CAMBRIDGE HOUSING AUTHORITY

MOVING TO WORK

CHA

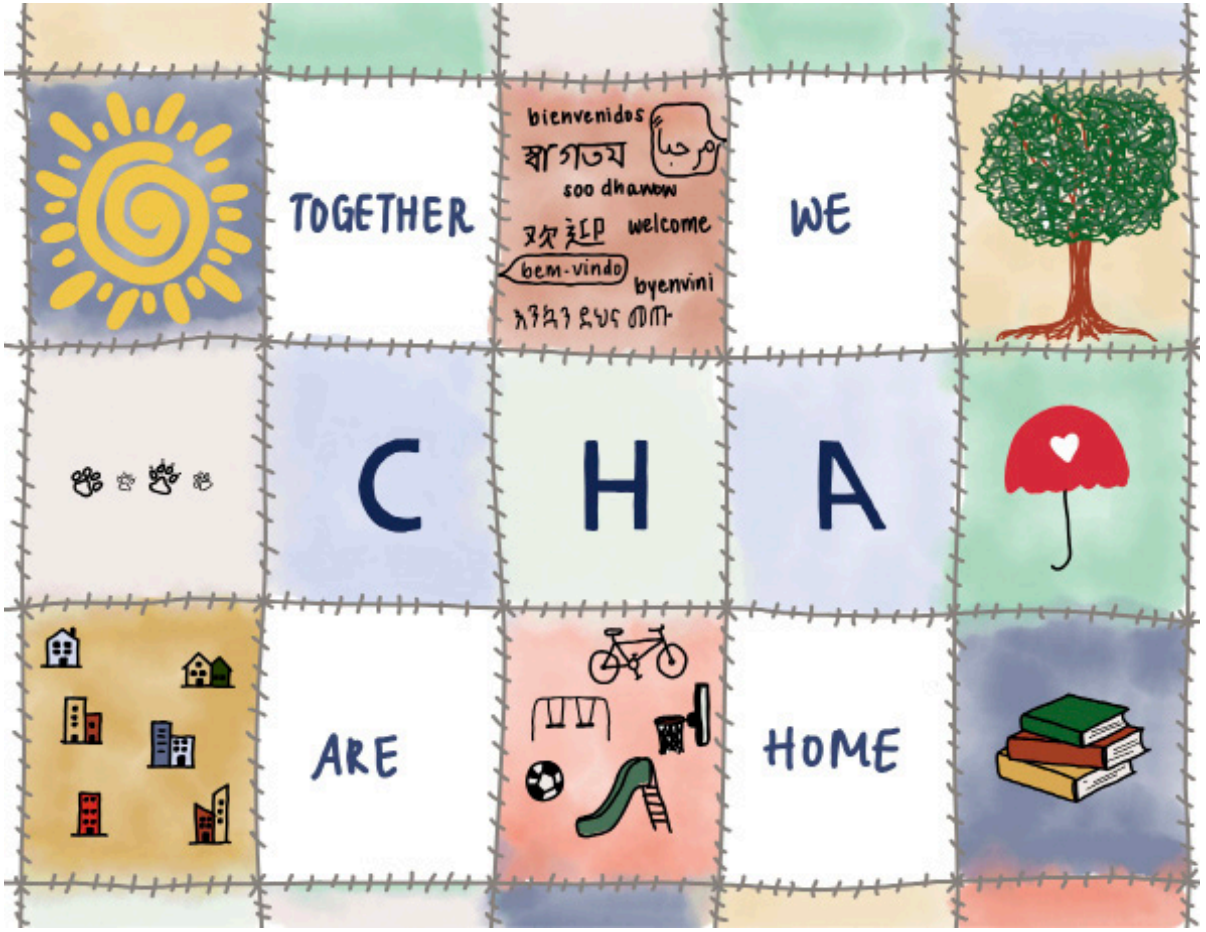
ANNUAL REPORT 2025

January 1, 2025 - December 31 , 2025

Artist Name: Beftu Sultan
Medium: Digital

Description:

This art represents housing and community as a quilt. The patches represent symbols of daily life- housing, pets, trees, play, warmth of the sun, knowledge, and more. In the center spells out CHA- which is a part of the backbone of supporting community and housing in Cambridge. Spread across the quilt is a quote stating "together is home." A community is like a quilt, different pieces stitched together that create a sense of belonging and strength.



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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 2025

JANUARY 1, 2025 TO DECEMBER 31, 2025

HOUSING CHOICE

- CHA closed on three financial transaction totaling over $200 million including: 1) Jefferson Park Federal Phase 2 also known as Jackson Place, which totaled over $82.8 million in 2025; 2) Campello Phase 1 with the Brockton Housing, which totaled of $101.4 million, and 3) the acquisition of 31-37 Mellen Street, which totaled $13 million. With these closings, CHA has closed on over $**1.6 billion dollars** in financing to improve and expand public housing since 2010, allowing it to preserve 2,577 units and create 238 new units, with 216 units in Cambridge and 22 units in Medford. The acquisition of 31-37 Mellen Street will allow CHA to add 90 to 110 new deeply affordable units in the Baldwin neighborhood, which has the third lowest percentage of affordable housing among the City's 13 neighborhoods.

SELF-SUFFICIENCY

- CHA began designing and outreach to launch a homeownership pilot at Corcoran Park in FY26.
- In the summer of FY25, the second cohort of CHA's property management training certificate began the educational portion of the program. Internships will begin in FY26.

COST EFFECTIVENESS

- CHA began the process of transitioning Leased Housing to Yardi to bring the agency under one software. This will greatly reduce data discrepancies and streamline our operations.
- In FY25, CHA hired a Senior Program Manager of Data. This position will provide support to senior level staff to identify inefficencies across different categories.

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CHA DEPARTMENT ACCOMPLISHMENTS

OPERATIONS

PROPERTY MANAGEMENT/PUBLIC HOUSING

The Operations Department maintains the grounds, buildings, building systems and all other aspects of CHA's portfolio of hard units. This includes various Affiliate and non-profit properties. The majority of CHA's portfolio has converted to project-based subsidies under HUD's Rental Assistance Demonstration (RAD) and Section 18 Disposition. The department also provides third party property management services to the YWCA of Cambridge, the Belmont Housing Authority and the Wellesley Housing Authority.

CONTINUED CONSULTING FOR MEDFORD HOUSING AUTHORITY

For several years, the Cambridge Housing Authority has partnered with the Medford Housing Authority on the redevelopment and repositioning of the Saltonstall building, an 11-story affordable housing community serving seniors and residents with disabilities in Medford Square. While the project included a full modernization of the building, CHA's role extended well beyond development support and was deeply rooted in operational execution.

As a development and operational partner, CHA played a central role in overseeing the lease-up strategy and ensuring full compliance with LIHTC requirements during a highly complex, phased construction process. As construction progressed floor by floor, completed units were turned over to Operations staff, who were responsible for income qualifying households, managing right-to-return residents, coordinating internal transfers, and leasing units from an expanded MHA waiting list. This required close coordination between construction, compliance, property management, and resident services teams to ensure seamless transitions and minimal disruption to residents.

The results were exceptional. By January 1, 2025, 117 of the 222 units were successfully placed in service, allowing MHA to begin claiming tax credits on schedule. By December 31, 2025, all 222 units were fully LIHTC qualified and occupied, a significant operational achievement given the scale of the building, the phased turnover, and the mix of resident populations served. Throughout the process, CHA ensured strict adherence to LIHTC regulations, timely certifications, and accurate documentation, positioning the project for long-term compliance success.

CHA will continue to support MHA with ongoing operational consulting, including lease-up support as needed and annual LIHTC recertifications, until MHA is fully prepared to assume complete operational control. The Saltonstall project demonstrates CHA's ability to pair development expertise with strong operational and compliance oversight, and highlights the value of regional partnerships in strengthening affordable housing portfolios. As CHA navigates

an evolving political and funding landscape, these collaborations also provide opportunities to share best practices, expand regional capacity, and support long-term financial sustainability.

ENERGY EFFICIENCY, BUILDING PERFORMANCE, AND SECURITY MODERNIZATION

In 2025, the Cambridge Housing Authority (CHA) advanced its commitment to sustainability, resident comfort, and building safety through a series of coordinated infrastructure improvements across its portfolio. In partnership with ABCD's LEAN Multifamily Program, CHA implemented weatherization and lighting upgrades at Burns Apartments, Millers River Apartments, Putnam Gardens, and Willow Street Homes, reducing overall energy consumption, improving system performance, and enhancing long-term building sustainability. At the same time, CHA continued investing in modern security and access control infrastructure by deploying more than ten new network-based intercom systems, replacing aging equipment with reliable, standardized technology that improves communication and visitor verification for residents and staff. Early in the year, CHA also completed a full transition to a centralized door access control platform, eliminating legacy systems in favor of a consistent, easier-to-manage solution that enhances site control, reliability, and monitoring across properties. Together, these initiatives represent a significant step forward in CHA's efforts to deliver safe, secure, energy-efficient, and well-managed housing.

PARTNERSHIPS WITH LOCAL ORGANIZATIONS AND PROVIDERS

The Operations department has partnered with local food banks, meal service providers, and a local restaurant, Café Luna, to provide food resources at no cost to residents. Café Luna has generously provided meals to residents at some developments for our elderly residents monthly since 2019. We also coordinate food deliveries to our disabled and elderly residents, especially those who are unable to leave their homes due to health concerns.

Throughout 2025, CHA continued contracting a local business to coordinate anti-hoarding efforts for residents in sincere need of organizational assistance. We also continued our partnership with a local non-profit company that provides selections of healthier and more affordable food and beverage options in the vending machines in the common areas of our properties. These partnerships signify our commitment to finding new ways to address resident needs beyond affordable housing.

SAFETY AND SECURITY

Public Safety is a complex topic, to which the CHA takes a multi-layered approach. Providing a safe environment for our residents requires tremendous effort and coordination between our many partners. We are proud to work alongside the City of Cambridge, the Cambridge Police Department, Cambridge Fire Department, MDS Security, and Transition House. We also recognize the valuable contribution that all our property managers, maintenance staff and resident tenant councils make in working together to provide a safe living environment for all residents to enjoy.

Here is a brief overview of our Public Safety Adminstrator's accomplishments in FY25:

• Worked with the Cambridge Fire Department conducted ten (10) one hour training sessions on Fire and Evacuation Safety at elderly and family developments.

• Conducted seventy-one (71) Light Inspections of CHA properties enhancing both safety and security for our residents.

• Conducted ten (10) meetings between the Cambridge Housing Authority and the Cambridge Police Department to discuss issues of safety on their

properties.

• Attended eleven (11) resident meetings at the request of the Cambridge Housing Authority Service Coordination Team and Property Managers.[PL

LEASED HOUSING

The Leased Housing Department at CHA manages the agencies entire portfolio of Federal voucher programs, including the Housing Choice Voucher Tenant-Based Voucher (TBV) and Project Based Voucher (PBV) programs, the Single Room Occupancy (SRO) program, the Veteran's Affairs Supportive Housing (VASH) program, the Non-Elderly Disabled (NED) voucher program, the Mainstream (MS) program and the Emergency Housing Voucher (EHV) program. CHA continues to be the sub-recipient of the City of Cambridge Continuum of Care that administers the rental assistance for both an allocation of tenant based rental assistance and project based rental assistance in partnership with local service providers who provide supportive services. CHA also administers several of the rental assistance programs funded by the Commonwealth of Massachusetts and allocated by the Executive Office of Housing and Livable Communities (EOHLC). The state-funded programs include the Alternative Housing Voucher Program (AHVP) which is a tenant-based voucher program, Massachusetts Rental Voucher Program (MRVP) which has both tenant-based and project-based vouchers, and 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 non-profit agencies who provide shelter and supportive services to hard-to-house individuals and in late 2025 was able to implement a long approved MTW Activity – the Ladders to Opportunity program.

CHA continues to administer more than 2,100 units of affordable housing (both in and outside of Cambridge) that were preserved utilizing the Expiring Use Preservation program.

