

■   ■   ■   ■   ■   ■   ■   ■

# Cambridge Housing Authority

Moving To Work Deregulation Demonstration  
Program

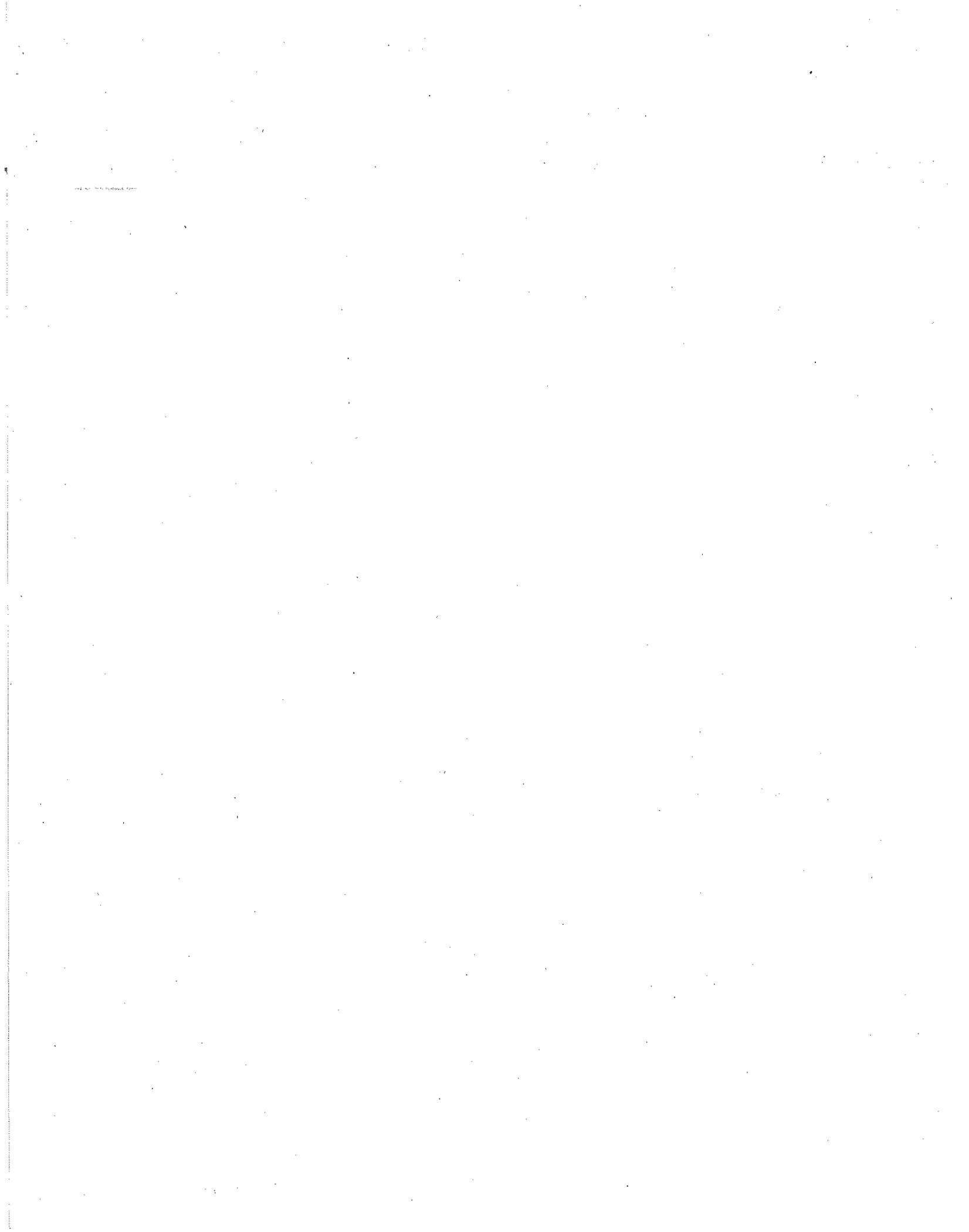
Fiscal Year 2007

Annual Plan



January 2006

■   ■   ■   ■   ■   ■   ■   ■





CAMBRIDGE HOUSING AUTHORITY

675 MASSACHUSETTS AVENUE, CAMBRIDGE, MA 02139 p 617 864 3020 / TDD 800 545 1833 x112 • f 617 868 5372 • w www.CAMBRIDGE-HOUSING.ORG

