CAMBRIDGE HOUSING AUTHORITY

MOVING TO WORK

CHA

ANNUAL REPORT 2024

January 1, 2024 - December 31 , 2024

About the Artist: Eugene J. "Geno" Doe was born in 1965 and hails from the Tri-City Area: The Charlestown neighborhood of Boston, Somerville and currently (since 1992) in Cambridge, MA as a Cambridge Housing Authority resident for all of those years. Writing and poetry is his forte and the last year or so has delved into creating other forms of art. He was published in the prestigious John Hopkins Medical Journal (A Narrative Inquiry in Bioethics - Spring 2011) and his poetry was featured on both the Scout Cambridge Magazine & Scout Somerville Magazine websites for National Poetry Month some years ago and his work has appeared in several other publications.

Description: An urban setting of an apartment complex complete with buildings and a brick wall with green brush just peeking above it. Within the scene are figures with Cambridge's residential neighborhood zip codes emblazoned across their chests symbolizing the five neighborhoods have come together to become one. Their arms are raised and hands are clasped together which denotes three things: unity, community and solidarity beneath the risen CHA sun welcoming another upcoming day of potential endless possibilities of its inhabitants.

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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 2024

JANUARY 1, 2024 TO DECEMBER 31, 2024

HOUSING CHOICE

- **Continued Redevopment work with over $319 million in large scale construction projects in FY24 and $1.35 billiion in redevelopment and new development projects in the planning phase.**

SELF-SUFFICIENCY

- **Ladder-to-Opportunity program launch being planned in FY24 with the goal to launch in FY25.**

COST EFFECTIVENESS

- **Moving towards completion of Yardi transition to streamline our Operations.**

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CHA DEPARTMENT ACCOMPLISHMENTS

OPERATIONS

PROPERTY MANAGEMENT/PUBLIC HOUSING

The Operations Department is responsible for the full spectrum of property management functions across CHA's portfolio. This includes tenant selection, regulatory compliance, facilities management, and the maintenance of all physical assets, including buildings and systems. In addition to managing our owned properties, the department oversees third-party property management services for the YWCA of Cambridge and the Belmont Housing Authority. With a focus on quality service delivery, we aim to maintain and improve living conditions for all residents while ensuring compliance with regulatory standards. Our efforts are central to supporting the successful operation and sustainability of CHA's diverse housing portfolio, which includes properties that have converted under HUD's Rental Assistance Demonstration (RAD) and Section 18 Disposition programs, with plans for full portfolio conversion by FY25.

CONTINUED CONSULTING FOR MEDFORD HOUSING AUTHORITY

Since Spring 2022, CHA has been actively collaborating with the Medford Housing Authority (MHA) to support their relocation efforts. To date, the team has successfully managed 173 moves, including 89 moves in 2024 at Saltonstall, which houses approximately 200 elderly and disabled units, as well as 51 moves at Walkling Court, another MHA property with around 140 elderly/disabled one-bedroom units. In FY24, CHA's consulting scope expanded to include low-income housing tax credit (LIHTC) compliance, culminating in the successful certification of all units at Saltonstall. As part of our ongoing consulting agreement, CHA plans to place all occupied units into service for the LIHTC program in 2025, further supporting the long-term sustainability and affordability of MHA's housing stock.

UPDATED RESIDENT HANDBOOK

In September FY24, the Director of Operations requested a three-person volunteer task team be established to undertake a much-needed update of the CHA Resident Handbook, as its last version was published over a decade ago. The team identified areas of the document that were no longer relevant, redundant, or unnecessary and condensed it to approximately 22 pages. They also identified a need for a development-specific addendum to be included to address site-specific policies and more clearly highlight sections residents would refer to most often. The department looks forward to distributing the new handbook to residents in early FY25.ork with Lexington Housing Authority (LHA) in early 2023, successfully completing 35 moves in the same year at Vynebrook Village. These moves were in conjunction with kitchen and bath renovations for approximately 48 one-bedroom elderly/disabled units.

PARTNERSHIPS WITH LOCAL ORGANIZATIONS AND PROVIDERS

The Operations Department continues to foster meaningful partnerships with local organizations to enhance the well-being of our residents. Since 2019, Café Luna has generously provided meals for our elderly residents at select developments on a monthly basis. Additionally, we have partnered with Stockpot Malden to bring fresh meals daily to our large elderly and disabled sites. Residents are encouraged to make an optional $2 donation per meal, allowing us to provide regular, nutritious meals to those in need. We also coordinate food deliveries to residents who cannot leave their homes due to health issues.

In FY24, the department surveyed property managers for feedback on the vending machines located in common areas, leading to the selection of a local non-profit company to expand across the portfolio. This partnership ensures the availability of healthier, more affordable food options that better meet the needs and requests of our residents. Furthermore, we have contracted with a local business to support anti-hoarding efforts, helping residents with organizational challenges. These partnerships exemplify CHA's commitment to addressing resident needs beyond just housing, fostering a supportive community for all.

SAFETY AND SECURITY

Ensuring the safety and security of our residents is a top priority, and we take a multi-faceted approach to achieving this goal. In FY24, we consolidated five separate camera systems into one, successfully migrating approximately 400 cameras to a new software platform. This consolidation provides CHA with comprehensive surveillance coverage, with plans to enhance security at 20 additional sites using city crime data to identify key areas for upgrades. Walkthroughs with electricians, Cambridge Police Department (CPD), and site leadership helped pinpoint problem areas, and a $1.5 million upgrade project was initiated, with a bid awarded to American Alarm. The new system has already proven integral in assisting both CPD and site teams with ongoing security challenges, and the project is expected to be completed over six months ahead of schedule in Q1 2025. Ultimately, CHA will achieve full coverage across approximately 28 sites with over 1,000 cameras, ensuring a safer and more secure living environment for all residents.

In addition to our camera system enhancements, we are also upgrading our door access systems. This project aims to recredential both employees and residents on higher encryption cards and transition to a cloud-based software solution. The new system will streamline access by pairing CHA badges with smart badges that act as FOBs, significantly reducing the number of FOBs employees need to manage. Wendell Apartments is our first 100% keyless building, with all doors requiring FOB access. We have also transitioned off the Keri server, saving CHA $3,000 annually, and moved to a more cost-effective hosted cloud solution. In 2025, all sites will be fully upgraded, with new credentials issued to employees, residents, and vendors.

LEASED HOUSING

The Leased Housing Department continues to be the voucher administrator or all of CHA's voucher programs, including those funded with Federal and State resources. The programs administered by the Leased Housing Department include the Housing Choice Voucher Tenant-Based Voucher program (TBV), the Project Based Voucher program (PBV), the Single Room Occupancy program (SRO), and several Special Voucher Programs, including, the Veteran's Affairs Supportive Housing Program (VASH), the Non-Elderly Disabled voucher programs (NED), the Mainstream 5-year and 811 programs, the Emergency Voucher Program (EHV) which are all federally funded and a variety of vouchers funded by the Commonwealth of Massachusetts, including the Alternative Housing Voucher Program (AHVP), the Massachusetts Rental Voucher Program (MRVP), and the Department of Mental Health Rental Assistance subsidies (DMHRA). Using its MTW flexibility, CHA also administers a Sponsor-Based Voucher Program which provides rental assistance to local service provider

agencies who provide shelter and supportive services to hard-to-house individuals, as well as an Expiring Use Preservation program that has preserved over 2,100 units of affordable housing in and outside of Cambridge.

In FY 2024, although we had intended to have a Board of Commissioners approved Administrative Plan, we fell a bit short. The Administrative Plan review/ update was completed in FY2024 and will be sent to the Board of Commissioners for approval in early FY2025 to be in place ahead of the June 1, 2025, implementation date of HOTMA. CHA had proposed combining Part I and Part II of the Administrative Plan and after significant public comment, we agreed to keep the Administrative Plan in two parts. We have also agreed to develop a more participant friendly Administrative Plan Guidebook for program participants to provide additional contextual information and guidance related to some of the most frequently asked about parts of the plan.

The Leased Housing Department continues to be responsible for administering the Section 8 Project Based Voucher and all the Housing Assistance Payments (HAP) to the CHA -owned RAD and Former Public Housing (FPH) properties. In FY2024, the processes for completing move-ins, move-outs and recertifications continue to improve and we believe the continued cross department collaboration continues to be a successful model.

After having completed the first two phases of the Waiting List Update in FY2023, CHA completed the final phase (all non-preference applicants) of the update in FY2024. In early 2024, CHA sent an update request to 15,846 applicants who have not claimed a Cambridge preference. Of those applicants, 4,758 responded and requested to remain on the list and 11,088 either did not respond or responded and request to be removed from the list as they were no longer interested. During this non-preference update, 70% of the non-preference applicants were removed from our waiting list, significantly reducing the number of applicants that remained on our Section 8 Waiting lists.

As we closed out FY2024, the Leased Housing Department worked closely with staff in the Operations department to put under a PBA HAP contract twenty-two units of Permanent Supportive Housing as a project in Cambridge. Applicants are selected from the City of Cambridge Continuum of Care's Coordinated Access Network list. They will receive supportive services from Eliot Human Services and reside in one of CHA's newly acquired buildings. The Operations team was responsible for screening for tenant selection and the leased housing department was responsible for screening for Section 8 eligibility. Working across CHA departments and with the support of the Cambridge CoC and Eliot, close to twenty individuals were housed prior to the holidays and after being homeless, sometimes for extended periods of time.

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.

LEGAL

National Policy Direction

CHA remains actively engaged in a committee with representatives from CLPHA, PHADA, NAHRO, and the NYC Housing Development Corporation, where we work together to strategize and advance the progress of the SAVE Act in Congress. As the political landscape evolves, CHA is consistently seeking new

opportunities to address the ongoing issue of the inadequate volume cap for private activity bonds.

State Legislative Initiatives
CHA is actively engaged in ongoing discussions with state industry experts regarding the implementation of procurement relief through the Affordable Homes Act. We continue to look for ways to streamline the procurement processes which we believe will our ability to develop and preserve affordable housing.

Portfolio Conversion
The Legal Department works closely with Planning & Development on each of its development projects, addressing legal issues relate to HUD programs such as Faircloth to RAD conversions, applicability of federal procurement standards, Section 3 requirements, relocation, fair housing, public bidding, and transactional support. The Legal Department is following HUD implementation of Faircloth to RAD, and coordinating with other agencies to seek clarification of a number of provisions as they relate to MTW agencies.
providers.

Tenancy Preservation and Eviction Pilot
CHA remains committed to avoiding filing eviction actions whenever possible by prioritizing early interventions by Operations Department Staff and connecting residents with outside resources and assistance when needed.

In 2024, the Legal Department held a series of internal meetings to evaluate the success of the pilot. We also solicited feedback from legal services to identify areas for improvement. As a result of these meetings, we were able to implement suggestions related to our communication with residents. These suggestions included providing refresher training to CHA staff on our Language Access Plan and ensuring that residents had an opportunity to update their communication preferences.

In response to feedback from legal services that residents believe the recertification process is too complex and documentation-heavy in nature, CHA submitted an application to the Harvard Dispute Design Clinic. If selected, Harvard students will collaborate with us over the next year to evaluate the current recertification process. Their goal will be to identify specific areas for improvement and provide actionable recommendations to streamline the process. We hope this might reduce the number of eviction cases filed due to tenants failing to recertify.

STRATEGIC INITIATIVES

With the creation of a new position, Director of Strategic Initiatives, in 2024, CHA began a process of developing the next five-year strategic plan, increased emphasis on policy development and advocacy, and advancing CHA's long-term objectives to continue as an innovation leader among housing authorities nationwide. In August, G. Matthew Pike joined the CHA executive team in the new role. Pike, who served as a local housing commissioner in Lawrence County, South Dakota, for more than a decade, is the former Executive Director of the Fargo (ND) Housing & Redevelopment Authority, former Program Manager for Nan McKay & Associates at the San Francisco Housing Authority, and immediate past Director of Policy and Program Development at the Massachusetts Chapter of the National Association of Housing & Redevelopment Officials.

POLICY AND TECHNOLOGY LAB

CHA has worked diligently with an graduate student intern from MIT to prepare for implementation of the Ladder to Opportunity Program. Ladder to Opportunity will create a pathway out of the sponsor based voucher program for households ready for the next step. This work began in 2024, and has continued into 2025, with a goal of implementing the program before the end of 2025. Additionally, 2024 included a focus on preparing for the new MTW Report/Plan format required by HUD. This report is the first of those documents using the new template. CHA is no longer required to use the standard HUD metrics and can report on our activities using a mix of qualitative and quantitative measures established by the agency.

HUMAN RESOURCES

This year, our agency has continued its mission to provide safe, deeply affordable housing amid the ongoing challenges of staff retention. Our Human Resources department has concentrated on robust hiring and retention strategies to effectively fulfill our staffing requirements. Notable among our initiatives is the launch of a comprehensive customer service program and a focus on performance management to ensure that positions are filled by high-quality, dedicated individuals committed to our mission. This includes kickstarting a process to overhaul our existing performance management system.

To support these efforts, we promoted the use of “Aspire,” our customized learning management system, across the agency to track and monitor training across teams. Aspire facilitates asynchronous training opportunities, allowing our team members to develop their skills on a flexible schedule. This tool is instrumental in enhancing our team’s capabilities and ensuring consistent professional development agency-wide. We are committed to hiring the most talented individuals who are dedicated to serving our communities effectively. We emphasize open communication and value the contributions of all employees to achieve our goals and enhance our impact on the communities we serve in and around Cambridge.

BUSINESS SYSTEMS

The CHA IT Department is responsible for handling all aspects of technology within the agency. Our mission is to provide reliable and secure technology solutions to the business, while providing best in class support to users of these systems, be them internal or external.

In order to look forward to 2025, we need to highlight 2024. The Information Technology department committed heavily to achieving digital transformation goals for the agency in 2024. These efforts were fueled by research and discovery sessions carried out in 2023. We want to make it clear that our goal is that CHA will lead the nation’s housing authority sector in technology, and this past year was the first step in realizing that goal. While work will continue into 2025 for many of our largest ambitions, we are happy to report that CHA achieved several technology milestones in 2024. For example, we have accomplished myriad updates to core infrastructure and software systems, some of which include:

CHA’s HCV software endured multiple major updates, while its underlying hardware infrastructure made a quantum leap in reliability and modernization. Efforts will formally take place in 2025 to converge our HCV and property management systems.

CHA’s network modernization project completed at 9 sites, while another 9 are actively in progress. We expect to see completion of all sites in 2025. Noteworthy is that while this project results in a faster, more reliable network for CHA staff, it is actually much more than that. It brings free, common-area wireless access to sites for resident use. It provides a greatly expanded and updated infrastructure for camera systems, providing essential safety to residents, and critically, the ability to respond to site incidents. It provides reliable links to building management systems. It also streamlines support efforts with best-in-class reporting and notification systems. When this project is finished, we believe the result will be the best housing authority network in the country, serving as a foundation for further digital transformation.

The overall technology stack utilized by CHA is being trimmed, tuned, and streamlined for performance, which includes core systems for device management, data and reporting, and project management. 2024 realized many of these optimizations, and that work will continue in 2025.

Throughout 2024, the IT department also made it a priority to review policy and process, harden and modernize security practices, and improve operational efficiency. Each of these areas will remain a focus in 2025. Updates to our acceptable use policy, formalizing our policy on the use of AI, reimaging workflows such as onboarding and offboarding of employees, and doubling down on security efforts, such as enhanced MFA, security awareness training, compliance, etc. will all remain priorities in 2025.

Additionally, in partnership with the City of Cambridge, and internally with the Planning and Development department, CHA successfully secured funding for a city-sponsored fiber optic broadband program in 2024. This program, to be built and realized in 2025, will bring next-generation broadband service (extremely fast and reliable speeds) to three CHA properties. The service will be deeply discounted for residents at these properties, with an estimate of $35 or less per month, helping to bridge a divide in digital equity.

Lastly, it is our goal that 2025 will serve as the final steppingstone to becoming a fully cloud-native business. The flexibility, reliability, and security that this change will provide to our agency will unlock a new level of efficiency and productivity for Cambridge Housing Authority.