The updated Administrative Plan Part I for the Leased Housing department was approved by the CHA Board of Commissioners in May 2025 and went into effective July 1, 2025. The implementation date was a bit later than we had anticipated but with the delay in the implementation of many parts of HOTMA (Housing Opportunity through Modernization Act), we spent a bit more time working with legal services and the advocacy community to make final changes to the plan. We had included in our FY2025 MTW plan, an MTW activity that will allow CHA to implement HOTMA changes prior to the implementation of those changes and we began doing that with some activities in July 2025. Although the initial need to update the plan was to include the HOTMA additions, this process gave us the opportunity to amend some of our policies that have allowed us to streamline the admission and recertification processes. Also, we feel that the new format of the plan makes it easier to find policies and to better understand the policies due to additional information and references. CHA has also committed to the legal service and advocacy community to develop, in partnership with them, a simplified program reference document that includes easy to read and understand one page frequently asked questions. This work started in 2025 and will continue in 2026.

CHA chose to delay the implementation of NSPIRE-V (National Standards for the Physical Inspection of Real Estate for Vouchers) based on HUD's notice that allows PHAs to delay implementation until FY2027. We continue to collaborate with our vendor, McCright Associates, to develop a timeline that works for the CHA to allow sufficient time for training staff and communication with property owners and participants about changes that they need to be aware of.

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

CHA has made meaningful progress in eviction prevention by taking concrete, proactive steps to preserve tenancies through early intervention and expanded opportunities for resolution before cases reach court. Our focus remains on reducing eviction filings while addressing the underlying issues that lead to lease noncompliance.

In 2025, CHA Management Staff and Resident Service Coordinators strengthened pre-filing outreach efforts by consistently making three direct attempts ("3 touches") to contact residents before the expiration of a 30-day Notice to Quit. CHA also continued its practice of waiting at least 14 days after service of a summons and complaint before entering an action in court. These measures create critical additional time for residents to cure balances, connect with services, and resolve issues without litigation.

The Legal Department also worked to advance a culture of accountability by implementing standardized staff training on the legal process and improving templates to assist with consistent policy application. In addition, we clarified procedures for processing VAWA and reasonable accommodation requests, with a goal of reducing unnecessary escalations and supporting compliance solutions before eviction becomes a risk.

Following the feedback received from the Harvard Dispute Design Clinic, which permitted us to identify potential inefficiencies in the recertification process and identify targeted opportunities for improvement. This process is ongoing, and selected improvements will be piloted, evaluated for effectiveness, and refined as needed to further strengthen eviction prevention outcomes. .

STRATEGIC INITIATIVES

On November 12, 2025, Cambridge Housing Authority announced launched its 2025-2030 Strategic Plan. The new plan was developed over the previous year, bringing together hundreds of contributors, including residents, voucher participants, community partners, the CHA Board, and all of CHA's staff. In CHA's ninety-year history, this is only the second strategic plan for the agency. Its first five-year plan, launched in 2018, was disrupted by the COVID-19 pandemic, which altered the feasibility and timeline for its full implementation. CHA's new plan is built to be more flexible and responsive. It defines four clear, tangible strategic objectives addressing a range of goals from increasing and improving our portfolio of deeply affordable housing to consolidating and optimizing our use of technology, providing greater opportunities for residents and voucher participants, and further enhancing CHA staff development.

POLICY AND TECHNOLOGY LAB

CHA has worked diligently with an graduate student-intern from MIT to implement the Ladder to Opportunity Program. Ladder to Opportunity creates a pathway out of the sponsor based voucher program for households ready for the next step. The first vouchers were issued and leased up in this program

in late FY25. The internship focus has now shifted to looking at designing an MTW activity to address the benefits cliff and provide additional incentives to working households. This work began in FY25 and will continue into FY26.

HUMAN RESOURCES

Over the past year, the agency strengthened its workforce systems and continued investing in staff development. Human Resources refined the performance review process and prepared it for launch in early 2026, with a focus on clearer expectations, more consistent feedback, and professional growth across departments.

We expanded the use of our learning management system by adding new training modules focused on leadership, operations, compliance practices. These resources gave staff greater access to learning opportunities while balancing day-to-day responsibilities.

We also improved onboarding, mentoring, and internal development pathways to support long-term careers at the agency. Recruitment efforts focused on attracting candidates committed to the agency's mission and the work of providing safe, deeply affordable housing.

BUSINESS SYSTEMS

In the coming year, the CHA IT department will be strongly focused on the following key projects and subjects.

- Further organization and process building to better serve the agency and its residents. This includes more emphasis on change management, further hardware standardization, enhanced security and compliance measures, and comprehensive systems reporting. This item is a carryover from 2025, where we saw great progress, but still have more work to do.

- Beginning in FY24 and continuing into FY26, CHA will complete its network migration, resulting in network modernization and consolidation across all its properties.

- A central focus is on our Section 8 housing software. In years prior, we discussed putting together a plan to migrate our Section 8 software to a new platform. The planning stages are now complete and work has already begun on this migration, which will carry through the whole of 2026. We expect the migration to be finished and the new software to be live at the start of 2027, where our focus will pivot to post-implementation support.

- Another central focus is on data and reporting. With the addition of a Senior Product Manager overseeing Data and Reporting, CHA is moving quickly to deliver updated internal reporting across the agency and looks forward to producing public facing reporting in the years that follow.

- A further reduction in on-premises and cloud-based infrastructure. As much as possible, IT would like to continue reducing our reliance on hosted server technology and instead utilize SaaS services. Specifically, we are targeting a migration of on-premises file servers to SharePoint, and on-premises print servers to cloud-based printing.

- In 2025, working with the City of Cambridge, the first installment of a community-based fiber optic network was completed. This resulted in updated service offerings to the tenants of Manning Apartments. In 2026, this effort will continue, bringing updated service to the residents of Newtowne Court and Washington Elms. As implemented, residents at these properties gain access to high-end broadband service at deeply discounted rates.

RESIDENT SERVICES

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

In the fall of FY2024, the Resident Services Department was awarded funding from the City of Cambridge to build capacity in the Work Force Program's ongoing Post-Secondary Success and College to Career Initiative. Providing 15 months of initial support, the funding positioned the department 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 past reports, our multi-faceted Post-Secondary Success Initiative, formally launched in 2014, has achieved significant success in positioning "first gen" graduates to secure their degrees within five years at reduced debt. An innovative College Matched Savings Program, which provides opportunities for participants to earn money – through program jobs and a creative menu of monetized incentives geared to program performance – helps to defray initial post-secondary education costs. Students can save up to $1500 via deposit-only accounts over three years, which is matched 1:1 as students prepare to matriculate.

The Alumni Coaches and Career Development Specialists are critical to this effort. The Alumni Coaches support program seniors and their families in the college application, choice, and matriculation process, and provide "coaching for persistence" to graduates over the course of their college experience. Working in tandem with the Coaches, the Career Development Specialists provide targeted individualized support to matriculated juniors and seniors to enhance their post-college career and employment opportunities.

The initiative has generated strong matriculation, persistence, and completion outcomes for our graduates: over the past five years, an average of 95% matriculates into post-secondary programs, and roughly 65% of participants have completed their degrees in five years (with 72% graduating from four-year colleges; 18% completing two-year programs; and 10% completing specialized certificate programs). The graduating class of 2025 boasted 95% college attendance rate, with two students receiving full scholarships from Harvard and Boston University, respectively.

While this college completion rate is well above the national average for low-income students (only a third graduate within six years), 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. The attainment of a 75%-degree completion rate means that at roughly 25 graduates will be tracked annually for employment. We aim to ensure that at least 50% of those students have secured jobs with a family-sustaining wage within six months of college graduation. In FY25, we contracted with a company for assistance in building out the Resident Services database, so we can track each graduate's employment record, wages, and housing status at quarterly intervals.

The expansion of our college success team positions us to expand our career development support 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 employment opportunities that provide a family sustaining wage, we continue to invest considerable energy into developing work and training partnerships that will provide additional career pathways for alumni as they complete their college degrees. We remain focused on developing 21st Century jobs with clear career ladders that enhance opportunities for sustained mobility; for example, in the Biotech, Healthcare, Education, Property Management, and Information Technology fields.

WORK FORCE PROGRAM: STRATEGIC FUNDRAISING AND OUTREACH DEVELOPMENT

In FY 2025, the Resident Services department formally launched a strategic two-year fundraising plan to support the Work Force Program, its endowment, and our many collaborations and partnerships that remain central to our continuum of services for CHA residents. The primary goal of the plan is to position the Resident Services department -- under its 501(c)3 designation, Resident Services Empowerment, Inc. – to significantly increase our capacity to raise money from private individuals, corporations, and foundations. With increased staffing and the advent of new program initiatives, along with the continued stewardship of our Work Force endowment at the Cambridge Community Foundation, we face increasingly complex funding needs that warrant a more robust development infrastructure.

The plan, and its subsequent implementation, was guided in concert with a local philanthropic development consultant, with whom we will continue to work on a reduced contract through the remaining execution phases of the strategic plan in the first half of 2026. Our work together included building an effective engagement/solicitation strategy for existing donor relationships and potential new donors, identifying and soliciting new foundations with which to partner, the implementation of a new fundraising tracking platform, and the preparation of a diverse set of new outreach materials and social media templates with which to publicize more effectively the design and outcomes of our youth development initiatives. During the 2025 fiscal year, we also created both a formal Board of Advisors and an Alumni Advisory Committee that will assist us in advancing new innovative practices and positioning our youth initiatives for long-term success and sustainability.

Our targeted development work throughout the year positioned us for greater fundraising success at the close of 2025. During the holiday appeal period, we raised nearly $350,000 from individual donors in support of internal programming, and our endowment, having reached the $2 million dollar threshold just 15 months ago, is now closing in on the $3 million mark. Our goal is to surpass this mark early in 2026 and continue work toward pushing the endowment to higher funding levels.

PROPERTY MANAGEMENT CERTIFICATE PROGRAM

In late FY24 and FY25, the CHA launched the first cohort of our Property Management Certificate Program, a free 10-month training program for CHA residents offered in partnership with Wentworth Institute of Technology. The certificate requires six months of relevant coursework (broken into a series of three seven-week modules). Select courses include Principles of Facilities Management, Professional Communication, Introduction to Financial Management, Introduction to Property Management, and a two-sequence series of Computer Business Applications. In addition to the coursework, the program also provides individual support mentoring to all participants to aid in the successful completion of the full program.

Program outreach, a testing protocol, and interviews yielded an inaugural cohort comprised of 10 CHA residents. After successful completion of the coursework, participants were placed in paid internships (totaling 400 hours) at select CHA developments, where they put their skills into practice and learned the diverse responsibilities associated with the Assistant Manager position.

Upon completion of the fully subsidized certificate program, some of the recipients competed for open CHA Assistant Manager positions; ultimately, two of the initial cohort were chosen for positions. Participants may also choose to use their certificate in applying for managerial positions in property management companies in the Greater Boston area.

In the summer of FY25, the agency recruited a second cohort of 10 for the 2025/2026 program, after receiving nearly 100 applications from CHA residents (triple the number received for cohort #1). To date, all 10 participants are on track to complete the required courses at Wentworth early in 2026. At the start of the spring, we expect all to engage their internships after completing a required multi-day “boot camp” that will provide a deep dive into core managerial responsibilities, such as the recertification process.

PLANNING AND DEVELOPMENT

In 2025, CHA administered over $382 million of large-scale construction projects across 3 properties, and two communities: 116 Norfolk Street and Jefferson Park Fed in Cambridge, and Saltonstall in Medford. Expenditures on these projects as well as smaller projects totaled over $67.2 million on construction activities in Cambridge, and over $107 million in total including work outside of Cambridge. In addition to overseeing construction activities, CHA has over $1.54 billion in redevelopment and new development projects in the planning phase, with $861 million of those projects located in Cambridge and $681 million of those projects located outside of Cambridge.

