53	53	Leased/Issued	N	Project-based Units
Churchill Court LP	8	8	Leased/Issued	N	Project-based Units
Cleaves Court	29	36	Leased/Issued	N	Expiring Use Preservation Property
Coes Pond	248	250	Leased/Issued	N	Expiring Use Preservation Property
Columbia CAST LLC	9	9	Leased/Issued	N	Project-based Units
Columbus and Whittemore	0	5	Leased/Issued	Y	Project-based Units
Corcoran Park Interim Holding LLC	152	153	Leased/Issued	N	Project-based Units
Elderly Condos	0	4	Leased/Issued	Y	Project-based Units
Elm Place	11	11	Leased/Issued	N	Project-based Units
Essex St Management Inc	13	13	Leased/Issued	N	Project-based Units
Fairmont Street LLC	0	10	Leased/Issued	Y	Project-based Units
Family Condos	0	10	Leased/Issued	Y	Project-based Units
Garfield St LLC	0	8	Leased/Issued	Y	Project-based Units
Harwell Homes	4	4	Leased/Issued	N	Project-based Units
Hingham	0	4	Leased/Issued	Y	Project-based Units
Inman Square Apts	115	115	Leased/Issued	N	Project-based Units
Inman Street	0	4	Leased/Issued	Y	Project-based Units
Jackson Street LLC	0	10	Leased/Issued	Y	Project-based Units
Jackson Gardens	44	44	Leased/Issued	Y	Project-based Units
Jackson Place Apts	0	175	Leased/Issued	N	Project-based Units
JAS - Elm St	1	1	Leased/Issued	N	Project-based Units
JAS - Hovey	9	9	Leased/Issued	N	Project-based Units
JAS - Nobrega	9	9	Leased/Issued	N	Project-based Units
JAS - Scouting Way	9	9	Leased/Issued	N	Project-based Units

Jefferson Park Apartments LLC	103	103	Leased/Issued	N	Project-based Units
JFK Apartments	26	26	Leased/Issued	N	Project-based Units
John F Kennedy	44	44	Leased/Issued	Y	Project-based Units
Just-A-Start Corp - Otis	8	8	Leased/Issued	N	Project-based Units
Landfall	15	15	Leased/Issued	N	Expiring Use Preservation Property
Lincoln Way	63	63	Leased/Issued	Y	Project-based Units
Louis Barret Residences	135	135	Leased/Issued	N	Expiring Use Preservation Property
Lyndon B. Johnson Apts	174	174	Leased/Issued	Y	Project-based Units
Madison Park III	120	120	Leased/Issued	N	Expiring Use Preservation Property
Manning	203	203	Leased/Issued	Y	Project-based Units
Market Street	8	8	Leased/Issued	N	Project-based Units
McKay House	10	10	Leased/Issued	N	Project-based Units
Millers River	296	296	Leased/Issued	N	Project-based Units
Neville Assisted Living	38	38	Leased/Issued	N	Project-based Units
New Mass Pike Towers LP	151	157	Leased/Issued	N	Expiring Use Preservation Property
Newtowne Court	269	269	Leased/Issued	Y	Project-based Units
Port Landing	7	7	Leased/Issued	N	Project-based Units
Putnam Gardens LLC	123	123	Leased/Issued	Y	Project-based Units
Putnam Green LLC	36	36	Leased/Issued	N	Project-based Units
Putnam Place	8	8	Leased/Issued	N	Project-based Units
Putnam Square Apts	96	96	Leased/Issued	N	Project-based Units
Quincy towers	160	161	Leased/Issued	N	Expiring Use Preservation Property
Richdale and Ware	0	2	Leased/Issued	Y	Project-based Units
Rindge House	13	13	Leased/Issued	N	Project-based Units
River Howard LLC	34	34	Leased/Issued	Y	Project-based Units
Russell Apartments LLC	54	54	Leased/Issued	N	Project-based Units

Saint Paul	0	20	Leased/Issued	Y	Project-based Units
Smith House Preservation	132	132	Leased/Issued	N	Project-based Units
Squirrel Brand LP	8	8	Leased/Issued	N	Project-based Units
St. Patrick's Place	3	3	Leased/Issued	N	Project-based Units
St. Stephen's	130	130	Leased/Issued	N	Project-based Units
Temple Place	40	40	Leased/Issued	N	Project-based Units
Trolley Rental LLC	34	34	Leased/Issued	N	Project-based Units
Valentine St	0	6	Leased/Issued	Y	Project-based Units
Washington Elms	176	176	Leased/Issued	Y	Project-based Units
Willow Street Homes LLC	14	14	Leased/Issued	Y	Project-based Units
Woodrow Wilson Court	69	68	Leased/Issued	Y	Project-based Units
1221 Cambridge Street	0	116	Leased/Issued	N	Expiring Use Preservation Property
Harwell Homes	0	14	Leased/Issued	N	Expiring Use Preservation Property
St Stephens	0	130	Leased/Issued	N	Expiring Use Preservation Property
808 Memorial Drive Housing II	0	166	Leased/Issued	N	Expiring Use Preservation Property

Planned: 4,581 Actual: 5,355 Total Existing Project-Based Vouchers

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

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

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

Previous Reports/Plans were missing an earlier section of Expiring Use Properties. Jackson Gardens was counted twice in place of the inclusion of Jackson Place. Additionally, CHA is including RAD and Section 18 conversions in this section. The timing of conversion and number of units converted accounts for the remainder of the difference in planned to actual vouchers.

iii. Actual Other Changes to MTW Housing Stock in the Plan Year

Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

ACTUAL OTHER CHANGES TO MTW HOUSING STOCK IN THE PLAN YEAR

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

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

GENERAL DESCRIPTION OF ALL ACTUAL CAPITAL EXPENDITURES DURING THE PLAN YEAR
CHA's Planning and Development Department spent over $58 million in renovation work impacting 679 units of housing at eight different sites. Additonally, $331,409 was spent on smaller construction projects including boiler replacements and masonry restoration.