While many efforts proved fruitful in 2024, we clearly have much more to come in 2025, and we look forward to providing our next update.

RESIDENT SERVICES

EXPANSION OF WORK FORCE POST-SECONDARY SUCCESS AND CAREER CONNECTIONS INITIATIVE

In FY 24, the Resident Services Department will be seeking additional funding partners to support the expansion of critical mental health, and college dIn the latter half of 2024, the Resident Services Department received fifteen months of funding from the City of Cambridge to build capacity in the Work Force Program's ongoing Post-Secondary Success and Careers Connection Initiative. The additional funding allowed us to add a second Alumni Coach and an additional Career Development Specialist, expanding the infrastructure of the initiative to increase broad-based support to students, staff, and families through both direct and indirect services.

As detailed in previous reports, over the past ten years, our multi-faceted Post-Secondary Success Initiative has achieved significant success in positioning "first gen" graduates to secure their degrees within five years at reduced debt. The Initiative's three-pronged approach – additional staffing in the form of an Alumni Coach and a Career Development Specialist, along with a unique College Matched Savings Program -- has culminated in strong matriculation, persistence, and completion outcomes for our graduates: over the past seven years, we have achieved an annual college matriculation rate average of 92%, and roughly two-thirds of our participants have completed their degrees in five years (with 70% graduating from four-year colleges; 20% completing two-year programs; and 10% completing specialized certificate programs). While this graduation rate is well above the national average for under-resourced students, our goal is to reach or exceed a 75% degree-attainment rate within five years of participants' graduation from high school and the core Work Force program.

Our capacity building will also serve as a catalyst to enhance our Career Connection program, which will take a more pronounced shape in 2025. With the core Work Force Program serving as a backdrop, we have now expanded our career development supports – with the addition of a second Alumni Coach and Career Development Specialist -- to help alumni attain meaningful employment opportunities within six months of completing their degrees. While

the bulk of this work will focus on guiding graduates to find their own career opportunities that provide a living wage, we are also investing considerable energy into developing work and training partnerships that will provide additional career pathways for alumni as they finish their college degrees. We are approaching this work collaboratively, enlisting the Cambridge Public Schools, the City of Cambridge's Department of Human Services, and local employers as partners in this effort.

To date, we have formalized partnerships with a diverse range of local organizations institutions, including certificate training partnerships with Just-A-Start's Biomedical and IT Careers Programs and Wentworth Institute of Technology (detailed below). We aim to continue this work in 2025 and beyond. Such efforts are of critical importance to the long-term prospects of our graduates, as a significant number are having trouble locking down career paths after graduation, jeopardizing their ability to make their hard-earned degrees work for them in maximizing their long-term economic potential. We are currently surveying a cross-section of graduates who have completed their post-secondary degree programs to better understand how we can support their transition into careers with the potential for upward mobility.

The attainment of a 75%-degree completion rate or higher within five years means that roughly 25 graduates with completed degrees will be tracked annually for employment. Our goal is to ensure that at least 50% of those students have secured jobs with a family-sustaining wage within six months of college graduation. We remain focused on developing 21st Century jobs with clear career ladders that enhance opportunity for sustained mobility, for example, in the Biotech, Healthcare, Education, Property Management, and Information Technology fields. Plans are also in the works to build out the Resident Services database, so we can track each graduate's employment record, wages, and housing status at quarterly intervals.

WORK FORCE PROGRAM FUNDRAISING AND OUTREACH DEVELOPMENT

With the addition of a grant-funded development consultant in the spring of 2024, the Resident Services department developed and began executing a strategic two-year plan to enhance support for the Work Force Youth Program, its endowment, and our many collaborations and partnerships.

The scope of our work included preparation of a multi-faceted plan designed to enhance the program's fundraising footprint through the expansion of our donor base. Our work focused initially on developing a campaign aligned with an event celebrating the Work Force Program's 40th anniversary this past October. The strategic plan also outlined an engagement/solicitation strategy for existing relationships with donors, a process for identifying and soliciting new foundations with which to partner, and preparation of new program description and outreach materials. Immediately prior to the holidays, we secured a grant to fund our work with our development consultant through 2025, and to purchase a donor tracking platform to systematize our outreach to recurring and new private donors.

As we move into our second year of focused development work, our aim is to position the department, under its 501(c)3 designation, "Resident Services Empowerment, Inc.," to maximize our long-term ability to raise money from private individuals, corporations, and foundations. Our ongoing capacity-building, driven by recent innovations and expansion of program staff, as well as new internal initiatives with partners, will require additional funding streams in the coming years to maintain stabilization. It is our hope that our current strategic work will also enhance the growth of the Work Force endowment (which recently reached $2.5 million), positioning us to achieve our goal of $3 to $5 million in the next several years.

LAUNCH OF PROPERTY MANAGEMENT CERTIFICATE PROGRAM

After months of planning, the CHA formally launched a free 10-month Property Management Certificate Program with a cohort of ten CHA residents who underwent a testing protocol and a series of interviews for entry into the program.

Over the winter and spring, the CHA interviewed several potential academic partners, eventually choosing Wentworth Institute of Technology –based on its proposal and strong academic reputation regionally -- with which to move forward in partnership.

Last spring and summer, the required coursework design and mentor support protocols for the program were developed in collaboration with the assembled faculty team from Wentworth. In September, we officially launched the academic component of the program, which is comprised of six classes, delivered two at a time over the course of three seven-week modules. Required courses include Principles of Facilities Management, Professional Communication, Introduction to Financial Management, Introduction to Property Management, and a two-course sequence of Computer Business Applications.

After successful completion of the coursework this coming February, participants will be placed in paid internships at CHA developments this coming March, where they will apply their new skill sets and learn the nuts-and-bolts of managerial responsibilities from assigned CHA Senior Managers and supporting staff. Participants will have the option of completing the paid internships (400 hours) on a part-time or full-time basis, over a maximum of four months.

Upon completion of the certificate program, recipients can compete for open CHA Assistant Manager positions (or the equivalent) in the CHA's Operation or Leasing and Occupancy Departments or can pursue property management positions in the private sector. For those who elect not to pursue open CHA managerial positions (or are not chosen for a position through the standard application and interview process), additional networking and job search support will be made available through the City's Cambridge Employment Program, with whom we maintain a formal partnership.

PLANNING AND DEVELOPMENT

In 2024, CHA administered over $319 million of large-scale construction projects across 4 properties, and two communities: Putnam School, 116 Norfolk Street and Jefferson Park Fed in Cambridge, and Saltonstall in Medford. Expenditures on these and smaller projects totaled over $45.1 million on construction activities in Cambridge, and over $86.6 million in total including work outside of Cambridge. In addition to overseeing construction activities, CHA has over $1.35 billion in redevelopment and new development projects in the planning phase, with $750 million of those projects located in Cambridge and $600 million of those projects located outside of Cambridge.

In addition to the construction and planning activity, CHA closed on one financial transaction, Jefferson Park Federal Phase 1 also known as Jackson Place, which totaled over $205 million in 2024. With this closing, CHA has closed on over $**1.4 billion dollars** in financing to improve and expand public housing since 2010, allowing it to preserve 2,381 units and create 207 new units, with 185 units in Cambridge and 22 units in Medford. The chart below details the properties impacted by these investments.

Development	# of Units	Closing Date	Total Financing
Lincoln Way*	70	Sep-10	$35,945,787
Jackson Gardens	45	Sep-10	$22,468,948
Johnson Apartments	177	Sep-10	$69,106,697
Cheryl Ann's Place*	40	Oct-13	$20,331,093

Putnam Gardens	122	Dec-14	$56,389,830
Newtown Court	268	Mar-15	$115,996,359
Washington Elms	175	Mar-15	$76,703,718
Woodrow Wilson Ct	68	Mar-15	$16,447,108
Jefferson Park State	104	Dec-15	$66,022,389
Manning Apartments*	205	Feb-16	$85,514,333
Russell Apartments*	52	Dec-17	$27,788,808
Millers River*	300	Dec-18	$175,618,901
Garfield Street	8	Mar-19	$3,541,833
St. Paul's*	24	Mar-19	$9,358,501
Roosevelt Tower	112	Dec-19	$59,858,381
78-80 Porter Road	26	Jan-20	$18,430,715
Burns Apartments	198	Feb-20	$95,442,521
Truman Apartments	59	Dec-20	$35,191,924
Putnam School*	34	Dec-21	$20,641,020
116 Norfolk Street*	62	Dec-22	$48,452,920
Saltonstall Apartments*[1]	222	May-23	$141,714,452
Jefferson Park Site Demo	-	Jun-23	$34,950,669
16-18 Wendell	22	Jul-24	$8,609,000
Jefferson Park Phase 1	195	Jul-24	$170,421,650
Total	**2,381 Renovated 207 new units 2,588**		**$1,414,947,587**

*Locations of new units

CHA has funded over $803 million in construction on Cambridge properties since 2010 including over $481 million since 2020. Despite these accomplishments, Cambridge Housing Authority's construction efforts continue to be affected by the residual impact of the COVID-19 pandemic. There continues to be labor shortages, supply chain disruptions, and increased project costs (from inflation and higher interest rates). More recently, the anticipated changes in U.S. Trade policies including the imposition of tariffs and federal government priorities are starting to impact CHA's construction and planning activities. In response, CHA and its myriad of partners have worked and continue to work hard to mitigate these impacts, and despite the challenge, have continued to

1) CHA is co-developing with the Medford Housing Authority Saltonstall Apartments, which was a federally-assisted public housing development that was converted as part of the financing to the project-based voucher program.

progress construction activities through these challenging times. Since 2020, CHA's construction expenditures have totaled $362.6 million, or approximately $72.5 million annually, which significantly exceeds the typical average of $7.9 million that the CHA was spending on modernization and redevelopment activities prior to ARRA, RAD and Section 18 repositioning activities.

A summary of these 2024 major construction activities is provided below.

Large Scale Construction Projects – Cambridge

Putnam School – Total Construction Contract of $13.92 million; $1,376,291 spent in 2024
In 2021, CHA secured private activity bonds from MassDevelopment to finance the modernization of the 33-unit Putnam School, a historic former school building that houses seniors and people with disabilities. CHA hired BH+A Architects to complete construction documents and publicly bid the project through M.G. L. Chapter 149. In December 2020, CHA completed a $21-million financial closing with Enterprise Community Partners as an investor and Silicon Valley Bank (now known as First Citizen and previously known as Boston Private Bank and Trust) as the lender. Construction started immediately after the closing.

The $13.92-million rehabilitation of Putnam School included new heating, cooling and ventilation systems, new bathrooms 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. The project reached substantial completion on March 13, 2024. Once construction was complete, the CHA reoccupied the building, achieving full occupancy in April 2024.

In 2023, $1,376,291 was spent on construction.

116 Norfolk Street Revitalization/New Construction – Total Construction Contract of $33.96 million; $17,176,700 spent in 2024

CHA secured private activity bonds from MassDevelopment to allow for it to close on the $42-million financing of the renovations and new construction planned for 116 Norfolk. Prior to the start of construction, 116 Norfolk was a 37-unit SRO building with a concierge unit originally constructed in 1907. Design plans for the revitalization of 116 Norfolk included adding new deeply affordable dwelling units, improving site accessibility, and upgrading interior common areas, and refurbishing unit interior areas. The existing building footprint covered only about 25% of the existing site, and so part of the new design included new construction in the form of an addition to the existing building to add affordable housing units. CHA is using available federal public housing subsidy through its Faircloth Authority to add these new units to its portfolio as provided by the U.S. Department of Housing and Urban Development. After construction, there will be 62 studios at 116 Norfolk.

All 62 units are reserved for unhoused individuals transitioning out of homelessness, and will be CHA's second property serving this need. CHA is partnering with Eliot Community Human Services to provide robust onsite social and medical services to support residents. See Housing and Health for more information.

The project closed on its financing in December 2022 with construction starting in January 2023. As of December 2024, construction was 91% complete with substantial completion anticipated for mid-February 2025. In 2024, $17,176,700 was spent on construction activities.

Jefferson Park Phase 1 (also known as Jackson Place)

The Jefferson Park Phase 1 project consists of two construction contracts – one for the demolition and site preparation that was needed to prepare the site and the second for the construction of 4 residential buildings containing 195 units. This second contract, financed through MassHousing, is Phase 1 of a two-phase project that will construct a total of 6 residential buildings containing a total of 278 high quality, deeply affordable units at the former public housing site. These two phases are replacing 175 units of obsolete public housing units while allowing the CHA to add 103 additional units as well as replace 57 of the original 175 units that were vacated in 2019 due to poor conditions. Financing for Phase 1 closed in July 2024 with construction beginning immediately thereafter. CHA expects to close on the Phase 2 portion of the project in Summer 2025.

A description of the contract status of each construction contract related to Phase 1 is provided below.

Jefferson Park Demolition and Site Preparation – Total Construction Contract of $23.7 million; $10,716,766 spent in 2024
This specific contract which commenced in June 2023 initially readied the site for its July 2024 construction start by funding the demolition of the existing buildings. The existing buildings were demolished by Spring 2024. Site preparation work is on-going. The contract is approximately 83% complete. In 2024, construction expenditures totaled $10,716,766.

Jefferson Park Phase 1 Residential Buildings – Total Construction Contract of $139.4 million; $15,087,207 spent in 2024 JP Phase 1 – 15%)
This specific contract which commenced in July 2024 funds the Phase 1 construction at Jefferson Park Federal which consists of 4 residential buildings, 195 units, and final site improvements. MassHousing is providing tax-exempt bond financing which includes 4% low income housing tax credits and significant soft loans from the City of Cambridge, the Cambridge Housing Authority and the Commonwealth of Massachusetts. The operating subsidy for the new units are being supported by available federal public housing operating subsidy which will be converted to a Rental Assistance Demonstration (RAD) subsidy shortly after completion under the U.S. Department of Housing and Urban Development's Restore and Rebuild Program.[2] The first of the new units are scheduled to be completed in early 2026 with the balance being completed later in 2026. The new units have been designed to meet Passive House standards. As of December 31, 2024, the project was approximately 15% complete.

Large Scale Construction Projects – Outside of Cambridge

CHA currently has one active construction project outside of Cambridge. CHA is serving as a co-developer, as well as providing Owner's Project Management/Construction Oversight services. Details on that project are provided below.

Saltonstall Apartments, Medford MA – Total Construction Contract of $108.47 million; $41,488,708 spent in 2024

CHA has been working with the Medford Housing Authority (MHA) since 2020 on the Revitalization of Saltonstall Apartments. CHA's first task was to assist MHA in securing HUD's approval to convert Saltonstall Apartments from the federal public housing program to the Section 8 project-based voucher program. Once HUD's approval was secured in early 2022, CHA assisted MHA through the design and bidding process, culminating in the award of a construction contract to Consigli Construction Company. The project closed on its financing in May 2023 with full construction proceeding immediately. The project is scheduled to be completed in October 2025, and is currently 60% completed.

The project's scope of work is similar to the scope of work completed by CHA at Truman and Burns Apartments, except for the addition of 22 new 1-BR

2) Formerly known as the streamlined Faircloth to RAD program

units that are being added by claiming underutilized space on each residential floor. More specifically, the scope of work includes new heating, cooling, and ventilation systems; new plumbing and electrical systems; addition of new structural lateral braces; new building envelope and windows to eliminate water and air infiltration; and new building finishes, including new bathrooms, kitchens, and interior finishes.

Summary Major Construction Activity in 2024

The chart below summarizes the construction expenditure activity in 2024 by CHA project.