In addition to the construction and planning activity, CHA closed on three financial transaction totaling over $200 million including: 1) Jefferson Park Federal Phase 2 also known as Jackson Place, which totaled over $82.8 million in 2025; 2) Campello Phase 1 with the Brockton Housing, which totaled of $101.4 million, and 3) the acquisition of 31-37 Mellen Street, which totaled $13 million. With these closings, CHA has closed on over $**1.6 billion dollars** in financing to improve and expand public housing since 2010, allowing it to preserve 2,577 units and create 238 new units, with 216 units in Cambridge and 22 units in Medford. The acquisition of 31-37 Mellen Street will allow CHA to add 90 to 110 new deeply affordable units in the Baldwin neighborhood, which has the third lowest percentage of affordable housing among the City's 13 neighborhoods.

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
Jefferson Park Phase 2*	83	Aug-25	$82,835,645
Campello Apartments[2]	144	Dec-25	$101,472,982
31-37 Mellen Street	TBD	Dec-25	$13,000,116
Total	**2,577 Renovated** **238+ new units** **2,815+**		**$1,612,469775**

*Locations of new units

CHA has funded over $880 million in construction on Cambridge properties since 2010 including over $558 million since 2020. Despite these accomplishments, Cambridge Housing Authority's construction efforts continue to be affected by labor shortages, supply chain disruptions, and increased project costs (from inflation, tariffs and high interest rates). In response, CHA and its myriad of partners have worked and continue to work hard to mitigate these impacts, and despite these impacts, have continued to progress construction activities through these challenging times. CHA's annual construction expenditures since 2020 have totaled approximately $71.6 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 2025 major construction activities is provided below.

Large Scale Construction Projects – Cambridge

Putnam School – Total Construction Contract of $14.32 million; $1,450,000 spent in 2025

The $14.32-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 included 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. The project's close-out and final payment were delayed due to a dispute with the contractor which was resolved through mediation in May 2025.

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.

2) CHA is co-developing with the Brockton Housing Authority the Campello Redevelopment which is a federally-assisted public housing development being reconstructed as part of a conversion to the project-based voucher program.

In 2025, a final payment of $1,450,000 was spent to close-out the construction contract.

116 Norfolk Street Revitalization/New Construction – Total Construction Contract of $34.9 million; $8,718,705 spent in 2025. Work is 100% complete.

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 25 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 used 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.

All 62 units are reserved for unhoused individuals transitioning out of homelessness, and is CHA's second property serving this need. CHA has partnered 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. The project was completed in March 2025, and the project close-out in October 2025. In 2025, $8,718,705 was spent on construction activities.

Jefferson Park Redevelopment

The Jefferson Park consists of three construction contracts – one for the demolition and site preparation, the second for the construction of 4 residential buildings containing 195 units, and the third for the construction of 2 residential buildings containing 83 units. The second and third contracts, financed through MassHousing, 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. Financing for Phase 2 closed in August 2025 with construction on each of the phases beginning immediately after their financial closing.

A description of the contract status of each construction contract related to Jefferson Park is provided below.

Jefferson Park Demolition and Site Preparation – Total Construction Contract of $23.4 million; $2,619,127 spent in 2025. Work is 93% complete.

This specific contract which commenced in June 2023 initially to ready 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 93% complete. In 2025, construction expenditures totaled $2,619,127.

Jefferson Park Phase 1 Residential Buildings – Total Construction Contract of $141.6 million; $45,974,347 spent in 2025. Work is 53% complete.

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 provided the 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 is 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.[3] The first of the new units are scheduled to be completed in April 2026 with the balance being completed in phases by August 2026. The new units have been designed to be certified Passive House. . As of December 31, 2025, the project was approximately 53% complete. In 2025, construction expenditures totaled $45,974,347.

Jefferson Park Phase 2 Residential Buildings - Total Construction Contract of $72.2 million; $4,834,581 spend in 2025. Work is 7% complete.

3) Formerly known as the streamlined Faircloth to RAD program

This specific contract which commenced in August 2025 funds the Phase 2 construction at Jefferson Park Federal which consists of 2 residential buildings, 83 units, and final site improvements. Mirroring Phase 1, MassHousing provided the 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 is 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.[4] The new units are scheduled to be completed by late Spring 2027. The new units have been designed to meet Passive House standards. As of December 31, 2025, the project was approximately 7% complete. In 2025, construction expenditures totaled $4,834,581.

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 $110.30 million; $39,806,244 spent in 2025. Work is 98% complete.

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 was substantially completed in December 2025, and reached 100% occupancy in November 2025.

The project's scope of work was similar to the scope of work completed by CHA at Truman and Burns Apartments, except for the addition of 22 new 1-BR units that were added by claiming underutilized space on each residential floor. More specifically, the scope of work included 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. In 2025, construction expenditures totaled $39,806,244

Summary Major Construction Activity in 2025

The chart below summarizes the construction expenditure activity in 2025 by CHA project.

Site	Units After Construction	2025 Expenditure	Status
Cambridge Projects			
Putnam School	34	$1,450,000	Construction started in December 2022; to be completed in March 2024. Final payment to the contractor was made in 2025.
116 Norfolk Street	62	$8,718,705	Construction starting in January 2023and was completed in March 2025.
Jefferson Park Demo and Site Preparation	N/A	$2,619,127	Demolition started in 2023 and was completed in 2024. Site work is on-going.

4) Formerly known as the streamlined Faircloth to RAD program

Jefferson Park Phase 1 (aka Clifton Place)	195	$45,974,347	Full construction started in July 2024; to be completed in 2026.
Jefferson Park Phase 1 (aka Jackson Place)	83	$4,834,581	Full construction started in August 2025; to be completed in 2027
Subtotal- Cambridge	**374**	**$63,596,760**	
Outside of Cambridge Projects			
Saltonstall, Medford	222	$39,806,244	Full construction started in May 2023, to be completed in Fall 2025
Subtotal- Outside of Cambridge	**222**	**$39,806,244**	
Grand Total	**596**	**$103,085,468**	

Smaller Scale Construction Projects

The Planning and Development Department also oversees smaller modernization and renovation projects in the portfolio. In 2025, funds were expended and/or contracts awarded on the following projects:

Project Name	Contract Amount as Amended	Expenditures in 2025
Corcoran Park Exterior Stair Repairs – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2025	$336,758	$273,961
J.F. Kennedy Apartments – A/C Purchase and Installation – WORK AWARDED IN 2024; FINAL PAYMENT IN 2025	$112,917[5]	$94,557
J.F. Kennedy Apartments – Selective Site Improvements – WORK AWARDED IN 2024; FINAL PAYMENT IN 2025	$256,399	$116,451
Linnaean Street – Window Replacement Phase I – WORK AWARDED IN 2022; FINAL PAYMENT IN 2025	$95,885	$9,712
Linnaean Street – Window Replacement Phase II – WORK AWARDED IN 2024; WITH FINAL PAYMENT IN 2025	$115,374	$103,489

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

Lyndon B. Johnson Apartments- Balcony Repairs – WORK AWARDED IN 2025 AND COMPLETED IN 2025	$43,960	$43,960
Lyndon B. Johnson Apartments- Exterior Repairs – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2026	$1,074,166	$914,761
22 Lopez Avenue – HVAC Replacement – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2026	$500,334	$475,317
116 Norfolk Street – Solar Panel Installation – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2026	$208,489	$187,640
Putnam Gardens - Roof Replacement – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2026	$928,000	$611,419
Washington Elms – Selective Site Improvements – WORK AWARDED IN 2024; FINAL PAYMENT IN 2025	$190,022	$26,666
Washington Elms – Selective Site Improvements Phase 2 – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2026	$173,980	$0
Woodrow Wilson Court – Roof Replacement – WORK AWARDED IN 2024; FINAL PAYMENT IN 2025	$493,500	$326,401
Various Sites – Solar Installation – WORK AWARDED IN 2025 WITH FINAL PAYMENT TO BE MADE IN 2026	$3,047,697	$442,984
Total	**$7,577,481**	**$3,627,318**

The FY 2025 MTW plan also envisioned modernization activities on the following projects that either did not move forward or are still in the design/bidding stage.

Development	Work Item	Estimated Cost Per 2025 Plan	Status
Corcoran Park	Exterior Stair Repairs	$715,000	The remedial project was redesigned to reflect the future demolition of the site. Project was awarded and completed in 2025 for a total cost of $336,758, which was below CHA's estimate

Washington Elms	Site Improvements Phase 2	$654,000	Designs for a scaled back Phase 2 project were completed in 2025 with a construction totaling $173,980, which was awarded in November 2025.
L.B. Johnson Apartments	Commercial Equipment Installation	$275,000	The project has required more review time than anticipated since the new kitchen would be connected to infrastructure that was installed as part of the 2012 LBJ Revitalization. CHA is going to bolster Malden Stockpots design team with a one of its house doctor firms to assist with the design and permit requirements. Project will be bid mid-year.
L.B. Johnson Apartments	Fitness/Common Room Improvements	$275,000	Operations requested a more extensive review of community spaces to align spaces to better meet resident needs. A house doctor firm was tasked with completing a study. At this time given the other needs at the LBJ the project has been placed on hold.
L.B. Johnson Apartments	Siding and Roofing Improvements	$1,600,000	Funding was increased in the FY 2025 budget to $1,600,000 to reflect the estimated cost. An earlier bidding effort resulted in no bids, but a rebid was successful with a contract being awarded in May 2025 for $1,069,420, below budget.
Woodrow Wilson Court	Roof Replacement	$542,850	The roof replacement work was originally awarded in September 2024 for a contract amount of $493,500. Work was completed in February 2025. FY 2025 expenditures were $326,401.

Lopez Street	HVAC Upgrades	$1,062,133	Initial efforts to convert the building to 100% electricity were not possible given utility constraints in the neighborhood resulting in a redesign. The redesign was complete, and a construction contract awarded IN April 2025 for $483,420, below budget. Work was completed in November 2026.
114 Temple, Somerville	Accessibility Site and Interior Work	$1,000,000	Final design and bidding has continued to be delayed due to Massachusetts Architectural Access Board variance issues. Those issues now appear to be resolved, and the project is scheduled to be bid in Spring 2026.
J. F. Kennedy Apartments	Exterior Site Paving	$125,000	Work was completed and project closed out in 2025. Entire budget for site improvements at JFK was $256,399. FY 2025 expenditures totaled $116,451
Various Sites	Solar Panel Installation	$1,650,000	A contract was awarded to Resonant energy to install solar at six properties in August 2025 to a total amount of $3,047,697, a portion of the cost is being paid by City ARPA funds as well as solar tax credits. CHA Solar LLC's estimated permanent cost is approximately $2.9 million including the cost associated with 116 Norfolk Street.
Putnam Gardens	Roof Replacement	$1,503,700	A construction contract was awarded in March 2026 for a contract amount of $928,000. Work reached substantial completion in November 2025, with project-close-out activities on-going.
64 Chilton Street	Conversion back to a two family	$400,000	See narrative in Section below

CHA Central Office	Reconfiguration/ Improvements	$350,000	CHA tasked one of its house doctor teams to review current central office to improve the lobby and expand work options and capacity for CHA central staff. Assessment work is on-going and awaiting additional information on needs as well as CHA's final goals and objectives.
Total		$10,152,683	

In addition, the Planning and Development team also assisted the Operations and IT Departments on several of their initiatives, including on-going work on video surveillance and expanding low-cost internet services. We also began working on specific design studies or assessment for four work items that will likely have construction activity in 2026. These modernization items are:

Development	Work Item	Estimated Cost for 2026	Status
L.B. Johnson Apartments	Selective Elevator Modernization	$400,000	CHA tasked one of the house doctors to review and assess the elevators at LBJ. A report was submitted in November recommended some immediate repairs but also noted a more extensive upgrade should be considered in the next few years.
Manning Apartments	Front Entry and Lobby Modernization	$350,000	Plans to reconstruct the front entry door to lessen the ability of unwanted visitors to access the building through "piggybacking" and refresh the lobby have been prepared by a CHA house doctor and is currently out to bid. CHA's Operations Department installed a new intercom system located to the exterior of the front entry as well as additional FOB access points in the lobby and community room area.