B. LEASING INFORMATION

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

NUMBER OF HOUSEHOLDS SERVED THROUGH:	NUMBER OF UNIT MONTHS OCCUPIED/LEASED*		NUMBER OF HOUSEHOLDS SERVED**	
	Planned^^	Actual	Planned^^	Actual
MTW Public Housing Units Leased	2,532	3,204	211	267
MTW Housing Choice Vouchers (HCV) Utilized	73,044	72,876	6,087	6,073
Local, Non-Traditional: Tenant-Based	1,824	2,508	152	225
Local, Non-Traditional: Property-Based	0	0	0	0
Local, Non-Traditional: Homeownership	0	0	0	0
Totals	77,268	78,780	6,439	6,565

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

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

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

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

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

LOCAL, NON-TRADITIONAL CATEGORY	MTW ACTIVITY NAME/ NUMBER	NUMBER OF UNIT MONTHS OCCUPIED/ LEASED*		NUMBER OF HOUSEHOLDS TO BE SERVED*	
		Planned^^	Actual	Planned^^	Actual
Tenant-Based	Use MTW Resources to Augment State MRVP Leasing Program HC.2001.01	84	84	7	7
Tenant-Based	Sponsor-based Voucher Program HC.2008.03	1,416	84	118	201
Service-Based	Pathways to Permanent Housing HC.2008.03A	252	252	17	17
Totals	_	1,704	2,700	142	225

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

HOUSEHOLDS RECEIVING LOCAL, NON-TRADITIONAL SERVICES ONLY	AVERAGE NUMBER OF HOUSEHOLDS PER MONTH	TOTAL NUMBER OF HOUSEHOLDS IN THE PLAN YEAR
PPH-TA HC.2008.03A	24	24

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

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

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

C. WAITING LIST INFORMATION

i. Actual Waiting List Information

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

WAITING LIST NAME	DESCRIPTION	NUMBER OF HOUSEHOLDS ON WAITING LIST	WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED	WAS THE WAITING LIST OPENED DURING THE PLAN YEAR
Family Housing (MTW and Non-MTW)	Site-based	8,563	Open	No
Elderly/Disabled Housing (MTW and Non-MTW)	Site-based	3,129	Open	No
HCV Program (MTW and Non-MTW Vouchers)	Community-wide and site-based	16,918	Open	No
HCV Program SRO Only (MTW and Non-MTW Vouchers)	Community-wide	955	Open	No

Please describe any duplication of applicants across waiting lists:

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

ii. Actual Changes to Waiting List in the Plan Year

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

N/A	N/A

D. INFORMATION ON STATUTORY OBJECTIVES AND REQUIREMENTS

i. 75% of Families Assisted Are Very Low Income

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

INCOME LEVEL	NUMBER OF LOCAL, NON-TRADITIONAL HOUSEHOLDS ADMITTED IN THE PLAN YEAR*
80%-50% Area Median Income	1
49%-30% Area Median Income	9
Below 30% Area Median Income	266

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

ii. Maintain Comparable Mix

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

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

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

MIX OF FAMILY SIZES SERVED (in Plan Year)				
FAMILY SIZE	BASELINE MIX PERCENTAGE**	NUMBER OF HOUSE-HOLDS SERVED IN PLAN YEAR^	PERCENTAGE OF HOUSEHOLDS SERVED IN PLAN YEAR^^	PERCENTAGE CHANGE FROM BASELINE YEAR TO CURRENT PLAN YEAR
1 Person	50%	3,257	51%	0%
2 Person	22%	1,481	23%	0%
3 Person	13%	799	13%	0%
4 Person	8%	485	8%	0%
5 Person	4%	226	4%	0%
6+ Person	2%	12	2%	0%
TOTAL	100%	6,372	100%	0%

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

^ The "Total" in the "Number of Households Served in Plan Year" column should match the "Actual Total" box in the "Actual Number of Households Served in the Plan Year" table in Section II.B.i of this Annual MTW Report.

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

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

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

MTW ACTIVITY NAME/NUMBER	NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY*	MTW PHA LOCAL DEFINITION OF SELF SUFFICIENCY
Financial Stability and Savings SS.2013.01*	36	Participants experiencing positive EOP
Financial Stability and Savings SS.2013.01**	92	Participants that experienced a reduction in subsidy.
Sponsor-Based Voucher Program HC.2008.03*	27	Positive exit from Sponsor-based voucher program.
Implement Recertifications Every two years for Households/hcv- HC.2008.08 *	37	Positive EOP from CHA Housing
Rent Simplification Program (RSP)/Public Housing - CE.2006.01*	21	Positive Exit from CHA Housing
	213	(Households Duplicated Across MTW Activities)

213 Total Households Transitioned to Self Sufficiency

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

** This metric is a CHA metric and does not represent a number where metric SS#8 was used. CHA believes the reduction in subsidy these participants experienced represent an important self-sufficiency step. If this group is removed, then the total would come to 38 across all instances of SS#8.

PROPOSED MTW ACTIVITIES

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

APPROVED MTW ACTIVITIES

IMPLEMENTED ACTIVITIES

MTW STATUTORY OBJECTIVE II: INCREASE SELF-SUFFICIENCY

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

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

DESCRIPTION

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

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

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

CHA has completed necessary software changes to implement the new bands-based escrow calculation described in the FY20 Plan. This may impact future metrics around savings when rolled out.

IMPACT

See metrics.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

CHA wants to note that we proposed a new bands-based escrow calculation in the FY20 MTW Plan. This escrow change was not implemented until FY21 due to the need to required software updates.

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

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households affected by this policy in dollars (increase).	**Average earned income of the first 80 program participants:** $24,534 **Average earned income of RTS participants**: $20,124 JP Total: $18,676 CP: $21,924 Average earned income of RTS participants that have earned income: $32,320 JP Total: $32,489 CP: $32,343	**Average Earned Income for FSS+ participants**: $39,068 Average earned income for FSS+ Participants that have been in the program at least one year and experienced an increase in earnings: $38,962	All FSS+ participants: 103 Average Earned Income for all FSS+ participants: $42,215 FSS+ participants that have been in the program for at least one year and experience an increase in earnings:92 **Average Earned Income for FSS+ participants that have been in the program for at least one year and experienced an increase in earnings**: $42,673	Yes.
SS #2: Increase in Household Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average amount of savings/escrow of households affected by this policy in dollars (increase).	$0	**For participants that have been in the program for at least one year and established an escrow account:** $4,420	**FSS+ participants that have been in the program for at least one year and established an account** $3,681	No.
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

Number of households receiving services aimed to increase self sufficiency (increase).	0 households	FSS+ participants: 154	**FSS+ participants:** 103	No. CHA has held off on heavily marketing FSS+ in anticipation of rolling out a new escrow calculation. The software changes to roll out the new calculation were finalized in FY20.
SS #6: Reducing Per Unit Subsidy Costs for Participating Households				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	**Avg Housing Assistance Payment (HAP) at FSS+ enrollment for participants that have been in the program for at least one year:** $1008	Participants that have been in the program for at least one year: 154 **Avg Housing Assistance Payment (HAP) at FSS+ enrollment for participants that have been in the program for at least one year:** $966	FSS+ Participants that have been in the program for at least one year: 96 **Avg HAP of FSS+ participants that have been in the program for at least one year:** $1,253	No.
SS # 7: Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
PHA rental revenue in dollars (increase) (Monthly Basis)	**Based on participant months in the program during the FY**: $41,583	$97,911	**Monthly TTP aggregated for FSS+ participants that have been in the program for at least one year:** $104,280	Yes.
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households transitioned to self-sufficiency (increase)	0	**Number of households that have experienced an end in subsidy during the FY:** 28	Number of FSS+ participants that **experienced end in subsidy**: 36	Yes.
CHA: Increase in Credit Score				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