February 22, 2006

Eliza Gleason Keene  
Abt Associates Inc.  
4550 Montgomery Avenue  
Suite 800 North  
Bethesda, MD 20814-3343

Dear Ms. Keene:

As longtime participants in the Moving To Work (MTW) Deregulation Demonstration Program, we at the Cambridge Housing Authority (CHA) have found our experience to be extremely rewarding. Enclosed for your review is a copy of our FY 2007 MTW Annual Plan.

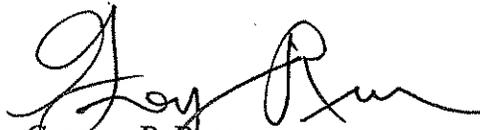
The FY07 MTW Annual Plan provides information on CHA's planned programs, policies and initiatives for CHA's eighth year of MTW participation. In FY07, CHA looks forward to building on many of its successful initiatives from previous years and is especially excited to implement its rent simplification program and to explore voucher reform.

This Plan demonstrates CHA's dedication to seeking innovative solutions for the many challenges that face the public housing industry. The FY07 Plan also reflects CHA's commitment to developing policies and programs that reflect the priorities of the local Cambridge community, including CHA residents and the Board of Commissioners.

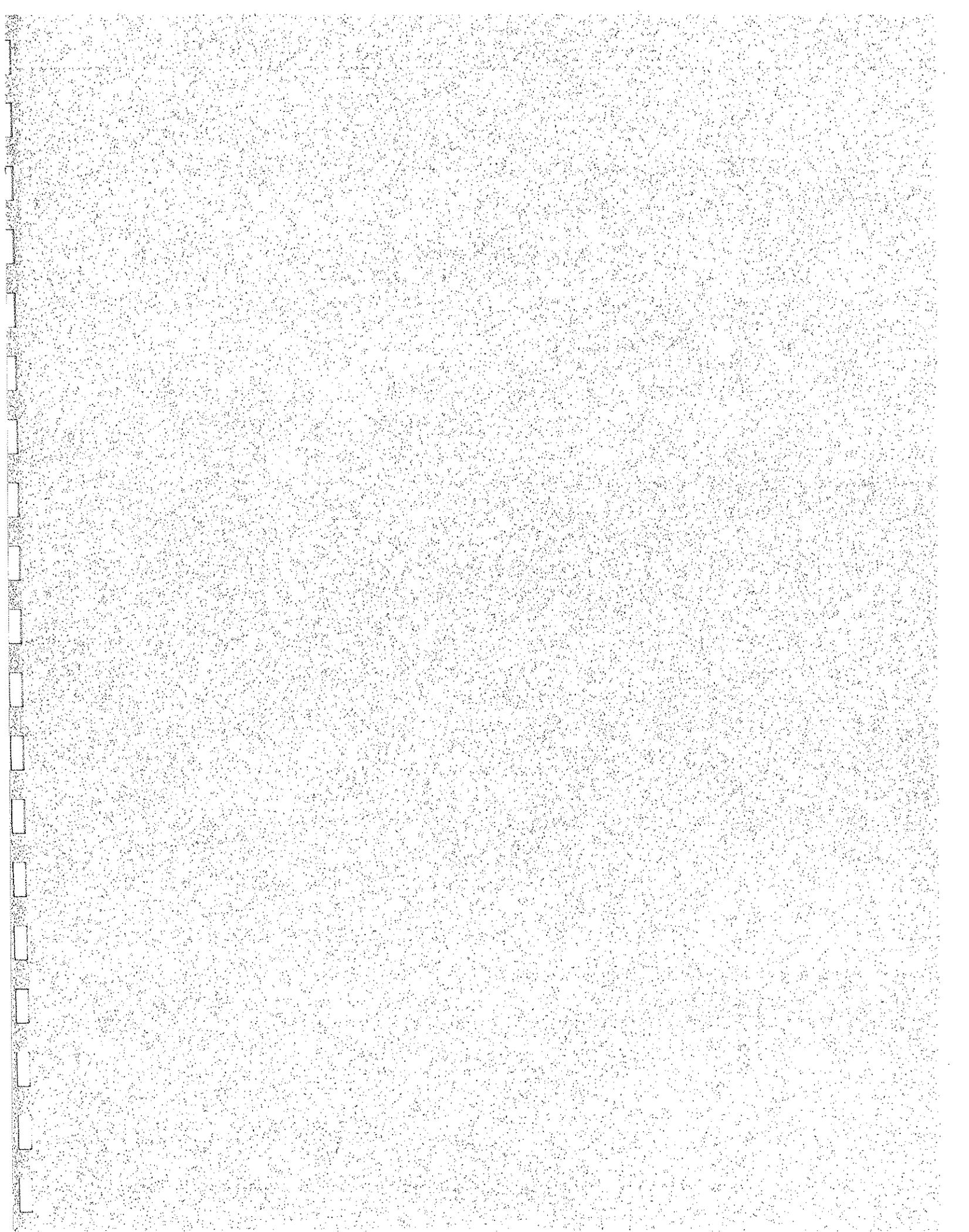
Among the Demonstration's great rewards has been building relationships with other participant sites, advocacy groups, academic institutions, observers and students of affordable housing policy. CHA has routinely distributed copies of our Annual Plans and Reports to facilitate the exchange of information, ideas, and lessons. In this spirit, we forward you the enclosed materials.