Manning Apartments	Selective Elevator Modernization	$400,000	CHA tasked one of the house doctors to review and assess the elevators at Maning. A report was submitted in November which recommended some immediate repairs which will be implemented in 2026.
Newtowne Court	Ventilation Improvements	$250,000	A house doctor completed an assessment to identify factors contributing to excessive moisture in units. Findings include need to cap open dryer vents, deep clean of dryer and exhaust vents, and replace bathroom fans that are no longer functioning as intended. Operations is pursuing the vent capping and cleaning. P&D will oversee a house doctor to in 2026 spec and bid for the replacement of the bathroom fans.
Newtowne Court	Trash Room Improvements	$150,000	A house doctor completed an assessment of the trash rooms at Newtowne Court. After a review of the findings, CHA is opting to replace the obsolete compactors with dumpsters allowing it to also increase the trash chute openings. P&D will oversee a house doctor in 2026 to spec and bid the resultant work.
Total		$1,550,000	

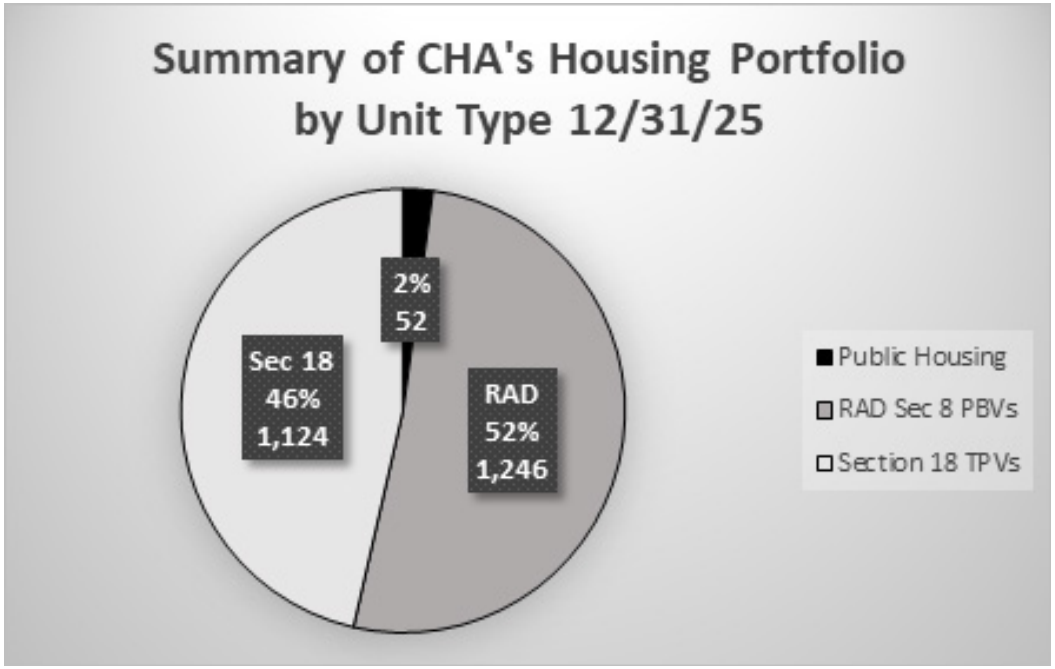
Status of the Conversion of CHA's Portfolio

There was one conversion activity of CHA's federally-assisted housing in 2025. The CHA converted 25 newly constructed units at 116 Norfolk Street, which were constructed through a RAD/Section 18/Faircloth transaction, from the federal public housing program to the RAD PBV program as anticipated 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 has recently received a Commitment to Enter into a Housing Assistance Payment (CHAP) contract for Weaver Apartments which in the design phase for its replacement. 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 federal public housing, only 52 units remain as federal public hous-

ing.



New Acquisitions

CHA staff were excited by the rare opportunity to purchase three adjacent parcels in Cambridge in December 2025 for $13 million with the City of Cambridge's Affordable Housing Trust contributing $9,800,000 toward the purchase price. The three parcels are in a resource-laden and transit-rich area between Harvard and Porter Squares in Cambridge's Baldwin neighborhood. The parcels, which CHA will combine, total 26,000 square feet will allow the CHA the ability to create between 90 and 110 new deeply affordable family units.

In addition to the Mellen Street acquisition, CHA has purchase and sales agreements to purchase two additional properties:

- 149 Willow Street is a two-family home located to a CHA owned parking lot at 155 Willow Street in the Wellington Harrington neighborhood. The purchase of the property will allow CHA to quickly make available two 3-bedroom units to mobile voucher holders immediately offering deeply affordable housing in a transit and service rich area. Long term, CHA could potentially include the site in its redevelopment of the adjacent 155 Willow Street parcel which would enable CHA to build an additional 18-24 units to the site when combined.
- 124 Jackson Street is a 12,000 square foot vacant parcel located in the North Cambridge/Alewife neighborhood. CHA envisions the possibility of creating 40+ unit of affordable housing on the parcel in a neighborhood with good access to public transportation, employment opportunities, medical facilities and shopping.

CHA is continuing to pursue additional acquisitions, including a combination of existing properties and vacant lots to expand affordable housing opportunities in Cambridge, and recently received commitments from the Cambridge Affordable Housing Trust for three additional acquisitions that are still in the

negotiation stages. CHA's ability to access federal public housing operating subsidy for over 1,200 units will assist CHA's ability to make units deeply affordable.

Design and Financing of Other Renovations

In addition to the construction activity, federal repositioning, and acquisition 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 Redevelopment – Phase 2 (also known as Jackson Place)

CHA worked with its bond issuer partner, MassHousing, construction lenders, Santander and TD Banks, and equity investor, The Richman Group, to close in August 2025 on the Jefferson Park Phase 2 project which is funding the construction of 83 additional units at the former federal public housing site, adding 103 deeply affordable housing units to the Cambridge community. This project is being financed through HUD's Restore-Rebuild program. More detailed information on this project was provided earlier in the P&D Section of the MTW Report.

Corcoran Park Redevelopment

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. More recently, in late 2025 CHA was notified that Corcoran Park would receive an allocation of private activity bonds in 2026 allowing it to move forward with a financial closing and construction start for Corcoran Park's Phase 1 redevelopment plan.

CHA has been developing its redevelopment plan for Corcoran Park to address the systemic issues with site settlement and site drainage, and the general obsolescence of the buildings and units over the past many years. During much of the past two years, CHA conducted extensive outreach to residents and neighbors to engage them in the planning of the site's redevelopment. This work culminated with a proposed development plan which would add approximately 140 units to the site, increasing the unit count to approximately 290 units. Phase 1, of the larger project would replace the existing 29 units in four buildings with 67 units in two buildings, an increase of 38 units.

The Phase 1 Redevelopment of Corcoran Park will be funded through a mixed finance package being developed by CHA with funding from tax-exempt bond financing, Low Income Housing Tax Credits, funds from the Commonwealth of Massachusetts, City of Cambridge Affordable Housing Trust and CHA, and private debt, amongst other resources. The design for the Phase 1 project is proceeding with final consultations with the Cambridge Planning Board scheduled for March 2026 which will allow construction documents to be finalized so final construction pricing can be received by September 2026, allowing for a December 2026 financial closing.

The plan for the balance of the Corcoran Park site is still being finalized, but it is anticipated that the existing 21 residential buildings containing 124 units and two non-residential buildings will be replaced by approximately 9 buildings containing approximately 223 units. These plans are undergoing an additional planning process since the City of Cambridge's July 2025 update of its precipitation/storm surge flood modeling required adjustments to the earlier drafted site plan to address potential impacts from large rain events. Once these adjustments are made, CHA will provide an update to Corcoran Park residents and neighbors of the resultant changes to the site plan before moving forward with the advisory review with the City staff and the Cambridge Planning Board. Depending upon the availability of private activity bonds, CHA may need to split the balance of the Corcoran Park redevelopment effort into two additional phases of financing. Preliminary schedule has a Phase 2 portion closing in 2027, and a Phase 3 portion closing in 2029.

CHA anticipates accessing federal public housing operating subsidy through HUD's Restore Rebuild program to ensure the deep affordability of the 137 new units being proposed for the Corcoran Park site.

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 Project Based Rental Assistance subsidized property in 1982. An Existing Conditions Study 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 includes 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. CHA is currently assessing the findings from the architectural and engineering team as it decides whether to renovate the existing structure or to replace it in its entirety. CHA's anticipating making a final decision on whether to renovate or replace by mid-2026.

In addition to the Mid-Rise building, there is the possibility of building approximately 60 new units at 149 Willow and 155 Willow Street , the parking lot and two-family home across the street from Roosevelt Towers. CHA will explore this opportunity once work on the Mid-Rise building is underway/complete. In its FY MTW 2026 plan, CHA does not anticipate the moving the Willow Street parcels forward into construction until 2029.

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 selective 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 conversion to family units and additional 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, having been adjusted in 2025 by the passage of the new multi-family zoning ordinance in Cambridge which allows the construction of buildings up to 6-stories. Once the design plans are further along, CHA will begin a consultation with the neighborhood or Cambridge Planning Board.

CHA is contemplating a financing structure like 116 Norfolk Street where it combined a RAD/Section 18 Blend with a Restore Rebuild effort. Towards that end, CHA submitted an RAD Application to HUD in July 2025 which HUD recently approved as evidenced by the Commitment to Enter into a Housing Assistance Payment Contract (CHAP) CHA received from HUD on January 23, 2026.

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

In the past few years, CHA developed conceptual designs to expand the number of units at several locations in its portfolio as described below.

> **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. Cost estimates completed at 50% schematic designs had projected construction costs in the $750 to $800 per square foot range

resulting in an estimated per unit cost of $820K to $850K, which was higher than anticipated. Staff are currently evaluating the validity of those costs as well as options to reduce l costs before moving forward with authorizing the A/E firm to proceed with final design and implementing a neighborhood and city consultation process.

121 Jackson Street – CHA owns the 11,999 square foot property at 121 Jackson Street in North Cambridge which is currently occupied by ten two-bedroom units in two outdated buildings. The original conceptual design prepared by architectural firm DREAM Collaborative under the previous AHO zoning would allow for CHA to double the number of units. A new multi-family zoning proposal which was adopted by the Cambridge City Council in February 2025 allows for even more new units. Given other departmental priorities and staffing constraints, CHA has delayed updating the conceptual study to reflect the new opportunities from updated zoning until there is sufficient staff capacity to move it forward. In our FY 2026 MTW plan, CHA does not anticipate this project moving forward into construction until 2027.

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. Like Jackson Street, we have been working with the architectural firm DREAM Collaborative to develop concept plans to increase the number of units on site. It too will benefit from the updated zoning. Work on this project is presently on hold due staffing constraints. In its FY MTW 2026 plan, CHA does not anticipate this project moving forward into construction until 2029.

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 is 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 finally received approval from the state agency in 2025 to convert the property from a five-bed facility into 2 two-bedroom accessible apartments. We are working to finalize the purchase of the building from the VNA Care Hospice Inc. in the first quarter of 2026 with plans to complete the construction needed to convert back to a two family by the end of 2026.

Design and Financing Projects Outside of Cambridge

CHA has been serving as co-developers on three projects in 2025 that were in the design and financing phase outside of Cambridge. Brief descriptions of these are described below;

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 2025, the project received the much-needed commitment of private activity bonds from MassHousing allowing the Phase 1 portion of the project to move forward. With that critical funding in hand, CHA worked closely with BrHA to finish the design for the Phase 1 building, and to obtain 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 various state soft funds among others. The project also secured an equity investor and construction lender. The Phase 1 project's contractor finalized pricing. With the final funding and construction price in hand, the project successfully closed on its financing in December 2025 allowing construction to begin on January 6, 2026.