Percent who increase credit score for participants who have been in the program for at least one year.	0	60%	FSS+ Participants: 67%	Yes.
Average increase in credit score points for participants who have been in the program for at least one year and experienced an increase (in points).	0	40 points	FSS+ Participants: 41	Yes.
CHA: Decrease or Maintain Zero Collection Debt				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Percent who decrease or maintain zero collection debt.	Percent of participants who had been in the program for the entire year during the first full year of implementation (60 participants) and had zero collection debt at intake: 45	Percent of participants who had been in the program for an entire year and had a decrease or zero collection debt: 70%	**Percent of FSS+ participants in the program for at least an entire year and had a decrease or zero collection debt:** 83%	Yes.
CHA: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Median earned income of households affected by this policy in dollars (increase). For those who have been in the program for one year and experienced an increase in earnings.	$20,800	FSS+ Participants that have been in the program for at least one year: $36,902 FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings: $36,459	All FSS+ participants: 96 All FSS+ participants: $39,398 FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings:92 **FSS+ Participants that have been in the program for at least one year and experienced an increase in earnings:** $42,259	No, with the median earned income of JP coaching enrolled with earned income being the only number significantly off the benchmark. This is due to several lower-earning households enrolling in coaching. This is not a negative outcome but did cause the benchmark to not be met. All other benchmarks were exceeded with the exception of total median earned income at Jefferson Park which narrowly missed the benchmark.
Percent who experienced an increase in annual earned income out of all participants who have been in the program for at least one year.	0	FSS+ Participants that have been in the program for at least one year: 58%	**FSS+ Participants:** 96%	Yes.
CHA: Households Transitioned to Self-Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

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

Number of households transitioned to self-sufficiency (increase). Reduction in Subsidy (RIS)	0	**Number of households that have been in the program for at least one year and experienced a reduction in subsidy during the FY**: 86	**FSS+ Participants that have been in the program for at least one year <u>and</u> experienced a reduction in subsidy**: 92	Yes.

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

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

IMPLEMENTATION YEAR

Approved in FY11 and implemented in FY12.

PREVIOUSLY APPROVED AUTHORIZATION

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

DESCRIPTION

CHA converts Enhanced Vouchers to Project-Based Vouchers for affordable properties (owned by private or nonprofit entities) undergoing maturing mortgages, mortgage prepayment, or attached with project-based assistance (PBA) contracts set to expire. This activity ensures affordability of hard units in Cambridge and across the state of MA for at least an additional fifteen years. Many of these expiring use units were made affordable through HUD subsidies with limited terms of between 5 and 30 years. Upon expiration of the subsidies, property owners may charge market rate rents for the same units. HUD provides Enhanced Vouchers (EV) to eligible residents who are unable to pay the market-rate rent. If the resident moves to a different property the enhanced voucher converts to a regular tenant-based voucher and the resident's former unit becomes unsubsidized and available at market-rate. This MTW activity converts Enhanced Vouchers to Project-Based Vouchers so that residents can continue to live in their unit and, at the same time, affordability is preserved and attached to the unit rather than the resident. In some instances a minimum number of tenants must elect to convert their enhanced voucher to a project-based voucher in order for the project to successfully close. In January 2014, Smith House in Roxbury, MA was CHA's first expiring-use property outside of Cambridge. This activity counts the number of total units preserved. For the number of expiring use units preserved through a HAP contract, see metrics in HC.2001.02 - Implement Local Project-Based Assistance Leasing Program Activity.

IMPACT

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

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

PROJECT	CITY	HOUSING TYPE	FY ISSUE OF HAP	UNITS UNDER HAP CONTRACT*	UNITS PRESERVED*
Briston Arms	Cambridge	Family	FY16	50	50
Coes Pond	Worcester	Elderly/Disabled	FY16	250	250
Madison Park	Boston	Family	FY16	120	120
Landfall Apartments	Boston	Family	FY17	15	15
Quincy Tower	Boston	Elderly/Disabled	FY17	162	162
808 Memorial Drive II	Cambridge	Family	FY20	136	136
TOTAL				**2,004**	**2,004**

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

HC #2: Units of Housing Preserved				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Total Units: 1,842 Units already preserved: 1,842 **Units Planned:** 0	Total Units: 2,004 Units already preserved: 1,868 **Units Preserved in FY:** 136*	Yes. Prior total units preserved should have been 1,868. This has been corrected in recent plans/reports.

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

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.2

DESCRIPTION

The Sponsor-Based Program is composed of three programs:

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

All programs include either the provision of housing only or a combination of housing and supportive services. The majority of housing is established through non-profit partners receiving sponsor-based vouchers. Pathways to Permanent Housing - Transition House is the only program in which housing in a CHA hard unit is provided. Below are Description/Updates of the programs.

1. HARD TO HOUSE PROGRAM (HC.2008.03)

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

	SERVICE PROVIDER	START	TARGET POPULATION	SBV
1	CASCAP, Inc.	2009	Housing stabilization for CASCAP tenants at risk of homelessness due to mental health, substance abuse or seeking vocational goals.	0[1]
2	Heading Home, Inc.	2009	Homeless families/individuals.	22
3	YWCA	2009	Participants of YWCA Dept of Mental Health (DMH) housing program, may include services from Vinfen.	15
4	Just A Start Corp.	2009	YouthBuild participants requiring emergency or transitional housing.	1
5	Transition House	2009	Victims of domestic violence.	14
6	Specialized Housing, Inc.	2009	Adults with developmental disabilities.	1

7	Vinfen	2009	Adults with psychiatric disabilities served through Cambridge Supported Housing Program.	1
8	The Home for Little Wanderers	2013	Individuals in child welfare system; aging out of foster care system; Roxbury Village (8) and Temple Street (15).	23
9	Y2Y	2016	Homeless/street involved youth, ages 14-24.	22
10	Somerville Homeless Coalition	2016	Homeless families/individuals.	2
11	Casa Myrna Vazquez	2017	Survivors of the sex trade.	8
			TOTAL	**109**

1. This partnership agreement ended.

2. PATHWAYS TO PERMANENT HOUSING – TRANSITION HOUSE (HC.2008.03A)

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

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

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

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

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

Based on increasing needs for transitional housing in MA and an evaluation of CHA and Heading Home's experience with FOS, in FY14 CHA modified the program to address the needs of this hard-to-house population. The program was re-designed as a two year program that supports families in building their credit, financial management, and other skills so that they may be eligible for permanent housing with CHA after program completion. Under the redesign, Heading Home serves as "CHA tenants" by assuming all tenant responsibilities attached to the CHA vouchers. Heading Home selects clients based on their readiness to move into permanent or transitional housing. They then provide the units to these clients for a set amount of time and make it possible for households in difficult circumstances to live in safe and secure transitional housing with the potential to move into permanent housing.

The nonprofit partner (Heading Home) will provide and administer an escrow account for participants after the sponsor-based period so that they can build assets through an incentivized savings Plus One Payout program. CHA does not administer or track this program as it operates independent of CHA. This program is making use of 17 vouchers as of FY19.