Site	Units After Construction	2024 Expenditure	Status
Cambridge Projects			
Putnam School	34	$1,376,291	Construction started in December 2022; to be completed in February 2024.
116 Norfolk Street	62	$17,176,700	Construction starting in January 2023; to be completed in October 2024.
Jefferson Park Demo and Site Preparation	N/A	$10,716,766	Demolition started in 2023 and was completed in 2024. Site work is on-going.
Jefferson Park Phase 1 (aka Jackson Place)	195	$15,087,207	Full construction started in July 2024; to be completed in 2026.
Subtotal- Cambridge	**291**	**$44,356,964**	
Site	Units After Construction	2024 Expenditure	Status
Outside of Cambridge Projects			
Saltonstall, Medford	222	$41,488,708	Full construction started in May 2023, to be completed in Fall 2025
Subtotal- Outside of Cambridge	**222**	**$41,488,708**	
Grand Total	**513**	**$85,845,672**	

Smaller Scale Construction Projects

The Planning and Development Department also oversees smaller modernization and renovation projects in the portfolio. In 2024, funds were expended on the following projects:

Project Name	Contract Amount as Amended	Expenditures in 2024
15 Inman Street- Exterior Refurbishment- WORK AWARDED IN 2023; COMPLETED IN 2024	$495,944	$109,118
Jefferson Park State Bi-Directional Antenna Installation- WORK COMPLETED IN 2023; FINAL PAYMENT IN 2024	$415,000	$20,750
Putnam Gardens – Fencing Upgrade – WORK AWARDED IN 2023; FINAL PAYMENT IN 2024	$319,489	$133,781
J.F. Kennedy Apartments – A/C Purchase and Installation – WORK AWARDED IN 2024 WITH FINAL PAYMENT TO BE MADE IN 2025	$108,502[3]	$18,960
J.F. Kennedy Apartments – Selective Site Improvements – WORK AWARDED IN 2024 WITH FINAL PAYMENT TO BE MADE IN 2025	$249,537	$136,948
Linnaean Street – Window Replacement Phase I – WORK AWARDED IN 2022 WITH FINAL PYAMENT TO BE MADE IN 2025	$95,885	$0
Linnaean Street – Window Replacement Phase II – WORK AWARDED IN 2024 WITH FINAL PYAMENT TO BE MADE IN 2025	$115,374	$11,884
River Howard – Exterior Painting (Buildings A-C only) – WORK AWARDED IN 2024 AND COMPLETED IN 2024	$102,700	$102,700
Roosevelt Towers- Gas Line Replacement – WORK AWARDED IN 2023; FINAL PAYMENT IN 2024	$77,000	$3,850
Washington Elms – Selective Site Improvements – WORK AWARDED IN 2024 WITH FINAL PAYMENT TO BE MADE IN 2025	$190,022	$168,559
Woodrow Wilson Court – Roof Replacement – WORK AWARDED IN 2024 WITH FINAL PAYMENT T TO BE MADE IN 2025	$493,500	$119,177
Total	$2,662,953	$825,727

The Planning and Development team also assisted in procuring construction and design services for the Operations Department on its upgrade of CHA's video surveillance systems and the IT Department on expanding low-cost internet service to Manning, Washington Elms and Newtowne Court.

The FY 2024 MTW plan also envisioned modernization activities on the following projects that either did not move forward or are still in the design/bidding

3) This work consists of two contracts: one to purchase the A/C units to be installed, and the second to cover the installation cost.

stage.

Development	Work Item	Estimated Cost Per 2024 Plan	Status
J.F. Kennedy Apartments	Repair/repaint outside panels and canopy	$350,000	Given other pressing needs at J.F. Kennedy Apartments, this work did not proceed.
Corcoran Park	Exterior Stair Repairs	$300,000	The remedial project was re-designed to reflect the future demolition of the site. Design is now complete and out for bid as of February 2025. The budget for this work has been increased to $715,000.
L.B. Johnson Apartments	Fitness Room Improvements	$125,000	Operations requested a more extensive review of community spaces to align spaces to better meet resident needs. That review has been completed and increase in funding is being discussed given the extent of improvements identified
L.B. Johnson Apartments	Siding and Roofing Improvements	$100,000	Repairs needed are much more extensive than first envisioned, and have expanded to include work on the balconies. Additional funding, which brings the budget to $1,600,000, has been provided. An earlier bidding effort resulted in no bids. The work is again out to bid as of February 2025.
L.B. Johnson Apartments	Commercial Equipment Installation	$100,000	A more extensive redesign of kitchen space is needed, resulting in more design work than anticipated. Design should be completed in February 2025 allowing bidding to happen in Spring. The budget for this work item has increased to $275,000.

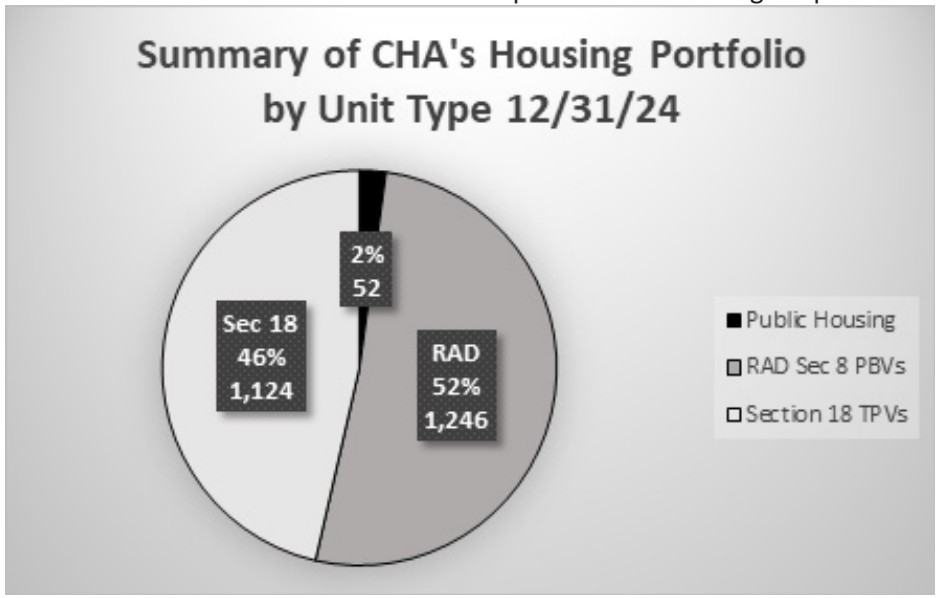
Newtowne Court	Study Trash Handling Options	NA	Operations has advised that it is still assessing the current trash situation at Newtowne Court and has indicated a study was not immediately needed.
Jackson Gardens	Construction of Recycling Shelter	$100,000	Operations advised it had come up with another workable solution and did not want to proceed with project.
Jackson Gardens	Site Curbing Replacement/Repair	$100,000	After site visits with the Operations team, it was determined that the concrete work could be handled in-house.
Columbus Avenue	Systems and finishes modernization	$1,600,000	Project scope expanded to include a rebuild. See section below on Design and Financing for more information.
Lopez Street	HVAC Upgrades	$450,000	Initial efforts to convert the building to 100% electricity was not possible given utility constraints in the neighborhood. The design for a comparable system is complete with bidding expected in Spring 2025 once it is determined whether work requires relocation or not. The budget has been increased to $1,062,133.
114 Temple, Somerville	Cooling Replacement/ Repairs	$80,000	Final design and bidding has been delayed due to a need for Massachusetts Architectural Access Board variance. The project has been combined with the one below, and a budget of $1,000,000 established.
114 Temple, Somerville	Accessibility Site and Masonry Repairs	$80,000	Final design and bidding has been delayed due to a need for Massachusetts Architectural Access Board variance.
Total		$3,385,000	

Status of the Conversion of CHA's Portfolio

There was not any conversion activity of CHA's federally-assisted housing in 2024. The last conversion activity occurred in December 2022 when CHA closed on a RAD/Section 18/Faircloth transaction for 116 Norfolk.

The three remaining federally-assisted public housing properties in CHA's portfolio are: 45 Linnaean Street, Weaver Apartments, and the two small buildings adjacent to the Roosevelt Towers Mid-Rise. CHA plans to incorporate the two small buildings adjacent to the Roosevelt Tower Mid-Rise with the plans to renovate the Mid-Rise Building, and is in early design of upgrading/replacing the Weaver Apartments. Both of those projects are described in detail in the next section.

The chart below shows the status of CHA's portfolio. Of the original portfolio of 2,437, only 52 units remain as federal public housing.



New Acquisition

CHA were excited by the rare opportunity to purchase 16-18 Wendell Street in Cambridge in July 2024 for $8.1 million with the City of Cambridge's Affordable Housing Trust contributing $4,950,000 toward the purchase price. The three-story building is located in a resource-laden and transit-rich area between Harvard and Porter Squares in Cambridge's Baldwin neighborhood. The building has a spacious common room, eight fully accessible bedrooms, eight bathrooms including two that are fully accessible, an elevator connecting the two accessible floors, and a small outdoor backyard space.

The vacant property, which served for many years as a dormitory for Lesley University, was subsequently repurposed as 22 units of deeply affordable single room occupancy housing providing permanent supportive housing to formerly unhoused individuals and couples. Residents have private bedrooms, and share common bathrooms, a kitchen and laundry. Permanent supportive housing is a model in which deeply affordable apartments are coupled with wrap-around social services. CHA began occupying the building in November 2024 with full lease-up of the building achieved in January 2025. The supportive

services are provided by Eliot Community Human Services.

Design and Financing of Other Renovations

In addition to the construction activity and federal repositioning applications, the Planning and Development department has been planning for upcoming renovations at numerous additional properties, both in Cambridge and with partner housing authorities.

Design and Financing Projects in Cambridge

Brief updates on these design and financing projects in Cambridge are provided below.

Jefferson Park Federal – Phase 2 (also known as Clifton Place)

CHA is working withs bond issuer partner MassHousing to close on the Jefferson Park Phase 2 project which will fund the construction of 83 additional units at the former federal public housing site which is adding 103 deeply affordable housing units to the Cambridge community. The project team anticipates a Summer 2025 closing. The project has been fully designed, zoning is in-place, a contractor hired, and equity and debt financing secured.

Plans for the Jefferson Park site include replacing the obsolete existing buildings and infrastructure with all new construction. New construction will enable the CHA to provide more and higher-quality affordable apartments to current and future residents, and to create 103 additional units. As noted earlier, it will allow CHA to restore to occupancy 57 units that were taken offline in 2018 and 2019 due to poor conditions. The Jefferson Park project, with over 47% of the units are being constructed as three- and four-bedroom units and an additional 38% as two bedroom units, is a unique but much needed opportunity to add new deeply affordable family units in a high cost housing market.

Corcoran Park

In 2023, given the long queue of projects awaiting tax credits, CHA received an extension from HUD to the deadline to start construction at Corcoran Park for a few more years. With the extension in place, CHA moved forward with its plans to redevelop the Corcoran Park site given systemic issues with site settlement, site drainage, and general obsolescence. In the last quarter of 2023 and throughout 2024, CHA conducted extensive outreach to residents and neighbors to engage them in the planning of the site's redevelopment, as well as some interim repairs. This work culminated with a proposed development plan which would add approximately 140 units to the site and increasing the unit count to approximately 290 units.

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 the City of Cambridge Affordable Housing Trust and 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 structures that contain property management offices, a community room, and maintenance storage. Consultations with the Corcoran Park residents, neighbors, and the City of Cambridge will continue in 2025 as the CHA utilizes the Affordable Housing Overlay (AHO) to add additional units to the Corcoran Park site. CHA anticipates completing the AHO process by Spring 2025, allowing the A/E firm to finalize design documents so final construction pricing can be obtained in time for an early 2026 financial closing assuming there is available private activity bonds. Given the scarcity of private activity bonds, CHA anticipates that it may be necessary to modernize Corcoran Park in phases.

Roosevelt Towers Mid-Rise/155 Willow Street

Roosevelt Towers Mid-Rise is an eight-story building that was modernized and converted to a Section 8 subsidized property in 1982. An Existing Conditions Study has been completed and revealed that the needs at the Mid-Rise are far more dire than previously anticipated. The scope of work needed 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. In 2024, the Roosevelt Towers project was awarded $4.6 million in funding through HUD's Green and Resilient Retrofit Program and $1.6 million in funding through the State's Climate Ready Housing Program. An architectural and engineering team has been hired for the project, with consultations with the residents underway. The project will proceed through concept and schematic design phases in early 2025.

In addition to the Mid-Rise building, there is the possibility to build approximately 40 new 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.

Weaver Apartments

Weaver Apartments is a three-story 20-unit elderly development located at 81 Clifton Street in North Cambridge. It was constructed in 1973, and has seen only selected modernization since its occupancy. The nine studio units and eleven one-bedroom units are located on a 11,761 square foot parcel. The property also is a good candidate for an addition allowing for additional units and/or conversion to family units. Any additional units would be developed using its available Faircloth authority or Section 8 PBVs, and If CHA uses its Faircloth authority, the units would be initially developed as federal public housing units.

CHA has been working with one of its house doctors, Bargmann Hendrie + Archtype (BH+A), to design a new building in its location. Designs are in the early schematic design phase with plans to begin the zoning process required by Cambridge as-of-right zoning under its Affordable Housing Overlay in late Spring 2025. Once the design is completed, CHA will submit a new RAD blend application for the property, and proceed with a RAD/Section 18 blended transaction in 2026. Given the smaller scale size of the property, CHA will be working to fund the project without the use of federal low-income housing tax credits.

Scattered Site New Development – Columbus Avenue, Jackson Street and Valentine Street

In 2024, CHA developed conceptual designs to expand the number of units at several locations in its portfolio as described below. Given the smaller scale nature of these projects, the CHA will be working to fund the project without the use of federal low-income housing tax credits.

8-10 Columbus Avenue – CHA owns a triple decker property located in North Cambridge very near the transit-rich Massachusetts Avenue corridor. The property currently consists of three two-bedroom units on a 4,061 square foot lot in poor condition. The conceptual plan prepared by Zero Energy Design would replace the existing building with a six-unit building allowing one of the six units to be wheelchair accessible. The project is proceeding into the schematic design phase and will begin to begin the zoning process required by Cambridge as-of-right

zoning under its Affordable Housing Overlay (AHO) in 2025.

121 Jackson Street – CHA owns the 11,999 square foot property at 121 Jackson Street in North Cambridge which consists of ten two-bedroom units in two outdated buildings. The conceptual design prepared by architectural firm DREAM Collaborative under the current AHO zoning would allow for CHA to double the number of units. A new multi-family zoning proposal which is anticipated to be adopted in February 2025 would allow for even more new units. Assuming the new zoning will pass, CHA will work with DREAM Collaborative in 2025.to update the conceptual study to reflect the new requirements, and then proceed with the design and AHO approval process

19 Valentine Street – Located on a 7,499 square foot lot in Cambridgeport, 19 Valentine Street currently has six units of housing, three one-bedroom units and three two-bedroom units. The three lower floor units have been prone to flooding during heavy downpours. Similar to Jackson Street, we have been working with the architectural firm DREAM Collaborative to develop concept plans to increase the number of units in site. Work is presently on hold while we await City Council action on the multi-family zoning proposal. Assuming the new zoning will pass, CHA will work with DREAM Collaborative in 2025.to update the conceptual study to reflect the new requirements.

65 Chilton Street

CHA has been pursuing the purchase of 65 Chilton Street, which in the past has served as a small-scale hospice facility, for use as a community facility for developmentally disabled individuals for several years. In addition to identifying potential service providers, CHA has been working to obtain state approval for the facility to serve as special needs housing. Despite having a full-size elevator and emergency generator, the state agency is requiring handicapped accessible ramp access from the first floor. Unfortunately, after an extensive study by one of its house doctors, CHA determined that a ramp could not be constructed on the site given site constraints. CHA has requested approval from the state agency to convert the property from a five-bed facility into 2 two-bedroom accessible apartments. We are working to finalize and implement a plan in the first quarter of 2025 with the hope it will allow us to move forward with the planned purchase and conversion.

Design and Financing Projects Outside of Cambridge

CHA is serving as co-developers on three projects in the design and financing phase outside of Cambridge. Brief descriptions of these are described below.