Since the Phase 1 closing, BrHA and CHA been developing a strategy to assemble the funding and contractor pricing for Phase 2 to close in 2026.

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 building as Phase 1 and 40 units of family housing as Phase 2. The Phase 1 project has been delayed since the Spring of 2024 due to the high demand of private activity bonds in the Commonwealth of Massachusetts. In late 2025, the project finally received assurances that it would receive an allocation of private activity bonds in 2026 allowing the project to move forward into construction.

The Phase 1 project has received $34.3 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. An equity investor, construction lender and permanent lender have been selected. Since the project will be utilizing a portion of Medford's available federal public housing operating subsidy (i.e. Faircloth units), a HUD Mixed Financing Proposal has been drafted and will be submitted to HUD in the next week. HUD has already approved the reservation of the RAD authority for the project. The Request for Proposal to hire the project's construction manager and established a guaranteed maximum price has been issued with proposals due March 5th. We expect to close on the Walking Phase 1 project by mid-May 2026.

Once Phase 1 is closed, we will begin to work on Phase 2 which will require hiring an A/E firm to finalize the zoning approved design. We would like to make sure Phase 2 can start as soon as construction for Phase 1 is completed in 2028.

Sherman Gardens Revitalization with the Belmont Housing Authority

CHA working with the Belmont Housing Authority (BHA) to replace its Sherman Gardens development since 2021. A Sherman Gardens Redevelopment report completed in 2023 outlined a two phase plan to redevelop the existing 80-unit obsolete state public housing development for elders and persons with disabilities by increasing the site density and adding a combination of new elderly/disabled housing as well as family units. The plan would replace the 5 residential two-story buildings plus the community building with a new mid-rise building of 120 units of elderly/disabled housing. On the balance of the site, two new buildings would be constructed to create 20 units of family housing.

In collaboration with the BHA, the project team has secured funds totaling $1,667,300 including $973,000 in Community Preservation Act funding, $200,000 in earmarked ARPA funds and $500,000 in MBTA catalyst funds to help fund the pre-development design work. We also worked closely with the Town of Belmont when it was crafting of its new multi-family MBTA zoning 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. Also during 2024 CHA and BHA negotiated a Developer Agreement which solidified the plan for the CHA to serve as the developer of the Sherman Gardens project.

In 2025, BHA/CHA selected the project architectural team, BH+A, to provide the design and construction administration services for the project. The BHA+A team completed the concept and schematic design phase and is now working on design development. The project site plan review will be submitted to the Town of Belmont in February 2026, and CHA teams prepares and submits the various funding applications required to secure the needed project financing. A construction manager to assist in pre-construction services will be hired in Spring 2026 to assist the project team as they work towards a significant funding application for state public housing redevelopment funds which will be due in the Fall of 2026. Assuming that application is successful, the project hopes to close on the Phase 1 project in 2028.

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 2025, CHA closed on two private activity bond transactions: 1) a $41,105,000 transaction for Cambridge Jefferson Park Phase 2 project closed in August 2025, and 2) a $48,910,000 transaction for Brockton's Campello Phase 1 project closed in December 2025. We had hoped to close on a third 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.

Fortunately, the high demand and long wait for access to private activity bonds has improved in 2026 with the 2025 legislative action that lowered the requirement to use private activity bonds for 50% of a project's cost to 25% of a project costs. This has resulted in almost double the capacity though it has resulted in project cost increase since 4% LIHTC projects need to use more taxable construction debt adding to project cost. For some projects, the added cost means a delay as they assemble more soft sources or wait for them to be available creating opportunities for fully funded projects or projects less reliant on state sources to move forward more expeditiously.

With these changes, CHA anticipates two to three private activity bond transactions in 2026 – CHA's Phase 1 project for Corcoran Park and two partner transactions, the first being Medford's Walking Court and the second being, Phase 2 of the Brockton Campello project. The Medford project is in the MassDevelopment's 2026 queue and could close as early as May 2026. Brockton's Phase 2 project, which is in MassHousing's 2026 queue, could close as well provided it can resolve its funding shortfall

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
2026			
Corcoran Park Phase 1	67	$57,284,100	$16,224,000
Walking Court, Medford	198	$131,814,824	$37,400,000
Campello Ph 2 Brockton	134	$99,022,000	$25,100,000

Weaver Apts. Cambridge	38	$38,800,000	$11,500,000
2027			
Porter Street Cambridge	53	$62,131,400	$18,500,000
Corcoran Park Phase 2, Cambridge	125	$117,148,060	$33,489,000
Roosevelt Towers Mid-Rise Phase 1	140	$120,909,842	$36,600,000
Mellen Street Cambridge	100	$96,000,000	$28,000,000
2028			
Corcoran Park Phase 3, Cambridge	96	$96,493,400	$27,602,000
124 Jackson Street, Cambridge	42	$43,000,000	$13,000,000
Sherman Gardens, Belmont	120	$78,110,000	$22,200,00
Campello Phase 3, Brockton	122	$103,000,000	$30,200,000
North Street Lexington	20	$22,500,000	$6,700,000
2029			
Cambridge St, Cambridge	80	$98,000,000	$30,000,000
Riverside Drive Medford	80	$98,000,000	$30,000,000
Walkling Phase 2 Medford	40	$42,600,000	$12,600,000
Mass Ave Cambridge	80	$84,000,000	$25,000,000
2030			

Belmont Village Phase 1, Belmont	100	$106,500,000	$31,500,000
121 Jackson Street Cambridge	42	$47,300,000	$14,000,000
Total	1,677	$1,542,613,626	$449,615,000

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[6], 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 2025 Accomplishments

Outside Consultancy Services

CHA's outside consultancy services continue to grow in scale and accomplishment in 2025. During 2025, 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 2025 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 2025 activity related to the Campello project.

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 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 in securing a CHAP for that approach. NHA has decided to split the project into two phases, proceeding first with the renovations of Seabeds, to be followed by the renovation of Captain Robert Cook.

The selected A/E firm is completing construction documents for the $12.5 million Seabeds project and bidding is anticipated to be completed in Spring 2026. The project is fully funded though NHA, and with CHA's assistance is pursuing some additional Community Preservation Act funding from the Town of Needham to l make the Seabeds project solar ready.

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.

6) 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.

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

Watertown: CHA continued to assist in design and funding applications related to the construction of a new five-bedroom Special Needs Housing home in East Watertown. The project is fully funded, and should be closing on its financing in Spring 2026 allowing construction to begin by July 1.

Sudbury: In 2025, after securing a $1.2 million grant from EOHLC's Public Housing Innovations program, CHA is assisted the Sudbury Housing Authority (SHA) in hiring and supervising an architectural and engineering firm (A/E) to design duplexes that would replace the single family homes on four scattered site lots. The A/E firm completed 25% schematic designs which when priced by a cost estimator and developer indicated a price of $2M to $2.2M per duplex, making the project infeasible. CHA has been assisting SHA in reviewing options for lowering project costs so the project can move forward. In addition to assessing additional modular options, it is considering a turnkey approach to development where the four parcels are sold to a developer to develop with an agreement by the SHA to purchase upon completion.

Haverhill: CHA has been 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 Readiness Program award. Efforts to fund the redevelopment without accessing LIHTCs were unsuccessful in 2025 so we advised HHA to renew efforts to obtain a LIHTC allocation. Towards that end, we have assisted HHA in the drafting of a Request for Proposal (RFP) seeking a developer partner that would provide the LIHTC experience as well as ease the path to securing the needed funds for the projects to move forward. The RFP has been issued, and proposals are due February 6, 2026.

Lexington: CHA's P&D team successfully completed the Section 18 disposition application of Lexington Housing Authority's 17 scattered-site federal public housing units overseeing their transfer from the public housing program to the Project Based Voucher Program. With that work complete, CHA has started to assist Lexington with preparing for a RAD/Section 18 application for its remaining 60-unit federal public housing development, Countryside Village, as well as assessing development options on some underutilized land.

Revere: CHA has worked with the Revere Housing Authority (RHA) on developing a federal repositioning plan for the Revere Housing Authority (RHA). The proposed repositioning plan switched between RAD Blend and Section 22, but RHA is now pursuing RAD blend. CHA has assisted RHA in hiring a firm to provide architectural and engineering services related to the RAD blend, and with the resident notice and meeting requirements. It also assisted the firm in hiring an architectural and engineering firm to provide master plans services to redevelop a 39-acre site that contains 431 unit mostly state public housing. Finally, CHA continued to assist Revere in planning for the redevelopment of 110-112 Shirley Avenue which consists of two side-by-side three family homes with an assessment of possibly adding the adjacent property.

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

Springfield – CHA worked with a small developer to revitalize the historic Kavanagh Building near downtown Springfield. In 2025, CHA assisted with funding applications to MHIC and MHP. Following an assessment of the project's viability with MassHousing, the technical assistance engagement was closed.

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 2025, CHA assisted in the submission of a Commonwealth Builder funding application. Following MassHousing's decision to switch from rolling applications to funding rounds for Commonwealth Builder, CHA assisted with a pre-application.

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 2025, CHA continued its fresh meals program at Millers River in collaboration with Stock Pot Malden. 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 does this program address food insecurity, through its congregate meals and food-related programming like cooking classes, it also counters the isolation that many elders experience. Stock Pot Malden, the meals vendor, is responsible for sourcing fresh ingredients, operating the commercial kitchen(s), and preparing and serving fresh meals daily at each site. In 2025, the program served over 37,000 meals at the four CHA sites. The meals served per day continue to steadily increase. In Q1 2025, the average meals served per day was 143. In Q4 2025, the average meals served per day rose to 176 for an average of 144 meals per day in 2025 (up from 100 meals per day in 2024).

Staff from CHA and Stock Pot Malden held roundtables with residents to gather feedback on the meals and programming. Feedback from these roundtables directly informed improvements to the program, including:

- The addition of nutritional information to menus;
- Modifications to meal portion sizes;
- Expanded vegetarian options for holiday meals;
- Reduced salt use with the option for residents to season to taste;
- The addition of coffee to the breakfast service at Manning;
- Adjustments to lunch service hours to ensure timely delivery of meals; and
- Adjustments to server assignments to improve the dining environment.

Additionally, residents have contributed recipes that have been incorporated into the menu rotation, such as a Minestrone soup recipe contributed by a Millers River resident with a professional culinary background.

The program will expand with the construction of a second commercial kitchen at LBJ. Design work for the kitchen took place in 2025 and CHA anticipates building the kitchen and getting it up and running in 2026.

Permanent Supportive Housing Program. The CHA occupied Wendell Street in late 2024 and completed construction on Dan's Place (116 Norfolk) in Spring 2025. Together, these buildings provide 84 homes for people transitioning out of homelessness.

At both locations, CHA is partnering with Eliot Community Human Services, who provides full-time case managers. Each case manager will work on-site for 40 hours per week. Eliot provides Recovery Coaches and in-house psychiatric support as needed, as well as referral to other providers of physical and mental healthcare. For overnight coverage, the CHA will provide overnight security for 7 nights per week. Eliot also provides a 24/7 behavioral health hotline.

By the end of 2025, Eliot had engaged with 78 individuals at the two properties, over 90% of residents. In 2025, after less than one year in PSH, multiple residents were able to complete job training courses, earn technical certifications, and/or secure employment for the first time in years.

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 2025, the CHA solicited bids to extend the program for up to 10 years and Boston Medical Center and Cambridge Health Alliance were selected to continue their work at Manning. 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 five years, the CWT has 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 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, to best serve our residents. Over the five 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.

The CHA hopes to expand a variation of this program to other sites in 2026.

ENERGY AND SUSTAINABILITY

CHA's energy and sustainability plan is focused on conservation and emissions reductions while acknowledging the needs of the vulnerable populations whom we serve. For new construction and modernization projects, the agency continues to focus on building electrification and Passive House design standards.

Within 2026 the new construction of Phase 1 of the Jefferson Park Federal development (278 units) of Passive House construction is well underway, with re-occupancy anticipated in late 2027. Jefferson Park is the first CHA property to be designed and constructed for certification under the Passive House program. CHA's planning department is also working toward the redevelopment of Corcoran Park, designed as a phased construction program for all electric units meeting Passive House certification.