IMPACT

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

Partner	Highlights
Heading Home, Inc.	During the reporting year, there were numerous successes, including all clients retaining their permanent housing during the pandemic, no clients contracted COVID-19 at this congregate location and no clients went food insecure. Heading Home was able to facilitate and ensure that most of our clients had access to their virtual doctor appointments and AA/NA meetings. Throughout the pandemic, we continued to provide individualized case management services. In particular, there was one client that due to prior debt was unable to complete housing applications. After working with Heading Home's Economic Mobility Services team, the client was able to work on their credit, reduce their debt and begin working on housing applications.

Partner	Highlights
Somerville Homeless Coalition	During the past year, both formerly homeless, disabled households were sustained in their permanent supportive housing. Their ability to maintain housing through the pandemic and deal with their mental health and other challenges during this time is viewed as a huge success.
Y2Y	One former guest moved into his apartment and within less than 3 months of his initial transition out of homelessness, he had his apartment fully furnished, he'd secured a full-time job, and accessed reduced-priced internet services. Given the timeline it normally takes to get to full stability, he accomplished this in record time. We were very proud of him. Additionally, another former guest who was facing tremendous mental health challenges during his time staying with us has reported doing much better now that he has a stable place to be. He's able to access treatment more regularly now and he's also been able to find a sense of community with some of the other former guests who also live in the building. Most recently, a former guest moved into his apartment and expressed a tremendous amount of gratitude for helping him get into a place of his own and is presently decorating his new apartment. He's promised to send us pictures!

PATHWAYS TO PERMANENT HOUSING - PPH

Heading Home	• One head of household had medical concerns and a death in the family around the time leading up to graduation and needed time to stabilize and sort out bereavement services. The family has since moved out of the program with their voucher. • One head of household received their housing voucher but just prior to graduation, the COVID-19 pandemic hit and the family requested to stay in the program for a short period longer. The family has since moved out of the program with their voucher • One head of household had medical concerns, including hospitalizations, arise prior to graduation which caused a delay in the utilization of the voucher. Additionally, the family was considering moving out of state however decided to utilize the voucher locally. The family has since moved out of the program with their voucher. • One head of household did not feel ready for graduation and received an extension to remain in the program. Additionally, the head of household was working at an early childhood education center but was unable to continue working due to COVID-19. The family is currently in the housing search process.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new signifcant or insignificant changes to activity or metrics.

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

HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	Hard to House: 118 Transition House: 4 Heading Home: 21 **Total Households:** 143	Hard to House: 201 Transition House: 4 Heading Home: 21 Total Households: 226	Yes
HC #7: Households Assisted by Services that Increase Housing Choice				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase housing choice (increase).	0 households	Hard to House: 118 Transition House: 4 Heading Home: 21 **Total Households:** 143	Hard to House: 201 Transition House: 4 Heading Home: 21 Total Households: 226	Yes
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase self sufficiency (increase).	0 households	Hard to House: 118 Transition House: 4 Heading Home: 21 **Total Households:** 143	Hard to House: 201 Transition House: 4 Heading Home: 21 Total Households: 226	Yes
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households transitioned to self sufficiency (increase)	0 households	0 households	27 households	Yes
CE #4: Increase in Resources Leveraged[2]				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase)	$0	$2.8 million	$3.7 million	Yes
CHA HC: Number of Households Served Per Voucher				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

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

Number of households served per voucher (Hard to House Program)	1 household	3.1 households	2.5 households	No

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

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

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

IMPLEMENTATION YEAR

Approved in FY01 MTW Plan and implemented in FY01.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment D.A.1

DESCRIPTION

This program allows CHA to preserve its Massachusetts Rental Voucher Program (MRVP) state rental assistance subsidies. As a stand-alone program, MRVP provides exceptionally low payment standards. CHA supplements these vouchers with MTW Block Grant funds so that the vouchers can be used in the Cambridge market. CHA originally allocated $21,600 for this program. The table below reflects the MRVP HAP and MTW funds spent in the last 5 years.

Fiscal Year	Households Served	MRVP HAP	MTW Funds	Monthly MRVP Average/HH	Monthly MTW Average/HH
FY15	8	$48,936	$50,340	$510	$524
FY16	8	$38,461	$50,896	$267	$530
FY17 (21 mths)	7	$57,838	$92,152	$393	$627
FY18	7	$42,636	$64,150	$508	$764
FY19	7	$48,486	$83,139	$577	$990
FY20	7	$48,486	$83,139	$577	$990

IMPACT

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

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

HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	10 households	7 households	7 households.	Yes.
CE #4: Increase in Resources Leveraged				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase)	0	Amount of MTW funds spend: $64,150 Total households served: 7 **MRVP subsidy amount:** $42,636	Amount of MTW funds spent: $83,139 Total households served: 7 **MRVP subsidy amount:** $48,486	Yes.

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

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

DESCRIPTION

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

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS
None.

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

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	0	Units completed to date: 2,134 Anticipated in FY: 124 **Total Units**: 2,258	Units completed to date: 2,338 New units online: 92 **Total Units:** 2,338	Yes.

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

IMPLEMENTATION YEAR
Approved in FY08 MTW Plan and implemented in FY08.
Modified in FY13.

PREVIOUSLY APPROVED AUTHORIZATION
2009 MTW Agreement, Attachement C.D.1.b

DESCRIPTION
This activity increases housing options for households in crisis. CHA households may transfer between the Public Housing/RAD/Former Public Housing and Housing Choice Voucher programs and vice-versa on a case-by-case basis. In late FY13, CHA clarified that inter-program transfers related to reasonable accommodation requests do not fall into this activity because they are permitted regardless of MTW status. The number of MTW transfers is capped at 24 transfers in a fiscal year.

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

FISCAL YEAR	HCV to PH	PH to HCV
2020	0	0
2019	0	0
2018	0	2

2017	2	0
2016	0	0
2015	1	5
2014	1	3

IMPACT

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

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

HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	2 households	0 households	No. This activity is meant for households in crisis so this is not a negative outcome.

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

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

INCREASING HOUSING CHOICE:

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

REDUCE COST AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES

CE.2006.01	Rent Simplification Program

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

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

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

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

DESCRIPTION

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

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

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

IMPACT

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

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

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

HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

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

Number of households at or below 80% AMI that would lose assistance or need to move (decrease). If units reach a specific type of household, give that type in this box.	0 households	Anticipated households that will lease units in Cambridge at over 120% FMR at initial move-in: 22	**Households that leased units in Cambridge at over 120% FMR at initial move in:** 0	No. Due to SAFMR, it is increasingly unlikely for a household to come in at a 120% exception rent.

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

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.7

DESCRIPTION

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

Sections of 24 CFR 983 Waived Through MTW Authority

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

In FY14 the following changes were implemented.