Please feel free to contact me at (617) 864-3020, or Tory Gunsolley of my staff at (617) 520-6336, with any comments or questions you might have regarding this document or our participation in this important program.

Sincerely,

  
Gregory P. Russ  
Executive Director

1000

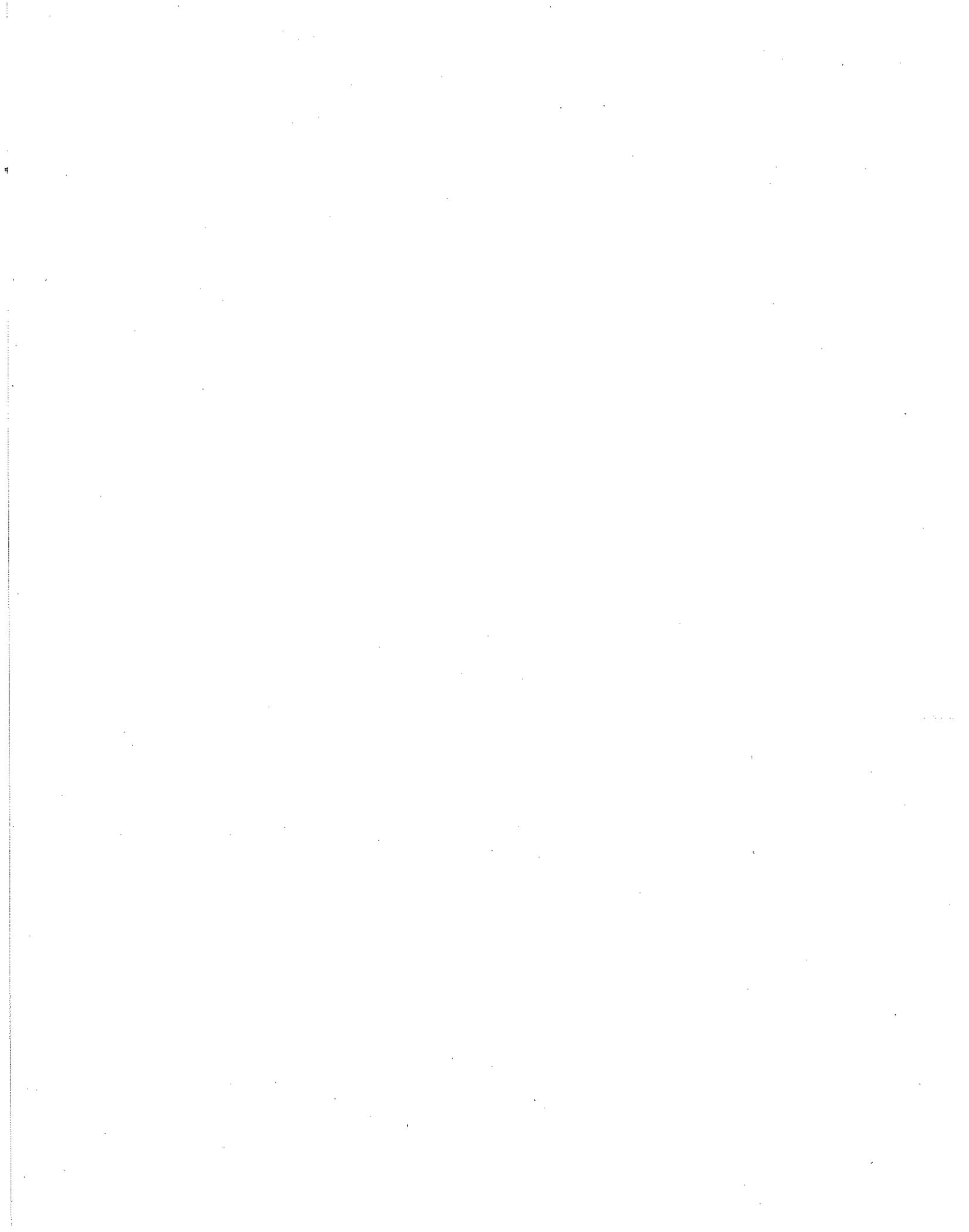




# Table of Contents

▪ Introduction	3
▪ Inventory	8
▪ Public & Affiliate Housing	10
▪ Local Leased Housing Program	22
▪ Development & Redevelopment	29
▪ Resident Services & Economic Development	34
▪ Funding	40
▪ Appendix One: MTW Background	44
▪ Appendix Two: Demographics	46
▪ Appendix Three: Housing Inventory	54
▪ Appendix Four: Rent & Occupancy Policies	66
▪ Appendix Five: Resident Survey	82
▪ Appendix Six: Public Comments	87
▪ Appendix Seven: Submissions for Funding	92
▪ Appendix Eight: Certifications & Authorizations	93





## ■ Introduction

The Cambridge Housing Authority (CHA) is one of only thirty-two Public Housing Authorities nationwide authorized by the United States Department of Housing and Urban Development (HUD) to participate in the Moving To Work (MTW) Deregulation Demonstration program. MTW provides CHA and other designated Housing Authorities with significant budget flexibility and regulatory relief in order to promote nationally and locally determined MTW goals and to encourage entrepreneurial ventures.

In Cambridge, which is one of the most expensive housing markets in the country, MTW status has been a critical component of CHA's successful efforts to protect, preserve and expand the supply of affordable housing. CHA's MTW goals for the coming years include:

- Preserving the current state and federal public housing inventory;