As also described in the Planning and Development section, CHA Solar is expanding CHA's onsite renewable generation. Within 2026 CHA plans to more than double onsite solar production to well over one Megawatt of generation. This phase of solar is reliant on a mix of funding sources including ARPA funds awarded by the City of Cambridge, Federal Investment Tax Credits, the Commonwealth's STAR program and the incumbent Solar for All program incentives. The Cambridge Housing Affordable Loan (CHAL) fund serves as bridge funding for the program.

On the operational side, CHA continues to refine and upgrade the building management systems and automatic temperature controls for common areas and residential units. Building Managers have been trained on these systems and CHA has instituted a regular audit program to assure that buildings are operating as intended. Operations is also working in active partnership with the LEAN Multifamily program of Mass Saves. Existing developments are audited for savings potentials focused on air sealing, water savings, and lighting retrofits as well as light bulb exchanges and educational materials for residents. Most of the CHA housing was completed in 2025 with a few sites remaining for completion in 2026.

CHA remains enrolled in the Department of Energy's Better Building Challenge program and a stakeholder in the City of Cambridge's Building Energy Use Disclosure Ordinance (BEUDO) program. Building energy use is publicly reported as part of the EPA's Energy Star Portfolio Manager program. Over the past ten years CHA has reduced Building Based Green House gas emissions by over 30%, a percentage that will continue to increase as we work toward the Commonwealth goal of net zero emissions by 2050.

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 12/31/2025[1]	Total Households on 12/31/2025	HH Demographics	MTW Local Non Traditional	MTW Family and Bedroom size	Notes
Public Housing Elderly/Disabled		40	38	38			Linnean (20), Weaver (20)
Public Housing Family		12	12	12			Roosevelt Towers (12)
RAD Elderly/Disabled		448	441	441	0	441	Manning Apartments (198), LBJ Apartments (177), JFK Apartments (44 RAD) , 116 Norfolk St (29)
RAD Family		834	830	830		830	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	544	544		544	Millers River (297), Burns (198) Russell (51), Truman (59) , 116 Norfolk (8), Saint Paul (5), Elderly Condos (5)
Former Public Housing Family		572	355	355		355	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**	**2,220**	**2,220**			**88 % Occupancy.** Occupancy affected by RAD conversion and Section 18 Disposition.
MTW Tenant Based			4,298	4,404	0	4,404	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 12/31/2025[1]	Total Households on 12/31/2025	HH Demo graphics	MTW Local Non Tradi-tional	MTW Family and Bedroom size	Notes
Sponsor-based/ Local Non-Traditional		136 (pending all SBV worksheets)	169	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**	**4,434**	**4,575**			**103%**	**Utilization Rate.**
Federal Non-MTW		837	763	763	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		**7,800**	**7,554**				**97% utilization. Includes hard units (PH, RAD, FPLI) + vouchers.**
State New Construction		110	109	109	N/A	N/A	Includes Roosevelt Towers (Mid-Rise)
State and Local Vouchers		183	183	183	N/A	N/A	Voucher funding includes MRVP , AHVP, Shelter Care .
STATE AND LOCAL ASSISTED		**293**	**293**			**100%**	**Utilization**
TOTAL ASSISTED		**8,093**	**7,849**			**97%**	**Utilization**

HOUSEHOLD DEMOGRAPHICS

MTW HARD UNITS AND VOUCHERS

HOUSEHOLDS SERVED

								MTW HCV HOUSEHOLDS[3]		
	PUBLIC HOUSING	RAD FAMILY	RAD ELDERLY	FORMER PUBLIC FAMILY	FORMER PUBLIC ELDERLY	TOTAL[3]	PERCENT	HOUSE HOLDS	PERCENT	TOTAL
UNIT SIZE										
0 BR	28	0	86	0	1	115	5%	304	7%	419
1 BR	11	161	343	46	539	1,100	50%	1,884	43%	2,984
2 BR	11	364	12	171	4	562	25%	1,448	33%	2,010
3 BR	0	239	0	123	0	362	16%	635	14%	997
4+ BR	0	66	0	15	0	81	4%	133	3%	214
TOTAL HOUSEHOLDS	50	830	441	355	544	2,220	100%	4,404	100%	6,624
RACE										
American Indian	0	2	3	2	2	9	0%	18	0%	27
Asian	3	68	43	24	27	165	7%	553	13%	718
White	32	228	210	101	306	877	39%	1,890	43%	2,767
Black/African American	15	530	181	224	203	1,153	52%	1,926	44%	3,079
Native Hawaiian/Other Pacific	0	5	4	4	6	19	1%	17	0%	36
TOTAL HOUSEHOLDS	50	830	441	355	544	2,220	100%	4,404	100%	6,624
ETHNICITY										
Hispanic	1	139	39	53	64	296	13%	927	21%	1,223
Non-Hispanic	49	691	402	302	480	1,924	87%	3,477	79%	5,401
TOTAL HOUSEHOLDS	50	839	441	355	544	2,220	100%	4,404	100%	6,624
INCOME[2]										
At 30 AMI or below	37	469	391	173	462	1,532	69%	3,112	71%	4.644
Over 30 AMI – 50 AMI	7	163	41	86	65	362	16%	785	18%	1,147
Over 50 AMI – 60 AMI	2	62	5	26	11	106	5%	228	5%	334
Over 60 AMI – 80 AMI	2	74	2	30	5	113	5%	214	5%	327
Over 80 AMI	2	62	2	40	1	107	5%	65	1%	172
TOTAL HOUSEHOLDS	50	830	441	355	544	2,220	100%	4,404	100%	6,624
CAMBRIDGE RESIDENT										
Cambridge	50	830	441	355	544	2,220	100%	2,514	57%	4,734
Outside Cambridge	0	0	0	0	0	0	0%	1,890	43%	1,890
TOTAL HOUSEHOLDS	50	830	441	355	544	2,220	100%	4,404	100%	6,624

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, 2025

	NEW CONSTRUCTION[1]		FEDERAL NON-MTW		STATE		
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	TOTAL
UNIT SIZE							
0 BR	5	5%	129	17%	46	25%	180
1 BR	88	81%	462	61%	51	28%	601
2 BR	16	15%	127	17%	54	30%	197
3 BR	0	0%	36	5%	23	13%	59
4+ BR	0	0%	9	1%	9	3%	18
TOTAL HOUSEHOLDS	109	100%	763	100%	183	100%	1,055
RACE							
American Indian	0	0%	10	1%	1	1%	11
Asian	3	3%	12	2%	6	1%	21
White	52	48%	408	53%	97	53%	559
Black/African American	54	50%	331	43%	67	37%	450
Native Hawaiian/Other Pacific	0	0%	2	0%	2	1%	4
TOTAL HOUSEHOLDS	109	100%	763	100%	183[4]	100%	1,055
ETHNICITY							
Hispanic	10	9%	106	14%	47	26%	164
Non-Hispanic	99	91%	657	86%	126	69%	881
TOTAL HOUSEHOLDS	109	100%	763	100%	183	100%	1,055
INCOME[2]							
At 30 AMI or below	16	15%	606	79%	142	78%	764
Over 30 AMI – 50 AMI	41	38%	107	14%	24	13%	172
Over 50 AMI – 60 AMI	12	11%	25	3%	13	7%	50
Over 60 AMI – 80 AMI	22	20%	18	2%	2	1%	42
Over 80 AMI	18	17%	7	1%	2	1%	27
TOTAL HOUSEHOLDS	109	100%	763	101%	183	100%	1,055
CAMBRIDGE RESIDENT							
Cambridge	109	100%	379	50%	140	77%	628
Outside Cambridge	0	0%	384	50%	43	23%	427
TOTAL HOUSEHOLDS	109	100%	763	100%	183	100%	1,055

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 17,518 distinct applicants that generated 208,690 applications or an average of over 11.9 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	3,645	Elderly/Disabled	4,096	
	CHA Units Family	10,972	Family	16,499	
	HCV Elderly/Disabled	2,737	Single Room Occupancy (SRO)	1,116	
17,518	HCV Family	14,103			**208,690**
	Single Room Occupancy (SRO)	1,116			
	Total	32,573	Total	21,711	

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	48	1%	269	8%	1,245	36%	28	1%	1,819	53%	31	1%	565	16%	2,931	84%	4	0%	3,645
CHA UNITS FAMILY	137	1%	635	6%	5,711	55%	130	2%	3,639	35%	96	1%	2,620	24%	8,067	75%	10	0%	10,972
HCV ELDERLY/DISABLED	37	1%	163	6%	999	39%	24	1%	1,330	52%	18	1%	444	17%	2,171	83%	1	0%	2,737
HCV FAMILY	196	1%	655	5%	7,566	56%	199	1%	4,803	35%	129	1%	3,364	24%	10,539	76%	5	0%	14,210
SINGLE ROOM OCCUPANCY (SRO)	16	2%	44	4%	522	50%	9	1%	434	42%	9	1%	219	20%	848	79%	3	0%	1,116
TOTAL	**434**	**1%**	**1,766**	**6%**	**16,033**	**52%**	**390**	**1%**	**12,025**	**39%**	**283**	**1%**	**7,212**	**23%**	**24,556**	**77%**	**23**	**0%**	**32,680**

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]	815	29%	2,280	81%	380	13%	60	2%	48	2%	64	2%	2,832
CHA UNITS FAMILY[2]	2,286	26%	5,766	66%	1,940	22%	396	5%	289	3%	306	4%	8,697
HCV ELDERLY/DISABLED	707	35%	1,693	83%	229	11%	38	2%	24	1%	51	3%	2,035
HCV FAMILY	2,692	24%	8,163	71%	2,292	20%	409	4%	256	2%	307	3%	11,427
SINGLE ROOM OCCUPANCY (SRO)	413	59%	478	68%	124	18%	35	5%	21	3%	44	6%	702
TOTAL	**6,913**	**27%**	**18,380**	**72%**	4,965	**19%**	**938**	**4%**	**638**	**2%**	**772**	**3%**	**25,693**

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 FY16 are for federal public housing only. Total numbers for 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

	FY16[1]	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25
CHA FAMILY										
1 BR	316	284	1,396	2,014	2,423	2,903	3,098	3,326	3,531	5,977
2 BR	2,569	2,298	2,612	3,079	3,431	3,714	3,586	3,886	2,285	3,007
3 BR	1,214	1,199	1,625	1,886	1,969	2,109	2,138	2,179	1,154	1,482
4+ BR	213	208	591	699	740	809	859	841	408	516
SUBTOTAL	4,312	3,989	6,224	7,678	8,563	9,535	9,681	10,232	7,378	10,982
CHA ELDERLY/DISABLED										
Studio or 1 BR	2,151	1,410	2,178	2,572	2,870	3,234	1,864	2,405	2,243	3,315
2 BR	106	81	173	220	259	299	123	153	200	331
SUBTOTAL	2,045	1,491	2,351	2,792	3,129	3,535	1,987	2,558	2,443	3,646
HCV ELDERLY/DISABLED										
Studio or 1 BR		1,837	2,414	2,569	2,654	2,781	2,507	2,734	1,857	2,741
2 BR										
SUBTOTAL		1,837	2,414	2,569	2,654	2,781	2,507	2,734	1,857	2,741
HCV FAMILY										
Studio or 1 BR		5,982	7,546	8,081	8,564	8,925	9,479	9,278	6,995	9,628
2 BR		2,559	3,426	3,651	3,688	3,550	3,629	3,607	2,158	2,865
3 BR		979	1,390	1,558	1,564	1,548	1,532	1,578	913	1,233
4 BR		236	326	424	448	476	528	564	306	392
SUBTOTAL		9,756	12,724	13,714	14,264	14,499	15,168	15,027	10,372	14,118
SINGLE ROOM OCCUPANCY										
SRO		1,817	2,488		955	1,218	1,630	1,768	1,896	1,115

SOURCES + USES OF FUNDING (available in board draft)

	Federal Public Housing	MTW Housing Choice Vouchers	Preservation Programs	NED/VASH	EHV	Capital Fund	Total MTW Funds
Sources							
Operating Receipts							
Subsidy Earned							
Administrative Fees							
Total Sources							
Uses							
Administrative Salaries and Benefits							
Maintenance Labor and Benefits							
Resident Services							
Materials & Supplies, Contract Costs							
General Expenses							
Housing Assistance Payments							
Utilities							
Capital Expenditures							
Transfers							
Total Uses							
Net Surplus (Deficit)							

OTHER FEDERAL FUNDS - FY25

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

	Mainstream	Mod Rehab and Shelter Care	Total Other Federal Funds
Sources			
Subsidy Earned			
Administrative Fees			
Total Sources			
Uses			
Administrative			
Housing Assistance Payments			
Total Uses			
Net Surplus			
MTW transfers			
Net Surplus			

	State Leasing Program
Sources	
Subsidy Earned	
Administrative Fees	
Total Sources	
Uses	
Administrative	
General Expenses	
Housing Assistance Payments	
Total Uses	
Net Surplus (Deficit)	
MTW Block Grant transfers	
Net Surplus (Deficit)	

Sources

Admin Fee Transfers from HCV

Non-dwelling rent

Consulting / Development Fees

Management Agreements

Total Sources

Uses

Administrative Salary costs

Costs associated with Consulting Agreements - P&D

Management Agreements Direct costs

Total Uses

Net Surplus (Deficit)

FUND BALANCE- 12/31/2025

CENTRAL OFFICE COST CENTER - FY25

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.