Walkling Court Revitalization with the Medford Housing Authority

CHA has been working with the Medford Housing Authority (MHA) since 2020 to revitalize its obsolete Walkling Court state public housing site. The final plans for the site include replacing the existing 144 units of elderly/disabled housing currently existing in nine two story walk-up buildings with 198 units of elderly/disabled housing in a six-story mid-rise adding 40 units of family housing to be constructed on the balance of the site. The project received $29 million in funds from the Commonwealth of Massachusetts' Executive Office of Housing and Livable Communities (EOHLC) as well as substantial local support through CPA and HOME funds.

In 2024, CHA assisted MHA in obtaining the needed zoning from the City of Medford for the project to proceed which was received in February 2024. We also supervised the final design work culminating in the project being fully designed and ready for bidding. We also drafted the application securing a $1,8 million HOME grant from North Shore Consortium, a group of eight communities that collectively apply for and administer federal HOME funds. The receipt of this grant was the final soft funds needed for the Walkling project to move forward making the project making the project of-

ficially shovel ready.

Unfortunately, given the high demand for private activity in the Commonwealth of Massachusetts the anticipated allocation of 2024 private activity bonds was not realized, and the project was unable to close on its financing in 2024. Once notified, CHA and MHA worked to develop a non-LIHTC strategy that would replace the LIHTC equity with an increase in project debt and additional soft loans from the Commonwealth of Massachusetts' Executive Office of Housing and Livable Communities (EOHLC). This proposal was presented to EOHLC in November 2024 and is still under consideration by the state agency as early indications are the project will not receive a private activity bond allocation in 2025.

Campello Revitalization with the Brockton Housing Authority

CHA has been working with the Brockton Housing Authority (BrHA) since 2020 on its efforts to revitalize its Campello High Rise Apartments, a 398-unit federally assisted public housing development for elders and persons with disabilities. The property consists of two ten-story high-rise buildings that was first occupied in 1972, and are in poor condition needing substantial rehabilitation to the structure, systems and finishes. CHA successfully assisted the BrHA in submitting a Section 18 Disposition/Demolition application for the Campello project which was approved by HUD in September 2021 making it eligible for Tenant Protection Vouchers (TPVs) for the property. The TPVs will allow BrHA to access adequate funding and resources to replace the existing buildings with new buildings.

Since that time, CHA has worked closely with BrHA to complete a design, obtain the required zoning and conservation commission approvals, and to assemble the funding. The new design would replace the two antiquated high-rise buildings with three six-story mid-rise buildings consisting of 400 apartments for elders and persons with disabilities. The reconfigured site will remove the property from flood risk associated with the adjacent Salisbury River, and result in a more energy efficient building. The project is scheduled to proceed in three phases over multiple years.

In 2024, CHA worked closely with BrHA to finish the design for the Phase 1 building, and the needed funding. Applications were submitted to a variety of local, state and federal sources including a local HOME grant, a Mass Development Site Readiness Grant, and an EPA Community Change Grant among others. BrHA and CHA has also been working with EOHLC and MassHousing staff to stress the urgency to proceed with the Campello project given the poor condition of the building and the risk from flooding. BrHA has been advised that the Campello project is a high priority project for MassHousing to receive an allocation of private activity bonds in 2025 and should get shovel ready. Final approval of the FY 2025 allocation is pending at EOHLC.

Sherman Gardens Revitalization with the Belmont Housing Authority

CHA working with the Belmont Housing Authority (BHA) developed a conceptual plan to replace the obsolete buildings since 2021. A Sherman Gardens Redevelopment report was completed in 2023 which outlined a two phase plan to redevelop the existing 80-unit obsolete state public housing development for elders and persons with disabilities increasing site density and also including creating some family units. The plan would replace the 5 residential two-story buildings plus the community building with a new mid-rise building of 125 units of elderly/disabled housing. The remaining

building, known as Building B, would be reconfigured as family housing.

In collaboration with the BHA, the project team has secured Community Preservation Act funding totaling $723,000 in Community Preservation Act funding, $150,000 in HOME funds, and $200,000 in earmarked ARPA funds to help fund the pre-development design work. We also worked closely with the Town of Belmont during the crafting of its new multi-family zoning to comply with the MBTA Communities Law which would allow the Sherman Gardens project to proceed as envisioned under the new zoning. Belmont approved the new zoning at its May 2024 Town Meeting. Most importantly, during 2024 CHA and BHA negotiated a Developer Agreement which solidifies the plan for the CHA to serve as the developer of the Sherman Gardens project.

Also in 2024, CHA obtained approval from EOHLC to do an interim conveyance of the Sherman Gardens parcel to a BHA Sherman Gardens Interim LLC wholly owned by the BHA which occurred in October 2024. This transfer enables BHA to benefit from procurement relief granted for A/E and contractor selection in the 2022 Economic Development Bill (Chapter 268 of the Acts of 2022). With procurement relief in hand, BHA/CHA team released a Request for Proposal for Architectural and Engineering Services in November with final selection to occur in early 2025. Once onboarded, the design team will move forward with preparing schematic design documents with the goal to be shovel ready in 2026 should there be a potential path in receiving private activity bonds.

It is anticipated that the project will use both federal and state LIHTCs along with a variety of other soft loans. CHA also anticipates allocating some of its Faircloth Authority (i.e. available federal public housing operating subsidy) to the project subject to BHA's consent.

Private Activity Bonds

In 2024, CHA closed on one private activity bond transaction of $85 million for a Cambridge project. It had hoped to close on a second project with the Medford Housing Authority for its Walkling Court. However, the high demand for private activity bonds is delaying the Medford project despite being shovel ready. CHA anticipates two to three private activity bond transactions in 2025 – CHA's Phase 2 project for Jefferson Park and two partner transactions, one with the Brockton Housing Authority and the second being Medford's Walkling Court. Preliminary indications from the bond financing agencies indicate one of the two partner transactions are likely to move forward in 2025 with one delayed into possibly 2026 at the earliest. This the high demand for private activity bonds, has stymied CHA's efforts to move projects forward both within Cambridge and for partner housing authorities.
The chart below highlights the demand for private activity bonds for CHA and CHA partner agencies over the next five years:

Project	# of Units	Total TDC	Private Activity Bond Need	Status
2025				
Jefferson Park Phase 2, Cambridge	83	$81,060,000	$39,350,000	Ready to close; zoning and contractor pricing in hand

Campello Ph 1 Brockton	144	$98,000,000	$49,000,000	Zoning and design done; is a 2025 priority project for MassHousing
Walking Court, Medford	198	$123,200,000	$58,000,000	Zoning and design done; awaiting to get final pricing pending bonds
2026				
Campello Ph 2 – Brockton	134	$94,000,000	$47,000,000	Zoning and design done; is a 2025 priority project for MassHousing
Corcoran Park Phase 1, Cambridge	92	$100,800,000	$52,400,000	In design and zoning process. Would be ready to close in 2025/26
Roosevelt Towers Mid-Rise Phase 1	85	$93,150,000	$48,500,000	In design and zoning process. Has federal and state climate $.
2027				
Corcoran Park Phase 2, Cambridge	129	$154,380,000	$80,300,000	In design and zoning process. Would be beneficial to close 1 year after Phase 1
Sherman Gardens, Belmont	125	$82,000,000	$41,000,000	Design starting in 2025 with zoning in place. Could close in 2026 if bonds.
Campello Phase 3, Brockton	122	$95,00,000	$48,000,000	Zoning and design done; 3rd phase of a 3 phase project.
2028				
Roosevelt Towers Mid-Rise Phase 2	65	$78,000,000	$40,000,000	2nd phase of a 2 phase project. Should close as Phase 1 is finishing.
Corcoran Park Phase 3, Cambridge	70	$90,000,000	$45,000,000	Could move forward more quickly if bonds were available.

Cambridge St, Cambridge	80	$110,400,000	54,000,000	Land and zoning in place. Could move forward quickly once allocated bonds
2029				
Belmont Village, Belmont	100	$120,000,000	$60,000,000	Could move forward more quickly if bonds were available.
Total	1,427	$1,224,990,000	$662,550,000	

CHA is continuously assessing ways to move projects forward without private activity bonds. Some of the ways being investigated include mixed income housing, social housing, issuance of CHA's own tax exempt bonds to lower borrowing costs[4], lowering development costs, financing projects with less than 40 units without tax credits, and legislative action to increase private activity bonds or to allow housing authority projects an as of right access to them among others.

Other Notable 2024 Accomplishments

Outside Consultancy Services

CHA's outside consultancy services continue to grow in scale and accomplishment in 2024. During 2024, CHA worked with nine housing authorities. Some of the major accomplishments have been:

Medford/Saltonstall & Walkling: CHA is serving as co-developer, co-guarantor, Owner's Project Manager, Relocation Advisory Agent on both MHA's Saltonstall and Walkling Court project. See earlier description of 2024 activity related to Saltonstall and Walkling.

Brockton: CHA is serving as co-developer, co-guarantor, and Owner's Project Manager on the Brockton Campello High-Rise Redevelopment effort. See earlier description of 2024 activity related to the Campello project.

Needham/Linden and Chambers Redevelopment: Until mid-2024 and the selection of a new developer partner, CHA assisted the Needham Housing Authority (NHA) in oversight of its plan to replace 152 units of obsolete state public housing. The master plan sought to replace the units with approximately 230 units in two phases. During our 2024 service period, CHA assisted the NHA and the A/E in obtaining the zoning relief to allow the project to proceed as well as successfully apply HOME (over $500k) and Community Housing Choice and Site Readiness (over $500k) grants.

Needham/Federal Repositioning: CHA continues to assist the NHA in its efforts to reposition its federal public housing portfolio. CHA assisted NHA in hiring an A/E firm to move forward with a RAD/Section 18 blended transaction for the 76 units comprising Needham's Seabeds and Captain Robert Cook

4) CHA under the state statute creating housing authorities can issue tax-exempt bond financing. However, without the state specifically allocating private activity bonds to the CHA, CHA's tax-exempt bond financing would just lower borrowing costs without triggering any low-income housing tax credits to sell.

developments. A RAD/Section 18 blended transaction would allow NHA to move forward with much-needed, deferred capital work while also creating some Faircloth authority for its state redevelopment plan. CHA assisted NHA is securing a CHAP for that approach. The A/E firm has completed the existing conditions and master plan as well as schematic design phases of the project. Approval to proceed into construction documents is awaiting a final decision on funding approach from the NHA. As of now, NHA and CHA hope that the project will be able to proceed without need to access federal low-income housing tax credits. CHA applied for $300k in HOME funding for this project in 2024, approximately $100k of which was awarded in early 2025.

Belmont: In addition to our work on Sherman Gardens described elsewhere in this section, CHA is also assisting the BHA with developing a redevelopment plan for its Belmont Village property. Belmont Village is a 100-unit family state public housing site that was constructed in the 1940's. The property, which consists of 25 one- and two-story residential buildings of two- and three-bedroom units is situated on over 6 acres and represents an excellent potential site for the construction of new affordable housing. CHA has worked with the Town of Belmont as part of the MBTA Community Act to include the Belmont Village parcel in the new multi-family zone. As work progresses on Sherman Gardens, CHA and BHA will work further to develop and enhance the redevelopment opportunities for Belmont Village.

Lewiston, ME: CHA assisted on assessing Rental Assistance Demonstration and Section 22 Conversion options for Lewiston. We also continue to provide as needed assistance with Capital Fund program assistance.

Watertown: CHA continues to assist in design and funding applications related to the construction of a new five-bedroom Special Needs Housing home in East Watertown. We also provided some assistance in evaluating developer proposals related to the redevelopment of a state public housing family site also in East Watertown.

Sudbury: In 2024, CHA is providing Sudbury Housing Authority (SHA) with comprehensive predevelopment services for the redevelopment of four obsolete single-family homes that are scattered-site, state-assisted public housing for families. CHA assisted SHA with obtaining a successful $1.2 million grant from EOHLC's Public Housing Innovations program that would replace the single-family homes four deeply affordable duplexes. CHA assisted Sudbury in the interim conveyance of the four homes to an LLC to allow for the project to benefit from procurement relief. CHA then assisted Sudbury in draft a Request for Proposals for Architectural and Engineering (A&E) services which was released in December 2024. CHA will assist SHA in the (A&E) selection process in early 2025, and with managing the design process thereafter.

Haverhill: CHA is providing the Haverhill Housing Authority (HHA) with comprehensive predevelopment services for the repositioning of ten-units of scattered-site, state-assisted public housing (Chapter 705), and the construction of 37 new units of housing. CHA assisted HHA with this effort by obtaining a $3.5 million EOHLC grant, and $83k site Readines Program award. The initial plan was to seek LIHTCs for the financing but given the scarcity of private activity bonds we have recommended to HHA that they pursue a non-LIHTC approach. Funding applications were submitted to EOHLC that was intended to solidify this approach in November 2024. While not funded, we have received some preliminary assessment that the non-LIHTC funding strategy should be pursued.

Lexington: CHA's relocation team successfully completed the relocation work associated with the Lexington Housing Authority's bathroom and handicapped improvement modernization project at one of its state-assisted public housing properties. Additionally, CHA's P&D team successfully prepared a Section 18 disposition application for Lexington Housing Authority's 17 scattered-site federal public housing units. CHA is presently assisting in the actual conveyance of the property to a newly formed LLC which we hope will be completed in March 2025. After that work is done, we anticipate beginning to review repositioning options for the remaining 60-unit federal public housing development as well as pursuing development efforts on some underuti-

lized land.

Revere: CHA is developing a federal repositioning plan for the Revere Housing Authority (RHA). The proposed repositioning plan has switched between RAD Blend and Section 22, but with the recent December 2024 notice from HUD the plan is to proceed with a RAD blend. CHA is also assisting Revere in planning for the redevelopment of 110-112 Shirley Avenue which consists of two side-by-side three family homes. The concept plan developed by BWA would replace the six units with up to 28 units. CHA assisted RHA in applying to EOHLC in November 2024 for repositioning related to the Shirley Avenue project which was not funded since it was not shovel ready. CHA anticipates working with RHA in getting the project shovel ready provided EOHLC concurs that they are likely to fund during a future funding round. Finally, we are assisting RHA in complete a master plan of its state portfolio to determine a strategy for redeveloping and repositioning .

MassHousing Municipal Technical Assistance: The CHA has been prequalified by MassHousing to provide technical assistance under MassHousing'a Planning for Housing Production Program. To date, we have been selected to provide services to two communities as noted below.

Springfield – CHA is working with a small developer, Renaissance Development, to revitalize the historic Kavanagh Building near downtown Springfield. The project involves the renovation of a vacant structure and revitalization of a historic neighborhood that has experienced disinvestment. The project would create 36 new units of permanent supportive housing, as well as 10,000 square feet of retail space. CHA is assisting in developing the project proforma, securing project-based rental assistance, developing a management plan and procuring management services for this project, and completing financial closing due diligence. In 2024, CHA assisted in the submission of a Blight and Vacant Property Revolving Loan Fund application and an Emerging Developers Fund application, as well as the resolution of a major project roadblock concerning access to a payment and performance bond.

Pittsfield – CHA is working with the nonprofit Westside Legends to further its efforts for an affordable homeownership development in the Westside neighborhood of Pittsfield. The scope of services has included assisting with financial pro formas, facilitating the submission of funding applications, providing technical assistance, and assisting with due diligence. In 2024, CHA assisted in the completion of a Commonwealth Builder funding application which is the core of the project's financing strategy.

Housing and Health

The relationship between housing and healthcare is deeply intertwined. It is widely acknowledged that stable, affordable housing is a social determinant of health. Lack of access to safe affordable housing can lead to numerous health challenges, including increased risk of chronic illnesses, mental health issues, and limited access to health care services. Conversely, poor health can also contribute to housing instability, as medical bills, poor diet, and lessening mobility can make it difficult for individuals to maintain stable housing. Appreciating the intersection of housing and health, the CHA is working to expand and enhance services to our residents in the following three areas:

Fresh Meals Program. In 2024, CHA launched its fresh meals program at Millers River in collaboration with Stock Pot Malden after securing funds for the program in 2022 and selecting a vendor in 2023. The fresh meals program prepares fresh, quality and healthy meals at Millers River (300 households) which are served at Millers River as well as transported and served to three other CHA sites: LBJ (177 households), Manning (205 households), and Burns (198 households). These four sites serve as homes to over 70% of elders living in CHA housing. Not only will the fresh meals program address food insecurity, and through its congregate meals and food-related programming like cooking classes it will also work to counter the isolation that many elders experience which was exacerbated through the pandemic. Stock Pot Malden, the meals vendor, is responsible for sourcing fresh ingredients, operating the com-

mercial kitchen(s), and preparing and serving fresh meals daily at each site. Since the program started in February 2024, it has served over 37,000 meals at the four CHA sites. The meals per day steadily increased from about 106 meals per day in February to 138 meals in December. The program is currently reaching approximately 20% of the residents, and CHA hopes to through additional outreach to expand it to 25%. Design work started in 2024 to add as part of the program a second commercial kitchen to be housed at LBJ which CHA anticipates will be operational in mid-2025.