- Preserving, and through program reform, seeking to expand the leased housing inventory;
- Securing additional permanent affordable housing in Cambridge;
- Assisting residents in moving off public assistance and increasing household income; and,
- Better addressing local housing needs in locally determined ways.

During the first seven years of participation in the MTW demonstration, CHA has achieved documented and quantifiable outcomes. CHA is particularly proud of its success in increasing the supply of affordable housing through creative acquisitions, new housing development initiatives, and expansion of the Local Leased Housing program. An extensive discussion of MTW outcomes and initiatives can be found in CHA's previously published MTW Annual Reports for Fiscal Years 2000 through 2005.

The FY07 MTW Annual Plan provides information on CHA's planned programs, policies and initiatives for the period April 1, 2006 through March 31, 2007. With the passage of the TTHUD Appropriations Act of 2006, CHA has submitted a request to HUD to extend the MTW term through March 2009 and is awaiting approval. This MTW Plan is being submitted with the expectation that the extension will be granted. The format and contents of the MTW Annual Plan are defined in the MTW Agreement between HUD and CHA. The following chapters of the Annual Plan include extensive detail on CHA's plans for the eighth year of MTW participation and beyond including initiatives in the public housing, leased housing, capital improvement, development and resident service areas. CHA has provided an opportunity for public review and comment of this Plan, which is incorporated into Appendix Seven.