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

CHA will use and retain this activity in the RAD conversion even though it deviates from the RAD Project-Based Voucher rules. In FY17 CHA established owner-managed, site-based waiting lists (SBWL) to improve administration and communications with property owners of project-based buildings. Details are included in Chapter 16 of the Administrative Plan Part 1 and in Chapter 4 of the ACOP and Admin Parts 2 and 3.

IMPACT

In FY20 136 new units were project-based and preserved through expiring use. This is in addition to 8 new new project-based units with private non-profits and additional project-based units coming online through RAD/Section 18 Demo/Dispo.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity or metrics.

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

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase). If units reach a specific type of household, give that type in this box.	0 units	Units project-based through expanding supply of hard units in FY: 124 Units project-based through Expiring Use in FY: 136 Units project-based through private nonprofit developers in FY: 8 Anticipated new units: 268	Units project-based through expanding supply of hard units in FY: 92 Units project-based through Expiring Use in FY: 136 Units project-based through private nonprofit developers in FY: 8 **Total New units in FY:** 268	No, but close to expected outcome.
HC #2: Units of Housing Preserved				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase). If units reach a specific type of household, give that type in this box.	0 units	Units project-based through expanding supply of hard units in FY: 124 Units project-based through Expiring Use in FY: 136 Units project-based through private nonprofit developers in FY: 8 Anticipated new units: 268	Units project-based through expanding supply of hard units in FY: 92 Units project-based through Expiring Use in FY: 136 Units project-based through private nonprofit developers in FY: 8 **Total New units in FY:** 236	No, but close to expected outcome.
CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

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

PBAs as percent of total MTW vouchers	26%	60%	66%	Yes.

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

IMPLEMENTATION YEAR

Approved in the FY00 MTW Plan and implemented in FY00.

PREVIOUSLY APPROVED AUTHORIZATION

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

DESCRIPTION

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

IMPACT

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

FY19 Zero Income - Paying Minimum Rent or Less at New Admission

	Household Count	Elderly/ Disabled Count	Average Household Size	Average Tenant Rent to Owner	Income Range
Zero Income at New Admission in Cambridge	8	1	1	$0	$0
Zero Income at New Admission outside Cambridge	0	0	0	0	$0
$50 Minimum Rent or less at New Admission in Cambridge	13	3	2	$43	$0- $4,368

FY19 Zero Income - Paying Minimum Rent or Less at New Admission

$50 Minimum Rent or less at New Admission outside Cambridge	0	0	0	$0	$0
Total	**21**	**1**			

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

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

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

HC.2000.02 - IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

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

DESCRIPTION

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

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

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

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

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

IMPACT

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

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

2019 Vacancy/Damage Payments

Total Distinct Owners: 21

Total Distinct Units: 107

Total Vacancy/Damage Payments: $123,375

	In Cambridge				Outside Cambridge			
	Owner Count	Total Payments	Number of payments	Average payment	Owner Count	Total Payments	Number of payments	Average payment
Tenant-based vouchers	9	$32,561	22	$1,551	0	$0	$0	$0
Project-based vouchers	14	$50,028	39	$1,317	4	$36,404	35	$1,071
Total	23	$82,589	61		4	$36,404	35	

2020 Owners[1]

Total Distinct Owners: 1,323

	In Cambridge	Outside Cambridge
Tenant-Based	263	897
Project-Based	34	14
Inclusionary	44	1
State	43	15

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

CHANGES TO BENCHMARKS, BASELINE, METRICS

None.

HC #2: Units of Housing Preserved				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	77	94	Yes. The number reflects total units in FY 2020.

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

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

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

IMPLEMENTATION YEAR

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

DESCRIPTION

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

Regular and Interim Recertification	Elderly and disabled households undergo biennial recertifications. Elderly and disabled households may request as many interim recertifications as needed. Non-elderly, non-disabled households undergo recertification on an annual basis. Voluntary interim recertification may be requested once between annual recertifications. In FY14, CHA implemented a $60 fee to participants that do not attend a scheduled reexamination appointment without giving 48 hours prior notice. This measure was adopted to increase participant accountability and timely completion of recertifications. In calendar year 2017, biennial recertifications under HC.2008.08 - IMPLEMENT RECERTIFICATIONS EVERY TWO YEARS FOR HOUSEHOLDS IN HCV was submitted in the FY18 MTW Annual Plan. The initiative was originally intended for project-based voucher holders but extended to all voucher holders. The extension of the biennial recertifications to all voucher holders was not implemented in FY17 and therefore does not yet affect metrics for this activity.

Minimum Rent

Minimum rent was increased from $25 to $50. Exception rent policies under HC.2002.01 - RENT REASONABLENESS POLICY AND 120% EXCEPTION RENTS were established to provide flexibility for disabled households. Zero income households have a minimum rent of $0 for the first three (3) months and also eligible to receive a utility reimbursement. Starting on the fourth month, zero income households that continue to have no reported income shall pay a minimum rent of $50.00 to the landlord and no longer receive a utility reimbursement.

Definition of Annual Income

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

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

Below is a table of aggregate earned income of HCV participants in the last 8 fiscal years. CHA began reporting aggregate earned income in FY13.

AGGREGATE EARNED INCOME OF HCV HOUSEHOLDS

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

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

Households with Real Property and Significant Assets

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

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

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

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

- A household member or members are unable to reside in the property because of domestic violence.
- The household is making a good faith effort to sell the property.
- The property is owned in a country where there is verifiable evidence that the household would face retribution or repression were they to return to the country where the property is owned.

Changes in Family Composition

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

Restriction on Moves

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

Mixed Family Rent

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

FY20 COUNT OF MINIMUM AND MIXED RENT HCV HOUSEHOLDS

HCV Participants	Mixed Rent	$0 Rent	Between $0 and $50 Rent	At $50 Minimum
In Cambridge	9	219	56	67
Outside Cambridge	10	225	42	48
Total	**19**	**424**	**98**	**115**

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

IMPACT

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

CHA temporarily waived the limit of two interims between recertifications for non-elderly,non-disabled households. CHA is making this change in recognition of fluctuating incomes during the Covid-19 crisis. This likely saw an increase in staff time spent on interims.