Permanent Supportive Housing Program. As mentioned earlier in the Planning and Development section, the CHA has taken two giant steps in creating a permanent supportive housing program to support individuals who are transitioning out of homeless. The first step occurred in December 2022 when we closed on financing on 116 Norfolk Street which at the time was expected to be CHA's first Permanent Supportive Housing development. The second step occurred in July 2024 when CHA purchased 16-18 Wendell Street, a former Lesley University dormitory, to serve as Permanent Supportive Housing. Since the Wendell Street property required no renovations, CHA was able to move individuals transitioning out of homelessness into the property beginning in November 2022 under the permanent supportive housing model. CHA staff are incredibly excited to expand housing programs to serve this underserved, very vulnerable population.

At both locations, CHA is partnering with Eliot Community Human Services, who will be providing full-time case managers. Each case manager will work on-site for 40 hours per week. Eliot will also provide Recovery Coaches and in-house psychiatric support as needed, as well as referral to other providers of physical and mental healthcare. Though case managers will not be onsite 24/7, they will have a staggered schedule to ensure more than 40 hours a week of case manager presence on site. For overnight coverage, the CHA will provide overnight security for 7 nights per week. Eliot Community Human Services will be training the security staff with a 6-part trauma-informed response training they developed. Eliot also provides a 24/7 behavioral health hotline.

Eliot Community Human Services is a well-respected social services organization founded in 1957. They are considered experts in the Greater Boston area for the quality of their service provision and work pioneering the Community Support Program for People Experiencing Homelessness, a MassHealth reimbursable product that provides services dollars for people exiting homelessness. Eliot is considered a leader at navigating MassHealth, Medicaid, and other insurance reimbursement programs and accessing local, state and federal funds available to provide robust social services.

Community Wellness Program. Lastly, in 2020, the CHA launched a partnership with Boston Medical Center (BMC) and Cambridge Health Alliance to provide a Community Wellness Coordinator and Community Wellness Nurse (RN) at Manning Apartments. The partnership has been an excellent success for residents. In 2024, after researching how to expand the partnership, the CHA unsuccessfully pursued several grant applications with the goal of expanding the program. While the applications were not funded, the CHA in partnership with BMC and the Cambridge Health Alliance continues to operate at Manning Apartments and in conjunction with the CHA's Resident Services team in order to expand resources for residents to support their ability to age in place. The Community Wellness Team (CWT) provides consultation on healthcare including attending appointments with residents and translating medical information when requested, medication management, transportation access, and connection to doctors, rehab, and health specialists. Over the past 4 years, the CWT have conducted multiple outreach efforts and developed an active rapport with residents, enrolling over 150 residents in the program who they interact with frequently and assist with coordinating health care as well as managing their day-to-day needs. The CWT is called upon regularly to help residents navigate and manage the issues with which they find challenging in order to continue living in the CHA community independently. Residents' individual needs vary greatly, and the CWT has established relationships with the various organizations throughout the healthcare system, as well as throughout the community, in order to best serve our residents. Over the four years they have worked directly with Somerville Cambridge Elder Services, Commonwealth Care Alliance, the Cambridge Council on Aging, the CHA PACE Program, The Cambridge Health Alliance Primary Care and Surgical Specialties Departments, the Cambridge Public Health Department, both the Cambridge Fire and Police Departments, various Boston healthcare systems, the Mass RMV, the Social Security Office, local VNA services, Healthcare for the Homeless, and various other community agencies.

Some specific examples of the CWT's work are listed below:

-They see a number of residents for weekly blood sugar and blood pressure checks. The information collected is shared with providers prior to appointments which has resulted in the successful regulation of hypertension and diabetes for these residents. Additionally, they are called upon by providers to collect and communicate vital signs while medications are actively being adjusted.

-They coordinated with the Cambridge Public Health Department in planning an onsite influenza vaccine. By taking an active part in notifying and identifying residents who were interested in receiving the influenza vaccine, they were increase overall t.

-They have worked directly with the Nutritionist from Cambridge Public Health to establish an ongoing program which provides user friendly information about how to affordably identify, purchase, store and prepare healthy snacks and meals.

-They regularly provided resident assistance with the disposal of expired and discontinued medications.

-They work regularly with the CHA PACE Program and assist with identifying candidates and assist with the enrollment process. They have established a working relationship with this service provider and often collaborate with them on how to better serve resident needs.

-They have assisted several clients with finding affordable prescription programs resulting in an increase in medication compliance and successful health management.

-They assist several clients with filling pillboxes on a regular basis. They are also called on by family members to take on this role temporarily when said family members are away or unavailable. This often includes picking up residents' prescriptions from the pharmacy when family members cannot.

To highlight further the effectiveness of the work of the CWT, we would like to share some resident stories:

"Martha" is nearly 80 year old woman who first approached the team because she said she was feeling overwhelmed, could no longer manage her health care needs and wanted assistance with transitioning to a nursing home. Although she has multiple chronic conditions, the team believed that with support she could continue living at Manning. They got to know her, carefully assessing her needs and identifying obstacles to her getting the right supports. One issue they were able to solve quickly was that she didn't have consistent transportation to her medical appointments and would often miss them as a result. They also discovered that she had cataracts and issues with her feet, and therefore had a great deal of difficulty getting around and managing her life. They were able to help her get the cataracts removed, get her podiatry needs addressed, and get hearing aids. All of these impacted her quality of life and ability to manage tremendously. They also referred her to the PACE program so she could start getting all the services she needs to remain in the community. After working with the CWA and CWT, she realized that she did not need nursing home care, and is happy to be living in her own apartment.

Another resident who has greatly benefited from the Community Wellness Program is "Chris," a over 60 years old man who has multiple complex health and behavioral health conditions, and as a result takes 20 to 30 daily medications. Since the beginning of the pandemic, Chris has experienced multiple significant losses in his life, including the death of his long-time partner, and the death of two of his children. All of this caused Chris to become more isolated than ever, and exacerbated his behavioral health conditions, leading to frequent hospitalizations. The Community Wellness Program was a regular source of support and reassurance for him during this time, and helped him to problem solve and overcome some of the obstacles he was facing. The team was in consistent contact with his healthcare providers, and together they developed a new treatment plan for Chris. The team worked with Chris to help him accept this new treatment plan and have supported him through the treatment process. The CWT has been able to monitor the side effects of the new treatment plan, and coordinate with the behavioral health provider. Chris's overall health has improved, and he is spending less time in the hospital.

ENERGY AND SUSTAINABILITY

Construction work continued in 2024, with 34 units at Putnam School coming online, and work continuing to progress with 60 units of supportive housing at116 Norfolk Street and 278 units at Jefferson Park. The scope of work for Norfolk street and Jefferson Park includes rooftop solar arrays, and Jefferson Park is slated to be CHA's first certified passive house project when completed in 2026/2027. Additionally, CHA received award notices for the modernization of Roosevelt Towers midrise building as part of HUD's Green and Resilient Retrofit Program (GRRP) as well as State decarbonization funds. Preliminary design and additional funding efforts are underway.

Within 2024 CHA began coordinating our next large push for rooftop solar at several locations as part of the LISC sponsored solar STAR program. As of this writing, CHA plans to install over 500 kW (1/2 Megawatt) of onsite solar bringing the total close to 1 Megawatt of solar energy – nearly 15 percent of the electric load across the portfolio. This work is incumbent upon receipt of ARRPA funds from the City of Cambridge as well as LITHC tax credit incentives and the incumbent Solar for All program. As of this writing, it's unclear if these funding programs will remain viable in 2025.

Throughout the year the Operations department has been busy coordinating unit energy audits, lighting improvements and weatherization activities in partnership with Boston ABCD's LEAN (Low-income Energy Affordability Network). The program completed 893-unit audits at Russell Apartments, John F Kennedy Apartments, Woodrow Wilson Court, Lyndon B Johnson Apartments, Frank Manning Apartments, Daniel F Burns Apartments, Roosevelt Towers and Jackson Gardens. During these visits, the LEAN program exchanged over 2,000 lightbulbs directly to residents and replaced common area and exterior light fixtures as well as weatherization work. In total over $400,000 of LEAN funds were expended at CHA properties over the course of 2024 with additional work on the way in 2025

FY24 RESIDENT PROGRAMS + SERVICES

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

PROGRAM	HHS SERVED	FY HIGHLIGHTS AND UPDATES	OPTIMAL CAPACITY (YEAR)
Big Brother Big Sister Program	125 Youth	Goal of 125 matches was met	125 Youth
Youthbuild	4 Youth	Earn GED while building affordable housing	4-6 Youth
ADULT			
Bridge-to-College Program	4 Adults	Majority of graduates enroll at Bunker Hill Community College.	10 Adults
Community Computer Centers	200 Youth 180 Adults		200 Youth 180 Adults
Cambridge Employment Program	95 Adults	30 job placements in an academic year.	95 Adults
Jefferson Park Gateways Learning Program	141 Adults	6 classes/academic year and 3 classes/summer	140 Adults
Just-A-Start Biomedical Careers	4 Adults	Academic year program that prepare participants for entry level positions.	8 Adults
Financial Stability and Savings (FSS+)/Rent-to-Save	215 HCV	See SS.2013.01- FSS activity in Approved MTW Activities section for more information.	220 Adults
Pathways to Permanent Housing - Heading Home	24 Adults	See HC.2008.03B - Sponsor-Based Voucher Program in Approved MTW Activities section for more information.	45 Adults
Pathways to Permanent Housing - Transition House	3 Families	See HC.2008.03A - Sponsor-Based Voucher Program in Approved MTW Activities section for more information.	4 Families
AGING IN PLACE			
Elder Service Coordinators Services (formerly contracted through CASCAP, Inc.)	640 Elderly Adults	Ongoing group activities involving Farmer's Market, healthy eating, emotional support, informational sessions, coffee hours, birthday parties, lunch outings and shopping trips. Available to any elderly non-PACE adult living in CHA unit.	1,035 Elderly Adults
PACE Elder Service Plan	36 Elderly Adults	Program includes 20 units at LBJ and 16 at Millers River.	36 Elderly Adults
TOTAL[3]	**553 Youth 1,293 Adults 676 Elderly**		

HOUSING INVENTORY

	HUD Baseline	Vouchers Authorized or PH Units in Place on 12/31/2024[1]	Total Households on 12/31/2024	HH Demographics	MTW Local Non Traditional	MTW Family and Bedroom size	Notes
Public Housing Elderly/Disabled		40	40	40			Linnean (20), Weaver (20)
Public Housing Family		12	12	12			Roosevelt Towers (12)
RAD Elderly/Disabled		448	437	436	0	436	Manning Apartments (198), LBJ Apartments (177), JFK Apartments (44 RAD), 116 Norfolk St (29)
RAD Family		834	838	838		838	Washington Elms (175), Newtowne Court (268), Putnam Gardens (122), Woodrow Wilson Court (68), Lincoln Way (53 RAD) Jackson Gardens (45) River Howard and Willow St (46 RAD), Cambridge Port Commons (10), Fairmont St (10), Garfield St (6), Saint Paul (15 RAD), 121 Jackson Street (10), Valentine Street (6)
Former Public Housing Elderly/ Disabled		660	542	542		542	Millers River (297), Burns (198) Russell (51), Truman (59) , 116 Norfolk (8), Saint Paul (5), Elderly Condos (5)
Former Public Housing Family		572	364	364		364	Corcoran Park (153), Jackson Place Apartments Interim Holding LLC (173), Roosevelt Towers (112) and Jefferson Park Apartments (104) Garfield (2), Family Condos + Scattered Sites (28)
MTW HARD UNITS	**854**	**2,529**	**2,233**	**2,233**			**88 % Occupancy.** Occupancy affected by RAD conversion and Section 18 Disposition.
MTW Tenant Based			4,299	4,454	0	4,454	All MTW Vouchers
MTW Project Based + Expiring Use							Count is exclusive of enhanced non-project based voucher. Count includes expiring use projects

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

	HUD Baseline	Vouchers Authorized or PH Units in Place on 12/31/2024[1]	Total Households on 12/31/2024	HH Demo graphics	MTW Local Non Tradi-tional	MTW Family and Bedroom size	Notes
Sponsor-based/ Local Non-Traditional		137	225	N/A		N/A	This count represents individual households served by the program. A voucher can, and often does, serve more than one household.
MTW VOUCHERS	**5,304**	**4,591**	**4,679**			**102%**	**Utilization Rate.**
Federal Non-MTW		834	774	774	N/A	N/A	Voucher allocation includes Mainstream, VASH, DHVP/NED, Mod Rehab , Emergency Housing Vouchers, and Shelter + Care.
ALL FEDERAL VOUCHERS		5,425	5,453	N/A	N/A	N/A	Does not include relocation or RAD/FPLI
ALL FEDERAL ASSISTED		**7,954**	**7,686**				**97% utilization. Includes hard units (PH, RAD, FPLI) + vouchers.**
State New Construction		77	74	74	N/A	N/A	Includes Roosevelt Towers (Mid-Rise)
State and Local Vouchers		151	151	151	N/A	N/A	Voucher funding includes MRVP , AHVP, Shelter Care .
STATE AND LOCAL ASSISTED		**228**	**225**			**99%**	**Utilization**
TOTAL ASSISTED		**8,182**	**7,911**			**97%**	**Utilization**

HOUSEHOLD DEMOGRAPHICS

MTW HARD UNITS AND VOUCHERS

HOUSEHOLDS SERVED

	PUBLIC HOUSING	RAD FAMILY	RAD ELDERLY	FORMER PUBLIC FAMILY	FORMER PUBLIC ELDERLY	TOTAL[3]	PERCENT	MTW HCV HOUSEHOLDS[3] HOUSE HOLDS	MTW HCV HOUSEHOLDS[3] PERCENT	TOTAL
UNIT SIZE										
0 BR	25	0	82	0	0	107	5%	233	5%	340
1 BR	11	159	342	45	538	1,095	49%	1,832	42%	2,927
2 BR	11	367	12	177	4	571	26%	1,481	34%	2,052
3 BR	0	244	0	126	0	370	17%	638	15%	1,008
4+ BR	0	68	0	16	0	84	4%	131	3%	216
TOTAL HOUSEHOLDS	47	838	436	364	542	2,227	100%	4,315	100%	6,542
RACE										
American Indian	0	4	2	1	3	10	0%	16	0%	26
Asian	3	64	41	24	28	160	7%	552	13%	712
White	29	235	209	109	306	888	40%	1,832	42%	2,720
Black/African American	15	530	180	226	199	1,150	52%	1,901	44%	3,051
Native Hawaiian/Other Pacific	0	5	4	4	6	21	1%	14	0%	33
TOTAL HOUSEHOLDS	47	838	436	364	542	2,227	100%	4,315	100%	6,542
ETHNICITY										
Hispanic	0	141	39	54	63	297	13%	889	21%	1,186
Non-Hispanic	47	697	397	310	479	1,930	87%	3,426	79%	5,356
TOTAL HOUSEHOLDS	47	838	436	364	542	2,227	100%	4,315	100%	6,542
INCOME[2]										
At 30 AMI or below	34	498	378	196	455	1,561	70%	3,083	71%	4.644
Over 30 AMI – 50 AMI	8	187	46	96	69	406	18%	775	18%	1,181
Over 50 AMI – 60 AMI	1	57	8	23	11	100	4%	221	5%	321
Over 60 AMI – 80 AMI	2	46	2	27	6	83	4%	169	4%	252
Over 80 AMI	2	50	2	22	1	77	3%	67	2%	144
TOTAL HOUSEHOLDS	47	838	436	364	542	2,227	100%	4,315	100%	6,542
CAMBRIDGE RESIDENT										
Cambridge	47	838	436	364	542	2,227	100%	2,394	55%	4,621
Outside Cambridge	0	0	0	0	0	0	0%	1,921	45%	1,921
TOTAL HOUSEHOLDS	47	838	436	364	542	2,227	100%	4,315	100%	6,542

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.
3. Both demographic charts may have a total that is off a few households in race/ethnicity. Some households have unkown race/ethnicity.