	CY 2025
Sources	
Total Management Fees	
Fee-for-Service fees	
Total Sources	
Uses	
Administrative Salaries	
Central Maintenance	
Benefits	
Administrative Contracts	
Office Rent	
Other Admin. OH	
Total Uses	
Net Surplus (Deficit)	

MTW BLOCK GRANT - FY25

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.

Sources
HCV Transfers for MTW initiatives
HCV Transfers for program loans
LIPH transfers
Non dwelling rent
Development Fees
Principal Payment on Loan
Misc. Income
Total Sources
Uses
Transfers to State Leasing Programs
P & D Admin Support
Working Capital
Transfers to Escrow
Program Loans to LLCs
System Software Fund
Workforce/Tenant Service funding
PT Lab and MTW initiatives
Pre-Development costs
Total Uses
Net Surplus (Deficit)
Fund Balance- 12/31/2025

	Resident Services/ Work Force Program	Cambridge Housing Affordable Lending Corp
Sources		
Operating Receipts		
Interest income		
Other Operating Receipts		
Total Sources		
Uses		
Administrative Salaries & benefits		
Management Fees		
Interest expense		
Other Admin expenses		
Total Uses		
Net Surplus (Deficit)		
Resident Service Reserves		
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	24	0	N/A	Y	RAD/Section 18 Blend
16-18 Wendell Street	22	22	Leased/Issued	N	Permanent Supportive Housing

Planned: 46 Actual: 22 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 FY25, 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 (Planned*)	NUMBER OF PROJECT-BASED VOUCHERS (Actual)	STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
116 Norfolk Street	3	62	Leased/Committed	Y	Project-based Units
1221 Cambridge Street	116	116	Leased/Committed	N	Expiring Use Preservation Property
16-18 Wendell St	0	22	Leased/Committed	N	Permanent Supportive Housing
165 Western Ave	8	8	Leased/Committed	N	Project-based Units
196-98 Auburn St	9	9	Leased/Committed	N	Project-based Units
217 Western Avenue	6	6	Leased/Committed	N	Project-based Units
2595 Mass Ave	3	3	Leased/Committed	N	Project-based Units
35 Harvey St	5	5	Leased/Committed	N	Project-based Units
396-398 Putnam	2	2	Leased/Committed	N	Project-based Units
402 Rindge Ave Apts	110	110	Leased/Committed	N	Expiring Use Preservation Property
411 Franklin Street	98	98	Leased/Committed	N	Expiring Use Preservation Property
455-463 Cambridge St	5	5	Leased/Committed	N	Project-based Units
47-49 Lee St	10	10	Leased/Committed	N	Project-based Units
8-10 Lancaster Street	58	58	Leased/Committed	N	Project-based Units
803-815 Cambridge St	11	11	Leased/Committed	N	Project-based Units
808 Memorial Drive Housing	76	76	Leased/Committed	N	Expiring Use Preservation Property
808 Memorial Drive Housing II	166	166	Leased/Committed	N	Expiring Use Preservation Property
Auburn Court	9	9	Leased/Committed	N	Project-based Units
Auburn Court Phase 1	46	46	Leased/Committed	N	Project-based Units
Auburn Court Phase 2	31	31	Leased/Committed	N	Project-based Units
Bishop Allen Apartments	29	29	Leased/Committed	N	Expiring Use Preservation Property
Briston Arms	48	50	Leased/Committed	N	Expiring Use Preservation Property
Brookside Terrace	150	150	Leased/Committed	N	Expiring Use Preservation Property
Burns Apartments Interim Holding LLC	199	198	Leased/Committed	Y	Project-based Units
CAH Condos	27	27	Leased/Committed	N	Project-based Units
CAH Inc - Ashton Place	8	8	Leased/Committed	N	Project-based Units

CAHC - 195 Prospect St	17	17	Leased/Committed	N	Project-based Units
Cambridge Court Apts	106	106	Leased/Committed	N	Project-based Units
Cambridgeport Commons	10	10	Leased/Committed	Y	Project-based Units
CCHD - 77 Elm St	3	3	Leased/Committed	N	Project-based Units
CCHD - 901 Mass Ave	1	1	Leased/Committed	N	Project-based Units
CCHD - Athens	2	2	Leased/Committed	N	Project-based Units
CCHD - Athens & Wendell	2	2	Leased/Committed	N	Project-based Units
CCHD - Bedrick	7	7	Leased/Committed	N	Project-based Units
CCHD - Oxford	6	6	Leased/Committed	N	Project-based Units
CCHD - Swartz Properties	9	9	Leased/Committed	N	Project-based Units
Center Street	1	1	Leased/Committed	N	Project-based Units
Chapman Arms LLC	26	26	Leased/Committed	N	Project-based Units
Chauncy House	53	53	Leased/Committed	N	Expiring Use Preservation Property
Churchill Court LP	8	8	Leased/Committed	N	Project-based Units
Cleaves Court	36	36	Leased/Committed	N	Expiring Use Preservation Property
Coes Pond	250	250	Leased/Committed	N	Expiring Use Preservation Property
Columbia CAST LLC	9	9	Leased/Committed	N	Project-based Units
Columbus and Whittemore	5	5	Leased/Committed	N	Project-based Units
Corcoran Park Interim Holding LLC	153	153	Leased/Committed	Y	Project-based Units
Elderly Condos	4	4	Leased/Committed	N	Project-based Units
Elm Place	11	11	Leased/Committed	N	Project-based Units
Essex St Management Inc	13	13	Leased/Committed	N	Project-based Units
Fairmont Street LLC	10	10	Leased/Committed	N	Project-based Units
Family Condos	10	10	Leased/Committed	N	Project-based Units
Fresh Pond Apartments	40	40	Leased/Committed	N	Expiring Use Preservation Property
Garfield St LLC	8	8	Leased/Committed	Y	Project-based Units
Harwell Homes	14	14	Leased/Committed	N	Expiring Use Preservation Property
Hingham	4	4	Leased/Committed	N	Project-based Units
Inman Street	4	4	Leased/Committed	N	Project-based Units
Jackson Gardens	44	45	Leased/Committed	Y	Project-based Units
Jackson Place Apts	175	0	Leased/Committed	N	Project-based Units
Jackson Street LLC	10	10	Leased/Committed	N	Project-based Units
JAS - Elm St	1	1	Leased/Committed	N	Project-based Units
JAS - Hovey	9	9	Leased/Committed	N	Project-based Units

JAS - Nobrega	9	9	Leased/Committed	N	Project-based Units
JAS - Scouting Way	9	9	Leased/Committed	N	Project-based Units
Jefferson Park Apartments LLC	103	103	Leased/Committed	N	Project-based Units
Jefferson Park Federal	0	175	Leased/Committed	Y	Project-based Units
JFK Apartments	70	69	Leased/Committed	Y	Project-based Units
Just-A-Start Corp - Otis	8	8	Leased/Committed	N	Project-based Units
Landfall	15	15	Leased/Committed	N	Expiring Use Preservation Property
Lincoln Way	63	70	Leased/Committed	Y	Project-based Units
Louis Barrett Residences	135	145	Leased/Committed	N	Expiring Use Preservation Property
Lyndon B. Johnson Apts	174	177	Leased/Committed	Y	Project-based Units
Madison Park III	120	120	Leased/Committed	N	Expiring Use Preservation Property
Manning	203	205	Leased/Committed	Y	Project-based Units
Market Street	8	8	Leased/Committed	N	Project-based Units
McKay House	10	10	Leased/Committed	N	Project-based Units
Millers River	296	297	Leased/Committed	Y	Project-based Units
Neville Assisted Living	38	38	Leased/Committed	N	Project-based Units
New Mass Pike Towers LP	157	157	Leased/Committed	N	Expiring Use Preservation Property
Newtowne Court	269	268	Leased/Committed	Y	Project-based Units
Port Landing	7	7	Leased/Committed	N	Project-based Units
Putnam Gardens LLC	123	122	Leased/Committed	Y	Project-based Units
Putnam Green LLC	36	36	Leased/Committed	N	Project-based Units
Putnam Place	8	8	Leased/Committed	N	Project-based Units
Putnam Square Apts	96	96	Leased/Committed	N	Project-based Units
Quincy Tower	161	161	Leased/Committed	N	Expiring Use Preservation Property
Richdale and Ware	2	2	Leased/Committed	N	Project-based Units
Rindge Commons	8	8	Leased/Committed	N	Project-based Units
Rindge House	13	13	Leased/Committed	N	Project-based Units
River Howard LLC	34	32	Leased/Committed	N	Project-based Units
Russell Apartments LLC	54	52	Leased/Committed	Y	Project-based Units
Smith House Preservation	132	132	Leased/Committed	N	Expiring Use Preservation Property
Squirrel Brand LP	8	8	Leased/Committed	N	Project-based Units
St Stephens	130	130	Leased/Committed	N	Expiring Use Preservation Property
St. Patrick’s Place	3	3	Leased/Committed	N	Project-based Units
St. Paul’s Residence	20	20	Leased/Committed	N	Project-based Units
St. Stephen’s	130	130	Leased/Committed	N	Expiring Use Preservation Property

Temple Place	40	40	Leased/Committed	N	Project-based Units
Trolley Rental LLC	34	34	Leased/Committed	N	Project-based Units
Truman Apartments	59	59	Leased/Committed	Y	Project-based Units
Valentine St	6	6	Leased/Committed	N	Project-based Units
Washington Elms	176	175	Leased/Committed	Y	Project-based Units
Willow Street Homes LLC	14	14	Leased/Committed	N	Project-based Units
Woodrow Wilson Court	68	68	Leased/Committed	Y	Project-based Units
Total: Planned and Actual Existing Project-Based	**5,343**	**5,441**			

Planned: 5,343 Actual: 5,441 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:

Cleaned up data entry overlap and properties with inaccurate counts due to software reporting challenges.

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
InIn 2025, CHA administered over $382 million of large-scale construction projects across 3 properties, and two communities: 116 Norfolk Street and Jefferson Park Fed in Cambridge, and Saltonstall in Medford. Expenditures on these projects as well as smaller projects totaled over $67.2 million on construction activities in Cambridge, and over $107 million in total including work outside of Cambridge. In addition to overseeing construction activities, CHA has over $1.54 billion in redevelopment and new development projects in the planning phase, with $861 million of those projects located in Cambridge and $681 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	50
MTW Housing Choice Vouchers (HCV) Utilized	79,236	79,488	6,603	6,624
Local, Non-Traditional: Tenant-Based	2,532	2,364	211	197
Local, Non-Traditional: Property-Based	0	0	0	0
Local, Non-Traditional: Homeownership	0	0	0	0
Totals	82,380	82,452	6,865	6,871

* "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 numbers are well within the range of the planned numbers.