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

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

Total cost of task in dollars (decrease).	Recertifications performed in FY06: 2,120 Interims Performed in FY06: 1,033 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $33.70 **Total cost:** $115,415	Recertifications performed: 2,182 Interims Performed: 2,263 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $42.25 **Total cost:** $186,946	Recertifications performed: 1,681 Interims Performed in FY20: 2,867 Recertification Time: 1.25 hours Interim Time: .75 hours Hourly cost of recertification specialist: $42.25 **Total cost:** $179,626	Yes. Note: the interim count includes rent increase interims. CHA's current software does not have a mechanism to differentiate interim types. This has resulted in an artificially high number of interims that are not related to the interim limit policy.
CE #2: Staff Time Savings/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease).	Recerts performed in FY06: 2,120 Interims Performed in FY06: 1,033 Annual Recertification Time: 1.25 hours Interim Time: .75 hours **Total time:** 3,425 hours	4,425 hours	Recerts performed: 1,681 Interims Performed: 2,867 Annual Recertification Time: 1.25 hours Interim Time: .75 hours **Total Time:** 4,252 hours	Yes.
CE #3: Decrease in Error Rate of Task Execution/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in December 2013: 30%	20%	30%	No.
CE #5: Increase in Agency Rental Revenue/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Rental Revenue in dollars (increase)	Annual aggregate amount of rent that HCV holders were expected to pay to landlords/private property owners in FY13 based on March 31, 2013 data: $9,189,084	$20,393,660	$20,901,515	Yes.
CHA Metric: Average Household Income/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households affected by this policy in dollars	$22,072	$26,961	$28,736	Yes. This number represents the average earned income of households that have earned income.
CHA Metric: Increase in Household Median Income/HCV				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Median earned income of households affected by this policy in dollars .	$20,138	$24,319	$25,281	Yes. This number represents the median earned income of households that have earned income.

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

DESCRIPTION

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

ACTIVITY STATUS

This initiative began with reorganizing recertification dates to spread over a biennial time period.

ANTICIPATED CHANGES

All scheduled recertifications for elderly, disabled households with fixed-income through 12/31/2020 used the income from the prior certification. This applies exclusively to householdswhere fixed-income is the only household source of income. Participants were not be required to complete any portion of the recertification packet. This was approved and approved as an amendment to the FY20 Plan.

IMPLEMENTATION YEAR

This inititiative was approved in FY08. It was modified in FY18 and was implemented in FY18.

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.C

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None

SS #3: Households Increase in Positive Incomes in Employment Status				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved**
Other: Full and/or Part-Time Employment	**Current Total:** 4094 **Total Employed:** 1783 **Percent:** 43%	**Current Total:** 4,094 **Total Employed:** 1,783 **Percent:** 44%	**Current Total:** 4,182 **Total Employed:** 2,249 **Percent:** 54%	Yes.
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	**Baseline**	**Benchmark**		

Number of households receiving TANF assistance (decrease).	**Households receiving TANF:** 377	410	434	No but close.
SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**		
Number of households transitioned to self sufficiency (increase).	Households that left housing as a result of renting or purchasing a home in the private market in current: 16	**14**	37	Yes. Number represents voucher given up. Assumed positive move to market.

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

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

INCREASING HOUSING CHOICE:

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

REDUCE COST AND ACHIEVE GREATER COST EFFECTIVENESS IN FEDERAL EXPENDITURES

CE.2006.01 Rent Simplification Program

CE.2009.01 Implement Ceiling Rents

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

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

DESCRIPTION

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

program.

IMPACT

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

CE.2009.01 - IMPLEMENT CEILING RENTS/PUBLIC HOUSING

CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Hourly cost of staff that sets ceiling rent: $66 **Total cost of task**: $1,584	Hourly cost of staff that sets annual ceiling rent: $68 **Total cost of task:** $0	Hourly cost of staff that sets annual ceiling rent: $68 **Total cost of task:** $0	Yes. HUD is requiring the use of this metric. CHA maintains that this is an estimate and not an actual measure of time saved; therefore, staff time should not be applied as a metric. CHA does not support the use of this metric and cautions that it is only an estimate.
CE #2: Staff Time Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease)	24 hours	0 hours	0 hours	Yes. HUD is requiring the use of this metric. CHA does not support the use of this metric and cautions that it is an estimate; we do not have the data to support the claimed decrease in staff hours.
CE #5: Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Rental revenue in dollars (increase)	Ceiling rent revenue collected in FY14: $1,926,858	Ceiling rent revenue to be collected in FY: $1,715,796	Ceiling Rent Revenue collected for Public Housing: $39,000 Ceiling Rent Revenue collected for RAD: $873,600 FPHC: $212,076 **Total**: $1,124,676	No.

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

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

IMPLEMENTATION YEAR

Biennial recertifications, the tiered rent schedule and streamlined deductions were approved and implemented in FY06.
Minimum rent was approved and implemented in the FY06 and modified in FY09 to reflect the twelve month limit.
The asset income policy was approved and implemented in FY06 and modified in FY13 to reflect the imputed asset income calculation.
Mixed family rent was approved in FY09 and implemented in Public Housing the same year.

DESCRIPTION

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

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

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

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

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

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

Mixed Family Rent

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

Households with Real Property and Significant Assets

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

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

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

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

- A household member or members are unable to reside in the property because of domestic violence.
- The household is making a good faith effort to sell the property.
- The property is owned in a country where there is verifiable evidence that the household would face retribution or repression were they to return to the country where the property is owned.

IMPACT

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

HARDSHIP APPLICATIONS

Application Year (by Fiscal Year)	Applications Received	Public Housing	HCV	Hardship Granted	Hardships Not Granted
2007	3	3	0	1	3
2008	1	1	0	0	1
2009	7	6	1	2	5
2010	10	10	0	8	2
2011	2	2	0	2	0
2012	1	0	1	0	1
2013	4	0	4	4	0
2014	2	1	1	1	1
2015	5	3	2	4	1
2016	0	0	0	0	0
2017	4	1	3	3	1
2018	4	2	2	2	2
2019	4	2	2	0	4
2020	1	0	1	0	1
Total	**48**	**32**	**16**	**27**	**22**

FY20 HOUSEHOLDS TRANSITIONED TO HOMEOWNERSHIP OR MARKET RENT[2]

Program	Homeownership	Market rent	Total
Public Housing	1	1	2
RAD	3	8	11
Former Public Housing	4	4	8
Total	**8**	**13**	**21**

1. Covers CY 2020.
2. Counts are based on inputted end of participation (EOP) reason codes based on information from the household leaving CHA housing. CHA cannot verify if the household has purchased a home or moved into a market rent unit. While CHA would like to perform exit interviews, we are unable to determine if and when such a process could be instituted. At this time, the operations department is operating beyond capacity and has prioritized other administrative duties to better serve current residents.