FEDERAL NON-MTW, NEW CONSTRUCTION AND STATE
HOUSEHOLDS SERVED - DECEMBER 31, 2023

	NEW CONSTRUCTION[1]		FEDERAL NON-MTW		STATE		
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	TOTAL
UNIT SIZE							
0 BR	3	4%	126	16%	47	31%	176
1 BR	58	80%	476	62%	46	30%	580
2 BR	12	16%	128	17%	35	23%	175
3 BR	0	0%	34	4%	19	13%	53
4+ BR	0	0%	10	1%	4	3%	14
TOTAL HOUSEHOLDS	73	100%	774	100%	151	100%	998
RACE							
American Indian	0	0%	10	1%	2	1%	11
Asian	3	4%	13	2%	2	1%	18
White	36	50%	413	53%	78	52%	527
Black/African American	34	46%	338	44%	58	38%	430
Native Hawaiian/Other Pacific	0	0%	0	0%	2	1%	2
TOTAL HOUSEHOLDS	73	100%	774	100%	151[4]	100%	998
ETHNICITY							
Hispanic	7	11%	104	13%	35	23%	146
Non-Hispanic	66	89%	670	87%	107	71%	843
TOTAL HOUSEHOLDS	73	100%	774	100%	151	100%	998
INCOME[2]							
At 30 AMI or below	56	77%	619	80%	126	83%	801
Over 30 AMI – 50 AMI	11	15%	106	14%	18	12%	127
Over 50 AMI – 60 AMI	3	5%	23	3%	4	3%	30
Over 60 AMI – 80 AMI	1	1%	21	3%	1	1%	23
Over 80 AMI	2	3%	5	1%	2	1%	9
TOTAL HOUSEHOLDS	73	100%	774	101%	151	100%	998
CAMBRIDGE RESIDENT							
Cambridge	73	100%	386	50%	116	77%	575
Outside Cambridge	0	0%	388	50%	35	23%	423
TOTAL HOUSEHOLDS	73	100%	774	100%	151	100%	998

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.
4. Some households have unknown race/ethnicity. Total represents the total including unknown race/ethnicity.

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 14,060 distinct applicants that generated 146,908 applications or an average of over 10.4 applications per applicant.

CHA WAITLIST INFORMATION

DISTINCT APPLICANTS	PROGRAM	DISTINCT APPLICANTS BY PROGRAM	UNIT TYPE	DISTINCT APPLICANTS BY UNIT TYPE	TOTAL APPLICATIONS
	CHA Units Elderly/Disabled	2,443	Elderly/Disabled	2,923	
	CHA Units Family	7,378	Family	12,574	
	HCV Elderly/Disabled	1,857	Single Room Occupancy (SRO)	1,896	
21,991	HCV Family	10,372			**146,908**
	Single Room Occupancy (SRO)	1,896			
	Total	23.946	Total	17,393	

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY RACE AND ETHNICITY

	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	36	1%	215	9%	841	34%	22	1%	1,270	52%	24	1%	379	15%	2,039	83%	3	0%	2,443
CHA UNITS FAMILY	103	1%	461	6%	4,067	55%	112	2%	2,438	33%	68	1%	1,818	25%	5,498	75%	10	0%	7,378
HCV ELDERLY/DISABLED	34	2%	126	7%	701	38%	22	1%	930	50%	13	1%	313	17%	1,524	82%	1	0%	1,857
HCV FAMILY	160	2%	473	5%	5,817	56%	183	2%	3,504	34%	96	1%	2,515	24%	7,798	75%	3	0%	10,373
SINGLE ROOM OCCUPANCY (SRO)	35	2%	68	4%	934	49%	27	1%	783	41%	13	1%	352	19%	1,527	81%	2	0%	1,896
TOTAL	**368**	**2%**	**1,343**	**6%**	**10,360**	**43%**	**366**	**2%**	**8,925**	**37%**	**214**	**1%**	**5,376**	**22%**	**24,012**	**77%**	**19**	**0%**	**23,947**

CHA WAITLISTS BY - DISTINCT APPLICANTS IN EACH PROGRAM GROUP – BY INCOME

	$0[1]		AT 30 AMI OR LESS		OVER 30 AMI - AT 50 AMI		OVER 50 AMI - AT 60 AMI		OVER 60 AMI - AT 80 AMI		OVER 80 AMI		TOTAL
CHA UNITS ELDERLY/DISABLED[2]	366	15%	1,690	69%	280	11%	46	2%	37	2%	24	1%	2,443
CHA UNITS FAMILY[2]	1,200	16%	4,188	57%	1,458	20%	262	4%	175	2%	95	1%	7,378
HCV ELDERLY/DISABLED	313	17%	1,326	71%	160	9%	31	2%	10	1%	17	1%	1,857
HCV FAMILY	1,527	15%	6,536	63%	1,809	17%	270	3%	139	1%	91	1%	10,372
SINGLE ROOM OCCUPANCY (SRO)	558	29%	1,010	53%	223	12%	43	2%	32	2%	30	2%	1,896
TOTAL	**3,964**	**17%**	**14,750**	**72%**	3,930	**13%**	**652**	**3%**	**393**	**2%**	**257**	**0%**	**23,946**

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

The following provides a 10-year overview of CHA waitlist numbers. Program groups have been adjusted to reflect new program groupings resulting from the opening of the HCV waitlist in 2017. Numbers populated for FY15-FY16 are for federal public housing only. Total numbers for FY15 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

	FY15	FY16[1]	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24
CHA FAMILY										
1 BR	390	316	284	1,396	2,014	2,423	2,903	3,098	3,326	3,531
2 BR	3,693	2,569	2,298	2,612	3,079	3,431	3,714	3,586	3,886	2,285
3 BR	1,785	1,214	1,199	1,625	1,886	1,969	2,109	2,138	2,179	1,154
4+ BR	249	213	208	591	699	740	809	859	841	408
SUBTOTAL	6,084	4,312	3,989	6,224	7,678	8,563	9,535	9,681	10,232	7,378
CHA ELDERLY/										
Studio or 1 BR	2,787	2,151	1,410	2,178	2,572	2,870	3,234	1,864	2,405	2,243
2 BR	154	106	81	173	220	259	299	123	153	200
SUBTOTAL	2,921	2,045	1,491	2,351	2,792	3,129	3,535	1,987	2,558	2,443
HCV ELDERLY/										
Studio or 1 BR			1,837	2,414	2,569	2,654	2,781	2,507	2,734	1,857
2 BR										
SUBTOTAL			1,837	2,414	2,569	2,654	2,781	2,507	2,734	1,857
HCV FAMILY										
Studio or 1 BR			5,982	7,546	8,081	8,564	8,925	9,479	9,278	6,995
2 BR			2,559	3,426	3,651	3,688	3,550	3,629	3,607	2,158
3 BR			979	1,390	1,558	1,564	1,548	1,532	1,578	913
4 BR			236	326	424	448	476	528	564	306
SUBTOTAL			9,756	12,724	13,714	14,264	14,499	15,168	15,027	10,372
SINGLE ROOM										
SRO			1,817	2,488		955	1,218	1,630	1,768	1,896

SOURCES + USES OF FUNDING (Available after Public Comment)

	Federal Public Housing	MTW Housing Choice Vouchers	Preservation Programs	NED/VASH	EHV	Capital Fund	Total MTW Funds
Sources							

OTHER FEDERAL FUNDS - FY24

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

	Mainstream	Mod Rehab and Shelter Care	Total Other Federal Funds Budget
Sources			

	State Leasing Program
Sources	

NON-FEDERAL FUNDS - FY24

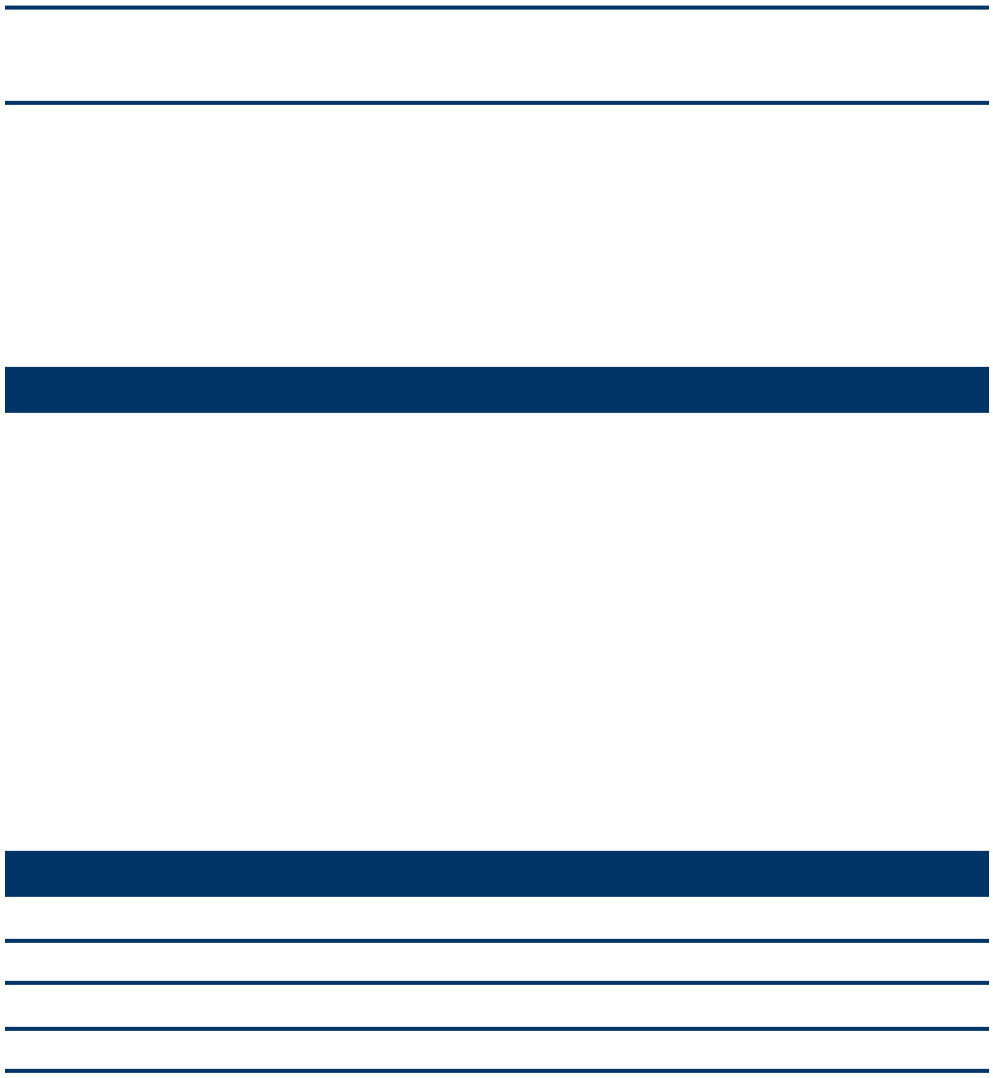
CENTRAL OFFICE COST CENTER - FY23

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.

MTW BLOCK GRANT - FY23

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.

CY 2024 Actual



	Resident Services	Resident Services Empowerment Inc	Total Resident Services	Cambride Housing Affordable Lending Corp
Sources				
Operating Receipts				
Interest income				
Other Operating Receipts				
Release from Reserves				
Total Sources				
Uses				
Administrative Salaries & benefits				
Management Fees				
Interest expense				
Other Admin expenses				
Transfers to CCF Endowment				
Total Uses				
Net Surplus (Deficit)				

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 Apartments	20	0	N/A	Y	RAD/Section 18 Blend
Rindge Commons	8	8	Leased/Issued	N	Newly Leased PBV Units

Planned: 28 Actual: 8 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: Waiting on conversion timing for Weaver. Other project-based properties identified are still planned but did not occur in FY.

Weaver did not convert before the end of FY24, thus the discrepancy.

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			
PROPERTY NAME	Number of Project Based Vouchers	Number of Project Based Vouchers			
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	110	110	Leased/Issued	N	Project-based Units
411 Cambridge St	98	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	Y	Project-based Units
Norfolk Street	3	3	Leased/Issued	N	Project-based Units
803-815 Cambridge St	11	11	Leased/Issued	N	Expiring Use Preservation Property
808 Memorial Drive Housing	76	76	Leased/Issued	N	Project-based Units
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 Apartments	29	29	Leased/Issued	N	Expiring Use Preservation Property
Briston Arms	48	48	Leased/Issued	N	Expiring Use Preservation Property
Brookside Terrace	150	150	Leased/Issued	N	Project-based Units
Burns Apartments Interim Holding LLC	199	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	Y	Project-based Units
Cambridgeport Commons	10	10	Leased/Issued	N	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	Y	Project-based Units
Center Street	1	1	Leased/Issued	N	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	Expiring Use Preservation Property
Cleaves Court	36	36	Leased/Issued	N	Expiring Use Preservation Property
Coes Pond	250	250	Leased/Issued	N	Project-based Units
Columbia CAST LLC	9	9	Leased/Issued	Y	Project-based Units
Columbus and Whittemore	5	5	Leased/Issued	N	Project-based Units
Corcoran Park Interim Holding LLC	153	153	Leased/Issued	Y	Project-based Units
Elderly Condos	4	4	Leased/Issued	N	Project-based Units
Elm Place	11	11	Leased/Issued	N	Project-based Units
Essex St Management Inc	13	13	Leased/Issued	Y	Project-based Units
Fairmont Street LLC	10	10	Leased/Issued	Y	Project-based Units
Family Condos	10	10	Leased/Issued	Y	Project-based Units
Garfield St LLC	8	8	Leased/Issued	N	Project-based Units
Harwell Homes	4	4	Leased/Issued	Y	Project-based Units
Hingham	4	4	Leased/Issued	N	Project-based Units
Inman Square Apts	115	115	Leased/Issued	Y	Project-based Units
Inman Street	4	4	Leased/Issued	Y	Project-based Units
Jackson Street LLC	10	10	Leased/Issued	Y	Project-based Units
Jackson Gardens	44	44	Leased/Issued	N	Project-based Units
Jackson Place Apts	175	175	Leased/Issued	N	Project-based Units
JAS - Elm St	1	1	Leased/Issued	N	Project-based Units
JAS - Hovey	9	9	Leased/Issued	N	Project-based Units
JAS - Nobrega	9	9	Leased/Issued	N	Project-based Units
JAS - Scouting Way	9	9	Leased/Issued	N	Project-based Units
Jefferson Park Apartments LLC	103	103	Leased/Issued	N	Project-based Units
JFK Apartments	26	26	Leased/Issued	Y	Project-based Units
John F Kennedy	44	44	Leased/Issued	N	Project-based Units
Just-A-Start Corp - Otis	8	8	Leased/Issued	N	Expiring Use Preservation Property
Landfall	15	15	Leased/Issued	Y	Project-based Units
Lincoln Way	63	63	Leased/Issued	N	Expiring Use Preservation Property
Louis Barret Residences	135	135	Leased/Issued	Y	Project-based Units

Lyndon B. Johnson Apts	174	174	Leased/Issued	N	Expiring Use Preservation Property
Madison Park III	120	120	Leased/Issued	Y	Project-based Units
Manning	203	203	Leased/Issued	N	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	Expiring Use Preservation Property
New Mass Pike Towers LP	157	157	Leased/Issued	Y	Project-based Units
Newtowne Court	269	269	Leased/Issued	N	Project-based Units
Port Landing	7	7	Leased/Issued	Y	Project-based Units
Putnam Gardens LLC	123	123	Leased/Issued	N	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	Expiring Use Preservation Property
Quincy towers	161	161	Leased/Issued	Y	Project-based Units
Richdale and Ware	2	2	Leased/Issued	N	Project-based Units
Rindge House	13	13	Leased/Issued	Y	Project-based Units
River Howard LLC	34	34	Leased/Issued	N	Project-based Units
Russell Apartments LLC	54	54	Leased/Issued	Y	Project-based Units
Saint Paul	20	20	Leased/Issued	N	Project-based Units
Smith House Preserva-tion	132	132	Leased/Issued	N	Project-based Units
Squirrel Brand LP	8	8	Leased/Issued	N	Project-based Units
St. Patrick's Place	3	3	Leased/Issued	N	Project-based Units
St. Stephen's	130	130	Leased/Issued	N	Project-based Units
Temple Place	40	40	Leased/Issued	N	Project-based Units
Trolley Rental LLC	34	34	Leased/Issued	Y	Project-based Units

Truman Apartments	59	59	Leased/Issued	Y	Project-based Units
Valentine St	6	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	N	Expiring Use Preservation Property
Woodrow Wilson Court	68	68	Leased/Issued	N	Expiring Use Preservation Property
1221 Cambridge Street	116	116	Leased/Issued	N	Expiring Use Preservation Property
Harwell Homes	14	14	Leased/Issued	N	Expiring Use Preservation Property
St Stephens	130	130	Leased/Issued	N	Project-based Units
808 Memorial Drive Housing II	166	166	Leased/Issued	N	Project-based Units
Rindge Commons	8	8	Leased/Issued	N	Project-based Units
808 Memorial Drive Housing II	166	166	Leased/Issued	N	Project-based Units

Planned: 5,414 Actual: 5,414 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:

Prior plans/reports under counted some of the expiring use properties. Additionally, timing of conversion of RAD/FPLI properties can impact planned versus actual numbers.