CHA's planned MTW initiatives include continuation of existing MTW programs as well as implementation of new programs and strategies designed to streamline program administration, promote the long-term viability and affordability of CHA's housing assets, increase the supply of



affordable housing in Cambridge and promote resident economic self sufficiency. CHA also intends to expand its efforts to implement creative, entrepreneurial solutions to respond to the extremely difficult fiscal environment facing Public Housing Authorities in Massachusetts and around the country.

Over the term of the MTW demonstration, both state and federal housing programs have been subject to continuous funding restrictions and cutbacks. Looking forward to the next several years, it appears highly unlikely that government resources devoted to affordable housing will increase. More likely, CHA and other housing agencies will be forced to address the increasing needs of a deteriorating infrastructure with a shrinking pool of resources.

## MTW Major Initiatives

For FY07, a series of major initiatives will be developed and implemented as summarized below:

### **Major Initiative 1: Implement CHA's rent simplification program**

In November 2005, CHA presented a rent simplification policy to the Board of Commissioners that was approved for implementation. The development of the Board-approved policy occurred over many months, during which time CHA revised earlier rent simplification proposals to address public concerns about the impacts of the proposed policies to Housing Choice Voucher participants and Federal Public Housing tenants. As a result, the adopted rent simplification policy will bring limited changes to the Housing Choice Voucher program, while more substantial changes will be enacted for Federal Public Housing tenants.

The policies include revised procedures for calculating income, changes to the exclusions and deductions used to determine household income, and guidelines regarding annual and interim recertifications. In addition, CHA has established a Hardship Review Committee that will be able to provide relief to families who may be adversely impacted by the new policy. (The revised Rent Policies and Occupancy Policies are detailed in Appendix 4.)

Rent simplification policies became effective for Housing Choice Voucher participants on January 1, 2006 and for federal public housing tenants on January 31, 2006. CHA will use a rolling schedule to simplify rents for Federal Public Housing tenants starting in FY06 and continuing into FY07 and it is anticipated that all affected tenants will have a simplified rent by March 1, 2007. Throughout FY07, CHA staff will work to ensure that rent simplification is implemented correctly and that tenants understand their rights and responsibilities under the new policy. In addition, CHA will provide the Board with regular reports analyzing the impacts of rent simplification in order to quickly address any previously unforeseen issues.

### **Major Initiative 2: Reinvention of the Housing Choice Voucher Program**

CHA intends to reevaluate the Housing Choice Voucher Program in an effort to create a program that will support current participants while creating new opportunities and options for assistance for both existing and new participants. Current applicants on the waiting list have little or no chance of ever obtaining assistance unless the program is changed. It is anticipated that this will be a



challenging task that will require substantial public input through most of FY07 culminating in Board approval. CHA will explore a number of options, such as community forums and focus groups, to facilitate the public process.

CHA's goals in developing any new Housing Choice Voucher program include:

- Creating simplified procedures for accessing assistance and establishing subsidy levels.
- Exploring alternate approaches to providing subsidy that would allow a major expansion of program assistance. Options may include: fixed monthly amounts, shallow subsidy, and declining subsidy options with incentives to move families towards self-sufficiency.

One way that CHA will try to expand the voucher program will be the creation of new project-based vouchers. During the coming fiscal year, working in cooperation with the City of Cambridge and various local not-for-profit organizations, CHA will develop a new request for proposals (RFP) for the award of project-based vouchers. In a fundamental shift from previous RFPs, the project-based vouchers will be awarded to units that use the least amount of subsidy and that have obtained funding from the City of Cambridge's Affordable Housing Trust. These vouchers will operate differently than previous project-based vouchers and will be designed to maximize development while reducing CHA costs. CHA has set aside \$1.4 million to be spent over 3 years for these project-based vouchers, with the number of available vouchers to be determined by the responses to the RFP.

Also during the examination of the voucher program, CHA will explore the feasibility of implementing a program that provides a shallow subsidy to workers in danger of losing housing as a result of job loss, while incorporating worker re-training efforts.