FY19 COUNT OF MINIMUM AND MIXED RENT HOUSEHOLDS

Program	Mixed Rent	Zero Inc	$50 Minimum	Next Tier Minimum	Average Income
FPHC	0	43	51	4	$2,226
LIPH	1	8	9	1	$2,297
RAD	2	80	126	3	$2,497
Total	**3**	**131**	**186**	**8**	

CHANGES TO BENCHMARKS, BASELINE, METRICS

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

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

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

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

Total cost of task in dollars (decrease).	Number of Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Recertification Time: 1.5 hours Interim Time: .75 hours Staff Cost/hr: $33.70 **Total Cost of Task:** $100,122	Recertifications: 465 Interims: 499 Recertification Time: 2.25 hours Interim Time: 2 hours Staff Cost/hr: $42.25 **Total Cost of Task**: $86,370	Total Recertifications: 373 Public Housing: 58 RAD: 195 Former Public Housing: 125 Total Interims: 839 Public Housing: 33 RAD: 356 Former Public Housing: 450 Recertification time: 2.25 hours Interim Time: 2 hours Staff Cost/hr: $42.25 **Total Cost of Task**: $106,354 Public Housing: $8,302 RAD: $118,342 Former Public Housing:$48,619	No but close.
CE #2: Staff Time Savings/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease).	Number of Annual Recertifications Performed in FY06: 1,699 Number of Interims Performed in FY06: 563 Annual Recertification Time: 1.5 hours Interim Time: .75 hours **Total Time Spent on Task:** 2,971 hours	Total Time Spent on Task: 2,044	Total Recertifications: 373 Public Housing: 58 RAD: 195 Former Public Housing: 125 Total Interims: 839 Public Housing: 33 RAD: 356 Former Public Housing: 450 Recertification time: 2.25 hours Interim Time: 2 hours **Total Hours of Task**: 2,517 Public Housing: 197 RAD: 1,151 Former Public Housing: 1,170	No but close.
CE #3: Decrease in Error Rate of Task Execution/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

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

Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in July 2013: 7%	15%	Rent determination errors from a quality control audit in January 2016: 16%	No.
CE #5: Increase in Agency Rental Revenue/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Rental revenue in dollars* (increase)	**Rental revenue collected in FY05**: $10,021,885 *Does not include deduction of insufficient funds. JP State, Putnam School, and Roosevelt Towers Mid-Rise are not included in the totals	Total: $11,810,884	Public Housing: $600,291 RAD: $7,521,202 Former Public Housing: $4,995,839 **Total rental revenue collected:** $13,117,333	Yes.
SS# 3: Increase in Positive Outcomes in Employment Status/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Other: Full and/or Part-Time Employment	Total Public Housing households on March 31, 2014: 2,493 Total Public Housing households that experienced Full- or Part-Time employment status on March 31, 2014: 1,003	Total households: 2,252 Total households with earned income:1,013	Total households: 2,358 Employed Public Housing: 68 RAD: 735 Former Public Housing: 371 **Total Households employed full or part-time:** 1,174	Yes. Increase due to previously excluding households that both received TANF and had earned income.
	Percentage of Public Housing households that experienced Full-or Part-Time employment status on March 31, 2014: 40%	45%	**Percentage of households that experienced full or part-time employment**: 50%	Yes. Increase due to previously excluding households that both received TANF and had earned income.
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)/PH/RAD/				

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

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease)	Households receiving TANF on March 31, 2013: 146	Total Households Receiving TANF: 108	**Total Households receiving TANF: 101** Public Housing: 5 RAD: 63 Former Public Housing: 33	Yes. HUD is requiring the use of this metric. CHA maintains that while leaving TANF is encouraged by Rent Simplification, it is misleading to track the metric using a Baseline and Benchmark approach, especially since exiting TANF is not a required outcome.
SS #8: Households Transitioned to Self Sufficiency/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households transitioned to self sufficiency (increase)	Households that left CHA public housing as a result of renting or purchasing a home in the private market in FY 13: 46	Total: 18	**Total: 21** Public Housing :2 RAD: 11 FPH: 8	Yes. HUD is requiring the use of this metric and End of Subsidy (EOS) as the unit of measurement. CHA maintains that it is misleading to track this metric as part of this activity because it is not a required or intended outcome.
CHA Metric: Average Household Income/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average Earned Income of households affected by this policy in dollars	$26,810	Total: $36,191	**Total Average Earned Income:** $34,594 Public Housing: $19,152 RAD: $39,061 Former Public Housing: $36,771	No. The numbers are based on households that have earned income.
CHA Metric: Median Household Income/PH/RAD				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Median earned income of household affected by this policy in dollars.	$24,440	$28,350	**Total Median:** $26,592 Public Housing: $15,452 RAD: $25,759 Former Public Housing: $36,771	No. The numbers are based on households that have earned income.

NOT YET IMPLEMENTED ACTIVITIES

HC.2020.01 LADDER TO OPPORTUNITY

DESCRIPTION

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

This initiative was approved in the FY20 Annual Plan.

UPDATE

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

TIMELINE

CHA is planning to implement this program in FY21.

EM.2014.02 - TRANSITION TO MARKET RENT/PUBLIC HOUSING

DESCRIPTION

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

This initiative was approved in the FY14 Annual Plan.

UPDATE

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

TIMELINE

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

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

DESCRIPTION

Prospective and past income may be used to calculate resident rents, especially for families with irregular or sporadic employment histories. For example, W-2s may be used as evidence of past family income when more detailed information is not available.

This initiative was approved in the FY08 Annual Plan.

UPDATE

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

TIMELINE FOR IMPLEMENTATION

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

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

DESCRIPTION

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

This initiative was approved in the FY08 Annual Plan.

UPDATE

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

TIMELINE FOR IMPLEMENTATION

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

ACTIVITIES ON HOLD - NONE AT THIS TIME.

ACTIVITIES CLOSED OUT

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

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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

REASON FOR CLOSING OUT INITIATIVE

This initiative was implemented for specific sites and with a finite number of PBAs (46) allocated. Both sites are completed.
This initiative was approved in the FY08 Annual Plan and implemented in FY08. This activity was closed out in FY14.

FINAL OUTCOME AND LESSONS LEARNED

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

HC. 2007.01 - REVIEW OF ALTERNATIVE SUBSIDY APPROACHES

REASON FOR CLOSING OUT INITIATIVE

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

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PD.2000.01 - REQUEST FOR REGULATORY RELIEF FOR MIXED FINANCE

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PD.2008.01 - LIBERATING ASSETS

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Upon further examination, CHA determined that this activity is a component of the Public Housing Preservation Fund and not a stand-alone MTW activity. As a result, this activity has been combined and collapsed into HC.2010.01 Public Housing Preservation Fund.

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PH.2013.02 - PROJECT-BASED VOUCHER IN PUBLIC HOUSING

REASON FOR CLOSING OUT INITIATIVE

Implementation of the present Form 50900 and the requisite standard metrics led to additional review of CHA's MTW activities. Upon further examination, CHA determined that this activity is a component of the Public Housing Preservation Fund and not a stand-alone MTW activity. As a result, this activity has been combined and collapsed into HC.2010.01 Public Housing Preservation Fund.

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

SS.2011.01 - CAREER FAMILY OPPORTUNITY PROGRAM (CFO)

REASON FOR CLOSING OUT INITIATIVE

Given the reductions in federal funding, CHA could not continue to provide the administrative funding to cover the program staff and related administrative costs.

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

SUMMARY TABLE OF OUTCOMES

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

FINAL OUTCOME AND LESSONS LEARNED

CHA and CWU (non profit partner) recognized that there is continued difficulty in recruitment and a different referral and intake process is required for CFO. The tough economy has also played a factor in the earning expectations for the families and it seems more likely that while overall participants can show improvement in many areas (including increases in income and savings) they are unlikely to achieve self-sufficiency (that is subsidy-free) within the five year timeline envisioned in the original program design.