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

ACTUAL OTHER CHANGES TO MTW HOUSING STOCK IN THE PLAN YEAR
Vacant units were held off line for relocation of residents in buildings requiring substantial construction.

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

GENERAL DESCRIPTION OF ALL ACTUAL CAPITAL EXPENDITURES DURING THE PLAN YEAR
In 2024, CHA administered over $319 million of large-scale construction projects across 4 properties, and two communities: Putnam School, 116 Norfolk Street and Jefferson Park Fed in Cambridge, and Saltonstall in Medford. Expenditures on these and smaller projects totaled over $45.1 million on construction activities in Cambridge, and over $86.6 million in total including work outside of Cambridge. In addition to overseeing construction activities, CHA has over $1.35 billion in redevelopment and new development projects in the planning phase, with $750 million of those projects located in Cambridge and $600 million of those projects located outside of Cambridge.

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	612	624	51	52
MTW Housing Choice Vouchers (HCV) Utilized	78,012	80,204	6,501	6,687
Local, Non-Traditional: Tenant-Based	2,616	2,700 (pending final SBV figures)	218	225(pending final SBV figures)
Local, Non-Traditional: Property-Based	0	0	0	0
Local, Non-Traditional: Homeownership	0	0	0	0
Totals	81,240	83,568	6,770	6,964

* "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. There is always some variability depending on units coming back online and with LNT households served.

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	0	7	0
Tenant-Based	Sponsor-based Voucher Program HC.2008.03**	2,220	2,400	185	200
Tenant-Based	Pathways to Permanent Housing HC.2008.03A**	348	300	29	25
Totals	_	2,616	2,700	218	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.

**Pending Final Sponsor-Based Figures

HOUSEHOLDS RECEIVING LOCAL, NON-TRADITIONAL SERVICES ONLY	AVERAGE NUMBER OF HOUSEHOLDS PER MONTH	TOTAL NUMBER OF HOUSEHOLDS IN THE PLAN YEAR
N/A	N/A	N/A

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

iii. Unique Households Served

Unique Households Served (LNT)
417 (Pending final SBV figures)

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	7,378	Open	No
Elderly/Disabled Housing (MTW and Non-MTW)	Site-based	2,443	Open	No
HCV Program (MTW and Non-MTW Vouchers)	Community-wide and site-based	12,229	Open	No
HCV Program SRO Only (MTW and Non-MTW Vouchers)	Community-wide	1,896	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 14,060 unique applicants that submitted a total of 146,908 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.

Waiting List Name	Description of Actual Changes to Waiting List
CHA Housing + HCV (excluding SRO)	CHA completed a waitlist purge to remove inactive households across waiting lists. This resulted in a significant reduction to overall households on our lists.

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 admis-

sion 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	11
Below 30% Area Median Income	405

* 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 ADJUSTMENTS	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 HOUSEHOLDS SERVED IN PLAN YEAR^	PERCENTAGE OF HOUSEHOLDS SERVED IN PLAN YEAR^^	PERCENTAGE CHANGE FROM BASELINE YEAR TO CURRENT PLAN YEAR
1 Person	50%	3,473	53%	3%
2 Person	22%	1,514	23%	0%
3 Person	13%	745	11%	2%
4 Person	8%	492	8%	0%
5 Person	4%	223	3%	1%
6+ Person	2%	99	2%	0%
TOTAL	100%	6,546	100%	N/A

** 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	42	Participants experiencing positive EOP
Financial Stability and Savings SS.2013.01*	102	Participants that experienced a reduction in subsidy.
Sponsor-Based Voucher Program HC.2008.03*	9	Positive exit from Sponsor-based voucher program.
Positive EOPs Leased Housing/Operations	68	Positive EOP
	207	(Households Duplicated Across MTW Activities)

207 Total Households Transitioned to Self Sufficiency

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

PROPOSED MTW ACTIVITIES

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

APPROVED MTW ACTIVITIES
IMPLEMENTED ACTIVITIES

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.

QUALITATIVE IMPACT

Client Stories: Ms. R joined FSS in 2018 and graduated this past year. She has been consistent and dedicated to making progress toward her goals and has celebrated multiple achievements.

- Received recognition from The City Of Boston for being an outstanding part of the Latina/o/x community

-Obtained an Associates degree in Early Childhood Education
- Obtained a certification in Certified Medication Administration
- Completed an English course
- Completed a certified training on how to start a small business
- Tripled her earned income and worked to improve her credit and pay down debt.

In addition to building over $6,000 in FSS+ savings at graduation, she also established and maintained a consistent savings habit - building a strong emergency savings fund in addition to regular contributions to her retirement account through her employer.

SIGNIFICANT/NON-SIGNIFICANT CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

In FY20, CHA implemented the bands-based escrow model proposed in the FY20 Plan. Current participants were able to select between the new and old model of calculation. All new participants enrolled in FY21 and onwards are using the new bands-based escrow.

Additionally, CHA is moving forward with rolling the program out to our Operations households. This program had been previously limited to Leased Housing program participants. CHA is also moving away from including all the previously required HUD metrics for our activities and will only keep metrics where t is beneficial to describing the impact of the activity, while also adding qualitative descriptions to some activities

QUANTITAVE IMPACT

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

SS #8: Households Transitioned to Self Sufficiency			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Number of households transitioned to self-sufficiency (increase)	0	**Number of households that have experienced an end in subsidy during the FY:** 45	Number of FSS+ participants that **experienced end in subsidy**: 44
CHA: Increase in Credit Score			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Percent who increase credit score for participants who have been in the program for at least one year.	0	60%	FSS+ Participants: 60%

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

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: 38
CHA: Decrease or Maintain Zero Collection Debt			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
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: 80%**
CHA: Households Transitioned to Self-Sufficiency			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
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**: 48	**FSS+ Participants that have been in the program for at least one year and experienced a reduction in subsidy**: 150

CE.2023.01 - PORTABILITY MOVES FOR HCV

IMPLEMENTATION YEAR

Approved in FY23 MTW Plan and implemented in FY23

PREVIOUSLY APPROVED AUTHORIZATION

MTW Agreement attachment, C.D.g.

DESCRIPTION

Under this activity CHA limits its jurisdiction to the City of Cambridge for the purposes of households wishing to use their voucher to port-in to CHA. While CHA is legally authorized to administer housing choice vouchers anywhere in the state, it is not financially or administratively feasible for CHA to be required to administer and/or absorb all vouchers wishing to port in to Massachusetts who may wish to select CHA as its administering agency.

Households may utilize their vouchers outside of Cambridge if they have been issued off of CHA's waiting list in accordance with CHA's policies and/or, for port-in households, after they have been leased in their unit in the City of Cambridge for at least one year.

Households wishing to port their voucher into Massachusetts and who locate a unit in a neighboring City or Town outside of Cambridge may exercise portability to the housing authority located in that City or Town. If CHA has issued a voucher to a porting household and they locate a unit outside of Cambridge then CHA will facilitate the transfer of the household's paperwork and voucher to the PHA that is present in that City or Town. If no housing authority is present in that City or Town then CHA will facilitate the transfer of the household's paperwork and voucher to the Regional Administering

Agency (RAA) serving that area.

ii. This activity allows CHA to achieve cost savings as it limits the volume of port-in requests and therefore results in time savings and the ability of CHA to issue more vouchers off of its waiting lists.

QUALITATIVE IMPACT

N/A.

SIGNIFICANT/NON-SIGNIFICANT CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No significant or non/significant changes in FY24. CHA is streamlining our reporting for this activity as allowed under the new HUD 50900.

QUANTITAVE IMPACT

CE.2023.01- PORTABILITY

CHA: Port-in Requests			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Number of households transitioned to self-sufficiency (increase)	60	24	(pending final figures)

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved in FY11 and implemented in FY12.	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.

QUALITATIVE OUTCOMES

N/A

IMPACT

After the addition of 166 units at Fresh Pond Aparemtents, 2,184 total units have been preserved as a result of this activity.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity. CHA is adding the chart previously used as an informative addition in the description to our metrics as it is a good historical measure of the impact of this activity.

QUALITATIVE OUTCOMES

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

HC #2: Units of Housing Preserved			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**

HC.2011.01 - EXPIRING USE PRESERVATION PROGRAM

Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	Total Units: 2,184 Units already preserved: 2,184 **Units Planned:** 0	Units already preserved: 2,184 **Units Preserved in FY:** 0

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
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

PROJECT	CITY	HOUSING TYPE	FY ISSUE OF HAP	UNITS UNDER HAP CONTRACT*	UNITS PRESERVED*
808 Memorial Drive II	Cambridge	Family	FY20	136	136
Fresh Pond Apartments	Cambridge	Family	FY22	206	206
TOTAL				**2,184**	**2,184**

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

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. In May 2022, CHA began a sponsor-based partnership with Boston Medical Center (BMC). BMC works with female and non-binary participants who are experiencing homelessness and have significant medical and/or behavioral complexity to stabilize in transitional housing, re-connect to preventative healthcare services, and prepare for the move to permanent housing. CHA has allocated additional vouchers at the YWCA for this partnership. The following table identifies partnerships and vouchers allocated:

	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 at YWCA	40
4	Just A Start Corp.	2009	YouthBuild participants requiring emergency or transitional housing.	3
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
12	Youth Supportive Housing (AAC)	2024	Youth requring transitional housing.	1
			TOTAL	**137**

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.

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.

QUALITATIVE OUTCOMES

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
Transition House	1. (Sponsor based vouchers at the shelter) During her stay in Transition House's emergency shelter, AR and her daughter were able to get support around several short and long term goals. AR actively worked on housing search, received intensive case management, enrolled her daughter in daycare, converted her out-of-state license, and enrolled in ESOL classes. After being in shelter for almost a year AR and her daughter successfully moved into their first apartment through the Rapid Rehousing Program. While still working with stabilization AR gained the skills she'd need to live independently. After only a few months in Rapid Rehousing, she received exciting news from a local housing authority and was offered her very first permanent home for her and her daughter. 2. (Transitional Living Program) Client "Jane", is a 32 year old woman who has made the most of transitional housing. A hard worker, she became frustrated with the variable hours and income from her food service job. She recently began a new job that offers a more consistent schedule and benefits. Jane has been able to better address her health with paid time off and recently saw a primary care physician for the first time in many years. She now looks forward to the possibility of saving for her future and retirement. 3. (Transitional Housing Program) Client "Mary", is a 23 year old mom of two. This family has a long history of trauma and the client has been very determined during her time in our programs to ensure her children receive the clinical support they need to process their experiences. Mary's son had behavioral difficulties last year that made school and friendships challenging. Transition House was able to send him to a summer camp that specifically serves children who have experienced trauma which meant that not only was he consistently able to attend despite behaviors that might otherwise send him home for the day, but he was able to continue working on skills that would improve his ability to do well in a traditional school environment. Mary has consistently brought him to Transition House's child clinician for play therapy where he has been supported in processing and exploring his fears. He has had a much more successful year socially and is now on track academically. Mary has also used the mental health services provided by our agency while in transitional housing. This allowed her therapist and case manager to increase client connection during times of higher need. Mary worked with her resident support coordinator to explore safe ways to manage her medications, to get to provider appointments, and to find coping mechanisms for challenges that make daily life difficult. Mary has now established a routine that will realistically allow her to begin working this year. 4.. (The PPH Program): "Ashley" is a single disabled woman in her 50s. She had come to our Shelter after she experined both severe domestic violence and a loss of a close family member due to a sudden illness. She were struggling with a variety of medical symptoms and needs due to chronic illeness that impacts their mobility. They also needed help around PTSD and grief. Staff helped them with counseling, connection to benefits and starting to pave next steps to longer term housing. When CHA contacted us letting us know that they have a studio available for a single disabled client we jumped at the opportunity. Ashley was with us already over 12 months when they were able to move into their own unit with the PPH Program. We supported them with furniture, a moving truck and some food to start off their new life. They report loving their new home and have joined a gardening group in their public housing community. The unit is in Cambridge so many of the supports they built already, including medical supports, are continuing. Ashley meets with our staff and will be transitioning as the tenant on record for their unit in May.