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**	2,196	2,028	183	169
Tenant-Based	Pathways to Permanent Housing HC.2008.03A**	256	348	29	29
Totals	_	2,532	2,376	211	197

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

HOUSEHOLDS RECEIVING LOCAL, NON-TRADITIONAL SERVICES ONLY	AVERAGE NUMBER OF HOUSEHOLDS PER MONTH	TOTAL NUMBER OF HOUSEHOLDS IN THE PLAN YEAR
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)
357

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	10,972	Open	No
Elderly/Disabled Housing (MTW and Non-MTW)	Site-based	3,645	Open	No

HCV Program (MTW and Non-MTW Vouchers)	Community-wide and site-based	13,015	Open	No
HCV Program SRO Only (MTW and Non-MTW Vouchers)	Community-wide	1,114	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, and SRO	N/A

D. INFORMATION ON STATUTORY OBJECTIVES AND REQUIREMENTS

i. 75% of Families Assisted Are Very Low Income

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

INCOME LEVEL	NUMBER OF LOCAL, NON-TRADITIONAL HOUSEHOLDS ADMITTED IN THE PLAN YEAR*
80%-50% Area Median Income	0
49%-30% Area Median Income	3
Below 30% Area Median Income	354

* 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%	4,270	57%	7%
2 Person	22%	1,556	21%	1%
3 Person	13%	749	10%	3%
4 Person	8%	480	6%	0%
5 Person	4%	231	3%	1%
6+ Person	2%	107	1%	1%
TOTAL	100%	7,393	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. Note: CHA does not track household size data for Sponsor-Based LNT. The total does match our HCV units and remaining fifty-two (52) units of public housing.

^^ 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:

CHA now includes data for all HCVs. Previously this table only included MTW vouchers. Some of our special purpose vouchers are more likely to serve a one person household. Using just MTW vouchers/units there would be a slight increase in one person households but under the 5% threshold.

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	44	Participants experiencing positive EOP
Financial Stability and Savings SS.2013.01*	150	Participants that experienced a reduction in subsidy.
Sponsor-Based Voucher Program HC.2008.03*	12	Positive exit from Sponsor-based voucher program.
Positive EOPs Leased Housing/Operations	82	Positive EOP
	288	(Households Duplicated Across MTW Activities)

288 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 138 across all activities.

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

N/A (pending new stories provided)

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.

CHA intended to roll this program out to Operations households in FY25. This was put on pause as we figure out program size and roll out based on the amount of funding we can use to support the program. The goal is still to make this available to Operations households in the upcoming FY.

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 (pending final numbers)
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%
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**

SS.2013.01 - FINANCIAL STABILITY AND SAVINGS PLUS (FSS+)			
Number of households transitioned to self-sufficiency (increase). Reduction in Subsidy (RIS)	0	**Number of households that have been in the program for at least one year and experienced a reduction in subsidy during the FY**: 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	PREVIOUSLY APPROVED AUTHORIZATION
Approved in FY23 MTW Plan and implemented in FY23	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

CE.2023.01- PORTABILITY

Unit of Measurement	Baseline	Benchmark	Outcome
Number of households	60	3	7

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 Apartments, 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.

QUANTITATIVE 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
			TOTAL	**136 (pending final figures)**

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
Just-A-Start	1. An individual who had been experiencing homelessness and facing mental health challenges successfully transitioned into the unit. With the support of case management, she was able to address her mental health needs, secure stable employment to support herself, and successfully complete the YouthBuild program. 2. A YouthBuild alum has been residing in one of the units and has maintained consistent employment while recently obtaining health insurance. Since transitioning into the unit, his mental health has shown significant improvement. With the support of case management, he has explored various career pathways and training programs that will help him secure higher-paying employment and ultimately move into independent housing.
Casa Myrna	GM just turned 18 years old when she entered our safe home program. She was eight months pregnant at the time, while being exploited by her mother's boyfriend and homeless. GM needed immediate access to safety, medical care and intensive services and support. Shortly after her arrival, she gave birth to a son. DCF removed the child as a result of prior substance use. However, since she was residing in our program, she was immediately connected to Project Respect at Boston Medical Center, which provides the unique service of comprehensive obstetric and substance use disorder treatment for pregnant moms and their newborns. This gave her the opportunity to reunite with her baby upon completion of specific programs and goals. She was able to obtain custody of her son (with stipulations from DCF). GM attended an outpatient program five days a week, and we provided her with trauma counseling, peer support, parenting and skill building groups, and reconnected her with an educational program so she could acquire her high school diploma. She got a job, moved into permanent housing, is close to acquiring her GED with the goal of becoming an advocate, and is no longer DCF-involved.
Heading Home - Duley House	• One client worked with Women's Lunch Place's legal pro bono program to address her undocumented status. She secured a housing subsidy and moved into her own apartment in 2025, achieving independence and stability. • One client, after years of substance use and dependency, asked for additional help and remained sober for three months—the longest period of sobriety she has ever maintained. She remains committed to her recovery journey into 2026. • One client, after years of substance use, enrolled in a GED program and remained sober for two months, showing commitment to education and recovery. These stories highlight the resiliency of Duley House clients and the impact of supportive housing and care coordination. As we move into 2026, the program remains committed to promoting housing stability, recovery, and empowerment through harm reduction and the Housing First model. • In 2025, eight young women at Somerville Village have successfully graduated from college-six with bachelor's degrees and two with associates degrees. Among these graduates, two continued their education by pursuing master's degrees, while the two residents who received their Associates Degree, transitioned to a new college to further their education. • Three graduates have secured independent housing without the need of public assistance. • One of our former residents graduated cum laude from UMass Boston with a bachelor's degree in International Relations. She studied abroad in several locations, including Germany during the summer, and when she transitioned into housing, she was less than two months away from completing her master's degree program. • A current resident earned her Associates in Science from BHCC and was accepted into the nursing program at Simmons University for the upcoming fall semester. Due to her outstanding academic performance, she has also received a scholarship from Youth Villages, which will provide her with monthly financial support for tuition and school expenses throughout her degree program. • Two program graduates have secured employment with The Home for Little Wanderers. One young woman works as a consultant leading the Boston CoC Youth Council (BCYC) and is also employed part-time as a Case Worker at Liberty Village, a shelter for young adults experiencing homelessness. The second graduate is employed directly with THFLW as a Residential Counselor at Liberty Village.

Partner	Highlights
Specialized Housing	As in years past, the relationship between our residents living with developmental disabilities and the CHA enhances their independence, and contributes to the diversity, vibrancy, and commitment of the Cambridge community.
Home for Little Wanderers	• One young adult male has been employed full-time with Cataldo Ambulance Services for just over a year while also participating in The Home for Little Wanderers' Boston CoC Youth Council (BCYC) program. BCYC amplifies the voices of youth and young adults in discussions about youth homelessness and housing instability. As a Council member, he and his peers serve as advisors on decisions related to housing supports and priorities for homeless youth in Boston. Recently, this young man received a Section 8 housing voucher through CHA's Ladder to Opportunity (LTO) program. He also plans to apply to college to pursue a degree in Paramedic Studies, with the goal of earning his certification and ultimately becoming a Flight Paramedic. • A young woman who aged out of foster care and participated in the Roxbury Village program for up to a year successfully reconnected with her family in Texas and transitioned there to live with them. She was also on the waiting list for an FYI Voucher and shared that she plans to secure her own apartment near her family in the future.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

No new significant or insignificant changes to activity.

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: 313 households (134) vouchers Transition House households: 4 Heading Home households: 4 Total Households: 321	Hard to House: 328 households (137) vouchers Transition House: 4 Heading Home: 25 Total Households: 357
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	11 households
CE #4: Increase in Resources Leveraged[2]			
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**

Amount of funds leveraged in dollars (increase)	$0	$3.3 million	$4.4 million
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	2.4 households	2.3 households

HC.2020.01 LADDER TO OPPORTUNITY

DESCRIPTION

This program is a voluntary opportunity to transition for participants in our SBV program. The Home for Little Wanderers and Transition House are allocated up to seven (7) mobile vouchers to move a household/individual to live more independently. Households/individuals must pass a partner reported screening to determine they are prepared to live indepently.

QUALITATIVE OUTCOMES

This activity provides long-term housing support for families who no longer need the intensive services provided through sponsor-based, but still require housing assistance. This serves a dual purpose of freeing up sponsor-based opportunities for those in more need of services.

CHANGES TO ACTIVITY, BENCHMARKS, BASELINE, METRICS

CHA plans to track households leased up throughout the life of this program and sponsor-based slots freed up. The first vouchers were issued in late 2025.

QUANTITATIVE OUTCOMES

This activity provides long-term housing support for families who no longer need the intensive services provided through sponsor-based, but still require housing assistance. Prior to the end of FY25, one (1) household had leased up with other lease ups occuring in early FY26.

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

IMPLEMENTATION YEAR	PREVIOUSLY APPROVED AUTHORIZATION
Approved in FY01 MTW Plan and implemented in FY01.	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 move this activity to closed out in the next MTW Plan.

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
FY25	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: 22 **Total Units:** 2,397

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

IMPLEMENTATION YEAR

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

PREVIOUSLY APPROVED AUTHORIZATION

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

DESCRIPTION

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

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

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
2025	0	0

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

CE.2006.01	Rent Simplification Program

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

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

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

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.

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**
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 **PREVIOUSLY APPROVED AUTHORIZATION**

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

Approved in the FY00 MTW Plan and implemented in FY00.

PREVIOUSLY APPROVED AUTHORIZATION

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

DESCRIPTION

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

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?**

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

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

2025 Vacancy/Damage Payments

Total Distinct Owners: 17

Total Distinct Units: 66

Total Vacancy/Damage Payments: $98,191

	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	$16,950	12	$1,412	0	$0	0	$0
Project-based vouchers	10	$35,863	22	$1,630	7	$45,378	32	$1,418
Total	10	$52,813	34		7	$31,746	32	

2025 Owners

Total Distinct Owners: 1,316

	In Cambridge	Outside Cambridge
Tenant-Based	257	830
Project-Based	37	13
Inclusionary	47	1
State	55	32

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.

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**
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.

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.

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.

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.

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 no conference panel requests for denied hardships related to changes in 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**

CE.2006.01 - Rent Simplification Program (RSP)/Public Housing			
Average error rate in completing a task as a percentage (decrease)	Rent determination errors from a quality control audit in July 2013: 7%	16%	20%

NOT YET IMPLEMENTED ACTIVITIES

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 not closed out as of the FY25 Plan but will be closed out in the next year.

TIMELINE

See above.

ACTIVITIES ON HOLD - NONE AT THIS TIME.

ACTIVITIES CLOSED OUT

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

REASON FOR CLOSING OUT INITIATIVE

CHA has chosen to keep our current methodology of income calculation. This would be allowable under HOTMA, without the authority if needed in the future

FINAL OUTCOME AND LESSONS LEARNED

N/A.

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

REASON FOR CLOSING OUT INITIATIVE

CHA has no plans to make use of this authorization at this time. If CHA chose to mirror our rent simplification in both departments, then a new activity would be proposed.

FINAL OUTCOME AND LESSONS LEARNED

N/A.

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.

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?	Yes
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

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.

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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.

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

COCC FEES

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

PENSION + OTHER POST EMPLOYMENT BENEFITS (OPEBS)

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

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

GROSS POTENTIAL OPERATING SUBSIDY

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

RESIDENT SERVICE EXPENSES

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

FEES EARNED FOR AGENCY SERVICES

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

PUBLIC COMMENTS (AVAILABLE IN BOARD DRAFT OF REPORT)

BOARD APPROVAL (PENDING BOARD SUBMISSION)