CE.2008.05 - IMPLEMENT NEW INSPECTION PROTOCOL/HCV

YEAR CLOSED OUT: FY15

REASON FOR CLOSING OUT INITIATIVE

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

SUMMARY TABLE OF OUTCOMES

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

FINAL OUTCOME AND LESSONS LEARNED

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

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

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

YEAR PARTIALLY CLOSED OUT: FY16

REASON FOR CLOSING OUT THIS PORTION OF THE INITIATIVE:

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

ACTUAL SOURCES AND USES OF MTW FUNDING

Actual Sources and Uses of MTW Funding for the Fiscal Year

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

Describe the Activities that Used Only MTW Single Fund Flexibility

CHA will continue to exercise full fungibility across programs, Asset Management Projects (AMPs) and if necessary the COCC, at any time throughout the fiscal year. Amendment 1 Section F. 2. f. provides for full authority to move funds among projects. CHA believes that continued fungibility as described above is permitted.

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

CHA uses the block grant fund to move MTW and other funds, including but not limited to fee-for-service fees, central maintenance fees, unrestricted admin fees earned, management fees, and development fees across program funding streams and into particular activities or initiatives. The block grant is the fund that most expresses CHA's use of the Single Fund Flexibility provided by the MTW agreement.

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

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

WORKING CAPITAL

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

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

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

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

CAPITAL PROJECTS - GUARANTEES AND TRANSFERS

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

Local Asset Management Plan

Has the PHA allocated costs within statute during the plan year?	No
Has the PHA implemented a local asset management plan (LAMP)?	Yes

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

Has the PHA provided a LAMP in the appendix?	Yes

CERTIFICATION: MTW REPORTING COMPLIANCE

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

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

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

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

D. N/A.

ADMINISTRATIVE

LOCAL ASSET MANAGEMENT PLAN

FY20 Update

CHA is in compliance with the asset management/operating fund rule requirements set by HUD. LAMP has been implemented and has consistently been followed year-to year. Because of the flexibility allowed by CHA's MTW Agreement, some activities do not readily translate into fiscal policy choices that meet all of the stipulated provisions of the Asset Management rule. In accordance with Amendment 1 of the Amended and Restated Moving to Work Agreement, CHA has instituted a Local Asset Management Plan. Below key differences from the HUD guidelines are outlined:

SINGLE FUND FLEXIBILITY

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

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

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

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

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

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

WORKING CAPITAL

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

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

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

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

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

COCC FEES

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

PENSION + OTHER POST EMPLOYMENT BENEFITS (OPEBS)

CHA is in compliance with the Generally Accepted Accounting Principles (GAAP) and Statement No. 45 of the Government Accounting Standards Board (GASB) in its treatment of postemployment benefits (OPEB) expenses and liabilities. Project-based budgeting and accounting is the cornerstone of the Asset Management Program. It appears to CHA that HUD is deviating from this principle by requesting that liabilities related to OPEB for all employees are charged to COCC (from the date of Asset Management implementation forward).

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

GROSS POTENTIAL OPERATING SUBSIDY

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

RESIDENT SERVICE EXPENSES

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

FEES EARNED FOR AGENCY SERVICES

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

PUBLIC COMMENTS

Comment 1: Though the expansion of CHA to manage Belmont has benefits for Belmont Housing, senior management staff here are spread thin in doing so and have been unavailable in some instances to give sufficient attention - under already difficult circumstances due to Covid - to ongoing matters of maintenance and other concerns at existing CHA properties here in Cambridge. This aspect of the expansion in responsibilities does not seem to be something given much attention.

CHA Response: CHA appreciates this comment and wants to note that Belmont has its own maintenance staff and a separate district manager assigned to its developments. CHA does not believe adding Belmont to our portfolio has negatively impacted existing responsibilities.

Comment 2: The pace and scale of displacement and relocation is enormous in Cambridge. The turbulence is unsettling for tenants and presents enormous challenges for CHA. The scope of dislocation is such that the CHA have had to hire additional companies to assist with relocation, raising the cost of renovations and new construction. There should be a more careful examination of the impact and costs - both monetary, but also social - of insisting on such a rapid and system-wide push for new construction all at the same time. The impact is putting an undue strain especially on residents.

CHA Response: CHA agrees that the pace and scale of relocation is enormous and recognizes that relocation can cause social hardship for residents. However, it is a necessary function of preserving our existing affordable housing and moving households out of substandard living conditions. CHA must take opportunities as they come and due to that are unable to dictate the timing of relocation and construction.

Comment 3: While CHA staff did make efforts from time to time to supply residents with masks, careful and accurate instructions in the use and proper care were not always provided. One mask donated to CPD by New Balance, evidently rejected by them, was “donated” to the CHA and distributed to residents, but it was difficult to understand how it was meant to fit (residents reported having trouble figuring that out) and they looked so “weird” it’s unlikely anyone ever wore them. N95 masks were procured for staff but not shared with residents.

CHA Response: CHA is unaware of the masks donated by CPD being rejected. The masks were distributed to both residents and staff during a period where it was difficult to secure masks from any source.

Comment 4: There have been issues with door security and surveillance cameras that have gone unaddressed for months. Some lighting which has been installed is overly intense and was installed without consultation with or sufficient sensitivity to the potential negative impact on at least some tenants. (The “Secret Santa Gift Program” was not initially provided equitably to all residents who qualified. One resident who was skipped was informed that they had “said they didn’t want it.” Who would not want candy, free socks and a blanket with the Mayor’s name and logo?)

CHA Response: CHA puts a high priority on resident safety and security and is in the process of evaluating and upgrading our system. Secret Santa is coordinated with CPD. CHA always tries to distribute items equitably to residents and apologizes if a resident was missed during distribution.

Comment 5: The plans for the total demolition of Jefferson Park are being managed poorly and underestimate the negative impact of the

current plan on current and future tenants.

CHA Response: CHA acknowledges this comment but does not believe we have negatively impacted residents with our current plan. Jefferson Park is in dire need of renovation to address issues related to mold, flooding, and numerous infrastructure issues. The redevelopment will provide safe, affordable, and higher quality units for years to come when completed.

BOARD APPROVAL

EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE BOARD OF COMMISSIONERS OF THE CAMBRIDGE HOUSING AUTHORITY WEDNESDAY, MARCH 24, 2021 5:30 P.M.

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

APPROVAL OF FY20 MTW REPORT

The following motions were passed with a vote of:

5 Yea 0 Nea

A. **Approval of the Moving To Work Deregulation Demonstration Program FY20 Annual Report.**
B. **Authorization of any technical corrections and changes to the document including any information that would be helpful to address public comments received on the draft Report; and**
C. **Authorization to submit the final Report to the US Department of Housing and Urban Development, pursuant to the March 18, 2021 memorandum from Zach Gordon to Michael J. Johnston, Executive Director.**

Michael Johnston, Secretary