Partner	Highlights
Just-A-Start	1. A YB participant who transitioned into a Hovey apartment was struggling with his mental health following the death of a beloved family member. With support from case management, he was able to successfully get a job in December. He also passed his driver's permit test and road test and now has his driver's license. We have been working on his budgeting skills and beginning to work on raising his credit score. Due to having stability, he has been able to see a future for himself and now wants to go to a trade school for mechanics. 2. A second YouthBuild (YB) participant was struggling at home, as he was supporting his mother and younger sibling, and it was affecting his ability to attend YB consistently. He transitioned into a Hovey apartment; during his time, he was able to save money, get to work at Home Depot regularly; get a car and complete four of his HiSET tests. Stability at Hovey has helped him work on his mental health and focus on his goals. He also has been a huge supporter of YB and has been speaking at his school to students who may want another education option. 3. A participant who had been living in a Hovey apartment for a while first moved in when he became homeless. While living there he was able to obtain employment and get a car. One of his biggest accomplishments was passing his citizenship test, staff and peers that he developed a close relationship with attended the ceremony. He also became a father last year and this has helped him to step up and think about his career pathway. He is currently working on getting his CDL (commercial driver's license) license and has applied to a CDL training program. He successfully moved in with a friend and continues to work and save money.
Casa Myrna	In July 2023, a young woman entered our program after being released from jail. At the time, she had nowhere to go and was struggling with the separation from her 3-month-old daughter. She was connected to the EVA Center through her attorney. Upon joining the program, our staff worked closely with the Department of Children and Families (DCF) to support her in regaining custody of her daughter. We connected her with outpatient services to assist in her recovery, enrolled her in intimate partner abuse classes, and connected her with a therapist and a specialized program for mothers. Determined to turn her life around, she became deeply involved in the 12-step recovery community and continued her education. She enrolled in college, pursuing a degree related to substance use and mental health disorders, working hard toward her personal and professional goals. Through her dedication and persistence, she achieved a significant milestone—in March 2024, she regained full custody of her daughter. The two of them celebrated her daughter's 1st birthday shortly after, marking a joyous occasion and a symbol of their strength and perseverance. But the journey didn't end there. Six months after regaining custody, in September 2024, she took another monumental step: she moved into a new permanent residence with no housing subsidy, creating a stable and secure home for herself and her daughter. This is a story of resilience, hard work, and transformation. From a place of uncertainty to creating a future filled with hope, this survivor's journey is a testament to the power of determination and the support of our community

Partner	Highlights
Heading Home - Duley House	Duley House works to meet their mission to provide new opportunity for women experiencing chronic homelessness. Over this past year many goals have been met and strides have been made to help the clients with housing, building community, accessing supports and services, and advocating for themselves. Throughout the year, the program housed four new residents, while one successfully applied for and received a MRVP Voucher from Neighborhood Works and transitioned into permanent housing that was more suitable for the client's needs. Clients participated in monthly community building activities including BINGO, Arts & Crafts, House Meeting, Decorating the House for Holidays, and cooking classes. The clients in the house have also been working on doing chores around the house to take more ownership and accountability of their common spaces. Duley Staff and clients continued to work with various community partners and providers such as CHA Behavioral Health and the MGH Bridge Clinic. One of the clients began receiving Recovery and Mental Health services through the MGH Bridge clinic after advocating for her safety from the other clinic that she was going to. This client is still continuing to thrive in her recovery. Two clients are currently enrolled with the ICater Job Training Program. This program helps people who have never worked or who are looking to get back into the workplace and trains them on how to work in an industrial kitchen and as a member of a team in the kitchen. One of the two clients is about to finish the program and graduate into the big kitchen with the ICater team. The other resident is just starting on January 8, 2025. One client is continuously accessing outside providers with the help of Duley Staff and Case Management to start and maintain sobriety and work on her recovery journey. This client stops at nothing to look for different ways to remain sober and recover from any relapses. The continuous work and accomplishments made by clients of Duley House just shows how these clients will stop at nothing to accomplish their goals and continue to strive for better for themselves. This also pushes all Duley staff to work harder to help the clients by promoting the physical and mental well-being of the clients through harm reduction and the Housing First Model. We look forward to embracing more clients in the future and helping them continue to reach all of the goals that they have.

Partner	Highlights
Heading Home - PPH	Heading Home's Pathways to Permanent Housing program had a number of accomplishments in the reporting year, outside of eight families graduating from this program and receiving their Section 8 voucher with CHA. Highlights in 2024 included: · Four clients acquired employment; o Two additional clients returned to work after needing to take leaves of absence. · 13 clients maintained employment (here defined as keeping the same job through 2024 or having no records of period of unemployment lasting over 2 months, even if they changed jobs). · Seven clients enrolled in Individual Development Accounts (IDAs), matching savings accounts provided by Heading Home. · Four clients enrolled in education programs: o One client enrolled in HiSET courses; o One client enrolled in college-level courses; and o Two clients enrolled in vocational training programs.
Specialized Housing	Specialized Housing supports community-based living for a population of adults living with developmental disabilities. The support the residents receive through the CHA allows them to remain connected to their community which we firmly believe adds to the vibrancy, diversity, and unique nature of Cambridge. Absent the support received through the CHA they would not be able to remain living in Cambridge.
Home for Little Wanderers	Two of the young adult males in the program, arrived to Massachusetts homeless without family or friends. After spending nights in an adult shelter in the city of Boston, these two young males were given the opportunity to receive a shelter bed at The Home for Little Wanderers, Liberty Village program. While at Liberty Village, they were given a more stable, up to 3 months, goal driven place to stay, where they both were able to accomplish enrolling in college full-time. Being that there were openings at Roxbury Village, both young adult males, met requirements for the program and successfully transitioned out of homelessness, up to or before their stay at Liberty Village was coming to an end. These two young men, continue to reside in the independent living program maintaining and pursing their education. Another young adult male spent many months homeless in shelters and couch surfing within Boston. This young adult was offered a bed at Roxbury Village, and leading up until the end of 2024, this young adult was eager to pursue a career as an EMT. After receiving his driver's license and completing all necessary onboarding requirements and training hours, this young adult now works full-time for Cataldo Ambulance Service providing emergency medical services to those in need within the Greater Boston and North Shore areas of the Commonwealth of Massachusetts.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity. CHA has always provided informative qualitative metrics in the section above. We have re-emphasized the value of these stories to our partners. Additionally, CHA has done away with quantitative metrics that reported the same benchmark and outcomes in regards to households participating in the program.

QUANTITATIVE OUTCOMES

HC #5: Increase in Resident Mobility			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	Hard to House households: 386 households (133) vouchers) Transition House households: 6 Heading Home households: 25 Total Households: 417	Hard to House: 386 households (137) vouchers Transition House: 6 Heading Home: 25 Total Households: 417 (pending final SBV data)
HC #7: Households Assisted by Services that Increase Housing Choice			
SS #8: Households Transitioned to Self Sufficiency			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Number of households transitioned to self sufficiency (increase)	0 households	0 households	9 households (pending final SBV data)
CE #4: Increase in Resources Leveraged[2]			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Amount of funds leveraged in dollars (increase)	$0	$3.6 million	$3.7 million (pending final SBV data)
CHA HC: Number of Households Served Per Voucher			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Number of households served per voucher (Hard to House Program)	1 household	2.9 households	3.1 households (pending final SBV data)

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 following table reflects the MRVP HAP and MTW funds spent in the last 5 years.

QUALITATIVE OUTCOMES

This program allowed for the households served to be able to effectively use their MRVP subsidies that were ineffective in the market without the MTW supplementation.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity. It appears all households may have attrited from this program. CHA will consider if this activity can be closed out in the next MTW Plan. CHA has moved the informative table typically in this section into quantitative metrics for this activity moving forward.

QUANTITATIVE OUTCOMES

Fiscal Year	Households Served	MRVP HAP	MTW Funds	Monthly MRVP Average/HH	Monthly MTW Average/HH
FY20	7	$48,486	$83,139	$577	$990
FY21	7	$48,485	$83,139	$577	$990
FY22	4	$12,080	$28,469	$252	$593
FY23	7	$48,486	$83,139	$577	$990
FY24	0	$0	$0	$0	$0

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).

QUALITATIVE OUTCOMES

This activity allows CHA to preserve or build hard units and achieve deep affordability through long-term Project-Based Section 8 HAP contracts. This allows our program participants to access deep affordability in an extremely high-cost market.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

QUANTITATIVE OUTCOMES

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**
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: 2,375 Anticipated in FY: 20 **Total Units**: 2,395	Units completed to date: 2,375 New units online: 0 **Total Units:** 2,375

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

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

DESCRIPTION

This activity increases housing options for households in crisis. CHA households may transfer between the Public Housing/RAD/Former Public Housing and

Housing Choice Voucher programs and vice-versa on a case-by-case basis. In late FY13, CHA clarified that inter-program transfers related to reasonable accommodation requests do not fall into this activity because they are permitted regardless of MTW status. The number of MTW transfers is capped at 24 transfers in a fiscal year.

The following chart displays the number of transfers that have occurred, on a calendar year basis.

QUALITATIVE OUTCOMES

Increases opportunities for households who were experiencing a crisis but would've been unable to transfer without this increased flexibility.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes. CHA will use historical use of this activity as a quantitative measure moving forward.

QUANTITATIVE OUTCOMES

FISCAL YEAR	HCV to PH	PH to HCV
2024	0	0
2023	0	0
2022	0	0
2021	0	1
2020	0	0
2019	0	0
2018	0	2
2017	2	0
2016	0	0

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

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.

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

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

IMPLEMENTATION YEAR

Approved in the FY09 MTW Plan and implemented in FY09. Modified in FY10 and FY14.

PREVIOUSLY APPROVED AUTHORIZATION

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.

QUALITATIVE OUTCOMES

This activity increases the ability for any new voucher holder to live in Cambridge. Due to SAFMR, it is significantly less likely for this activity to be necessary.

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.

QUANTITATIVE OUTCOMES

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

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

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: 0	**Households that leased units in Cambridge at over 120% FMR at initial move in:** 0

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.

Qualitative Outcomes

CHA has been able to preserve thousands of units through the three activities reported on in this activity (RAD/Section 18 conversions, expiring use preservation, and vouchers project-based with local, non-profit developers.

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

CHA Metric: Percentage of PBAs Relative to Total MTW Vouchers			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
PBAs as percent of total MTW vouchers	26%	68%	68 %

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

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

DESCRIPTION

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

QUALITATIVE OUTCOMES

As outlined above, this allows households more flexibility when choosing a unit in a higher cost market.

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)).

QUANTITATIVE OUTCOMES

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	No.

HC.2000.02 - IMPLEMENT VACANCY AND DAMAGE PAYMENTS/HCV

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

DESCRIPTION

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

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

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

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

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

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

QUALITATIVE OUTCOMES

Cambridge is a high-cost, low-vacancy rental market. Any additional incentive we can provide to make our voucher holders more competitive renters is a benefit.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No Significant/Non-significant changes. Metrics will now be based off the breakdown previously provided as informative data.

QUANTITIAVE IMPACT

2024 Vacancy/Damage Payments

Total Distinct Owners: 21

Total Distinct Units: 75

Total Vacancy/Damage Payments: $107,429

	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	4	$15,149	14	$1,262	1	$2,000	1	$2,000
Project-based vouchers	10	$60,534	44	$1,552	7	$29,746	24	$1,239
Total	14	$75,683	58		8	$31,746	25	

2024 Owners

Total Distinct Owners: 1,229

	In Cambridge	Outside Cambridge
Tenant-Based	255	879
Project-Based	38	14
Inclusionary	51	1
State	55	17

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

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.

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.

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.

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.

QUALITATIVE OUTCOMES

Streamlining the recertification process and our policies allow for greater cost efficiency and an easier to understand program for participants and staff.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new changes. Metrics have been streamlined to only include relevant data points.

QUANTITATIVE OUTCOMES

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

CE #3: Decrease in Error Rate of Task Execution/HCV			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**

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

Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in December 2013: 30%	20%	20%

CE.2021.01 - EMERGENCY WAIVERS

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

DESCRIPTION

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

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

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

Delayed Regular HQS Inspections: CHA will waive the requirement for completion of regular HQS inspections at least biennially. Where a regular HQS

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

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

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

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

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

QUALITATIVE OUTCOMES

There has not been a declared emergency that has required the use of this activity. CHA maintains it in implemented activities to be ready to react quickly to local or national emergencies that meet the outlined threshold.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None.

QUANTITATIVE OUTCOMES

N/A

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

DESCRIPTION

Similar to the biennial recertification policy in Public Housing, a biennial recertification schedule will apply to all HCV households. This initiative will allow residents to retain any additional income that they experience between recertifications and provide them with an opportunity to build savings and, at the same time, eases the burden of administering annual recertifications. For non-elderly, non-disabled households, up to two voluntary requests for interim rent reductions may be made between regular recertifications. The limit on interim recertifications will not apply to elderly or disabled households. In FY20 CHA implemented a triennial recertification cycle for elderly/disabled Project Based (PB) Program households where the sole source of all household income is from fixed income sources, i.e. SS, SSI or pension.

QUALITATIVE IMPACT

See description.

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

2009 MTW Agreement, Attachment C.D.C

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

None. CHA believes this activity is best measured using the same audit rate error data as CE.2006.01

QUANTITATIVE OUTCOMES

Please refer to CE.2006.01 quantitative outcomes.

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.

QUALITATIVE OUTCOMES

This activity benefits in terms of staff timed save as outlined above.

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

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No significant/non-significant activity changes. CHA doesn't believe the previous metrics captured the intent of this activity. At this time, we are choosing not to include any quantitative outcomes data.

QUANTITATIVE OUTCOMES

N/A

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.

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.

QUALITATIVE OUTCOMES

Rent simplification has increased cost-efficiency and allowed CHA to operate a more easily understood program in FY24 there were (need final number) requests for Reasonable Accommodations related to our rent policy.

CHANGES TO BENCHMARKS, BASELINE, METRICS

No significant/non-significant changes in FY24. CHA has kept the error rate metric as we feel it is the most relevant to this task. Rent recertifications are handled by CHA's Leased Housing Department and this figure will reflect that moving forward.

CE.2006.01 - Rent Simplification Program (RSP)/Public Housing			
CE #3: Decrease in Error Rate of Task Execution/PH/RAD			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**
Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in July 2013: 7%	16%	20%

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. Due to leadership transition in Leased Housing it was put on hold for longer than anticipated.

TIMELINE

CHA is actively engaged in launching this program. We are working with an intern to amend the program as necessary as outlined in the FY25 Plan.

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

This program was closed out in the FY25 Plan which will be reflected in the FY25 Report.

TIMELINE

This program was closed out in the FY25 Plan which will be reflected in the FY25 Report.

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

This program was closed out in the FY25 Plan which will be reflected in the FY25 Report.

TIMELINE FOR IMPLEMENTATION

This program was closed out in the FY25 Plan which will be reflected in the FY25 Report.

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

This program was closed out in the FY25 Plan which will be reflected in the FY25 Report.

TIMELINE FOR IMPLEMENTATION

This program was closed out in the FY25 Plan which will be reflected in the FY25 Report.

ACTIVITIES ON HOLD - NONE AT THIS TIME.

ACTIVITIES CLOSED OUT

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

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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

REASON FOR CLOSING OUT INITIATIVE

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

FINAL OUTCOME AND LESSONS LEARNED

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

HC. 2007.01 - REVIEW OF ALTERNATIVE SUBSIDY APPROACHES

REASON FOR CLOSING OUT INITIATIVE

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

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PD.2000.01 - REQUEST FOR REGULATORY RELIEF FOR MIXED FINANCE

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PD.2008.01 - LIBERATING ASSETS

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

PH.2013.02 - PROJECT-BASED VOUCHER IN PUBLIC HOUSING

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

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

REASON FOR CLOSING OUT INITIATIVE

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

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

FINAL OUTCOME AND LESSONS LEARNED

Not applicable.

SS.2011.01 - CAREER FAMILY OPPORTUNITY PROGRAM (CFO)

REASON FOR CLOSING OUT INITIATIVE

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

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

SUMMARY TABLE OF OUTCOMES

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

FINAL OUTCOME AND LESSONS LEARNED

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

CE.2008.05 - IMPLEMENT NEW INSPECTION PROTOCOL/HCV

YEAR CLOSED OUT: FY15

REASON FOR CLOSING OUT INITIATIVE

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

SUMMARY TABLE OF OUTCOMES

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

FINAL OUTCOME AND LESSONS LEARNED

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

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

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

YEAR PARTIALLY CLOSED OUT: FY16

REASON FOR CLOSING OUT THIS PORTION OF THE INITIATIVE:

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

ACTUAL SOURCES AND USES OF MTW FUNDING

Actual Sources and Uses of MTW Funding for the Fiscal Year

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

Describe the Activities that Used Only MTW Single Fund Flexibility

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

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

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

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

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

WORKING CAPITAL

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

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

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

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

CAPITAL PROJECTS - GUARANTEES AND TRANSFERS

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

Local Asset Management Plan

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

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

Has the PHA provided a LAMP in the appendix?	Yes

CERTIFICATION: MTW REPORTING COMPLIANCE

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

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

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

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

D. N/A.

ADMINISTRATIVE

LOCAL ASSET MANAGEMENT PLAN

FY20 Update

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

SINGLE FUND FLEXIBILITY

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

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

TRANSFERS TO PROGRAM AND ACTIVITIES USING THE BLOCK GRANT

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

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

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

WORKING CAPITAL

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

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

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

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

POLICY + TECHNOLOGY

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

CAPITAL PROJECTS - GUARANTEES AND TRANSFERS

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

COCC FEES

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

PENSION + OTHER POST EMPLOYMENT BENEFITS (OPEBS)

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

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

GROSS POTENTIAL OPERATING SUBSIDY

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

RESIDENT SERVICE EXPENSES

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

FEES EARNED FOR AGENCY SERVICES

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

PUBLIC COMMENTS (AVAILABLE AFTER PUBLIC COMMENT)

BOARD APPROVAL (PENDING BOARD APPROVAL)