### **Major Initiative 3: Continue enhanced capital programs and development projects**

Approximately \$3 million in MTW Block Grant funding is available to support enhanced capital improvement and new development initiatives in the coming year. CHA will use MTW funding flexibility to enhance its extraordinary maintenance program for existing public housing units. At present, CHA estimates that there are approximately \$42.1 million dollars in backlogged needs to fix "as is" problems. This figure, which does not include "soft costs" or more comprehensive improvement programs, averages \$22,600 per unit.

CHA will complete a comprehensive needs assessment of its federal and state portfolios in order to update its capital improvement plans. Up-to-date, accurate information on the conditions at CHA properties is a critical element in developing and completing capital improvement plans that will ensure the continued viability of our portfolios.

Also new in FY07 will be a financial assessment of CHA's state portfolio, which has suffered from many years of deferred capital improvements and insufficient operating support. The goal of this assessment will be to determine strategies for CHA to strengthen the long-term viability of its state-aided portfolio. The assessment will include a site-by-site analysis of debt required to fund capital repairs, ability of current residents to absorb higher rents brought by debt, and potential impact to CHA's mission. CHA proposes to conduct a similar assessment for its federal portfolio.



In FY07, CHA will continue to identify and take advantage of opportunities to expand the supply of affordable housing through use of non-profit affiliates. As development opportunities become available, a high level of innovation and funding flexibility is often key to success. Therefore, CHA will continue using MTW funding and regulatory flexibility wherever feasible to support these initiatives. CHA and the City have worked together to creatively leverage and use resources, and this has resulted in new CHA-managed units funded in part from the City's affordable housing trust and other sources.

**Major Initiative 4: Establish a resident services non-profit**

As a component of increased efforts to expand support for its existing resident programs and those in development, CHA will explore the establishment of a supportive services organization. In FY07, CHA will incorporate a new non-profit whose mission will be to support the adult and children's programs already in operation and, to the extent possible, expand those programs. Seed money provided by CHA through the MTW Block Grant will be used to attract matching corporate, private and foundation funding. During FY07, CHA will develop by-laws, identify and engage appropriate candidates for Board membership, file for incorporation with the Massachusetts Secretary of State and apply for 501(c)(3) status with the Internal Revenue Service.

CHA will work with interested tenants to explore the establishment of a resident-based non-profit to support resident programs. A resident led non-profit would be able to raise funds while providing tenants with a voice in the development of resident services.

**Major Initiative 5: Benchmarking and cost analysis**

CHA will establish benchmarks for current practices, then measure changes over time as a result of MTW initiatives. CHA is prepared to commence this initiative in FY07, the first year of the MTW extension, and continue to the end of the program. This would include adding additional relevant information to the MTW Annual Report. The proposed benchmarking and cost analysis initiative will dovetail with CHA's conversion to project-based management and asset management as required by the Operating Fund negotiated rule. The goal is to establish an accurate, fee-based operation for the administration of all CHA programs—operating, capital, and voucher.

CHA will also explore accreditation as a form of performance assessment, which it believes to be the model that makes the most sense for itself and for PHAs in general. CHA sees benchmarking as a major step in developing an accreditation pilot program.

**Major Initiative 6: New business opportunities / Venture Capital**

CHA intends to continue to assess opportunities to secure new income sources, including exploring development of mixed-used properties, developing employer assisted housing, providing property management, and/or other related services.

CHA also intends to explore market-rate ventures that might yield income or other benefits that can be applied to low-income housing or subsidy needs. CHA will tread carefully in this area, keeping in mind that our mission is to provide housing to low-income families.



During FY07, CHA will develop a business plan including an assessment of regulatory issues surrounding use of program income. The plan will also attempt to identify opportunities to leverage existing resources to support the agency's overall mission of promoting affordable housing.

**Major Initiative 7: Continued implementation of property-based management**

Throughout the upcoming fiscal year, CHA will continue to move forward in the following areas regarding the implementation of the Public Housing Operating Rule:

- Property-based budgeting;
- Property-based accounting;
- Asset management;
- Proper distribution of costs among: allocated, direct-to-program, front line and fees;
- Modification of operating procedures to support a property-based business model; and
- Organizational and structural changes to support a property-based business model.

**Major Initiative 8: Regulatory Review**

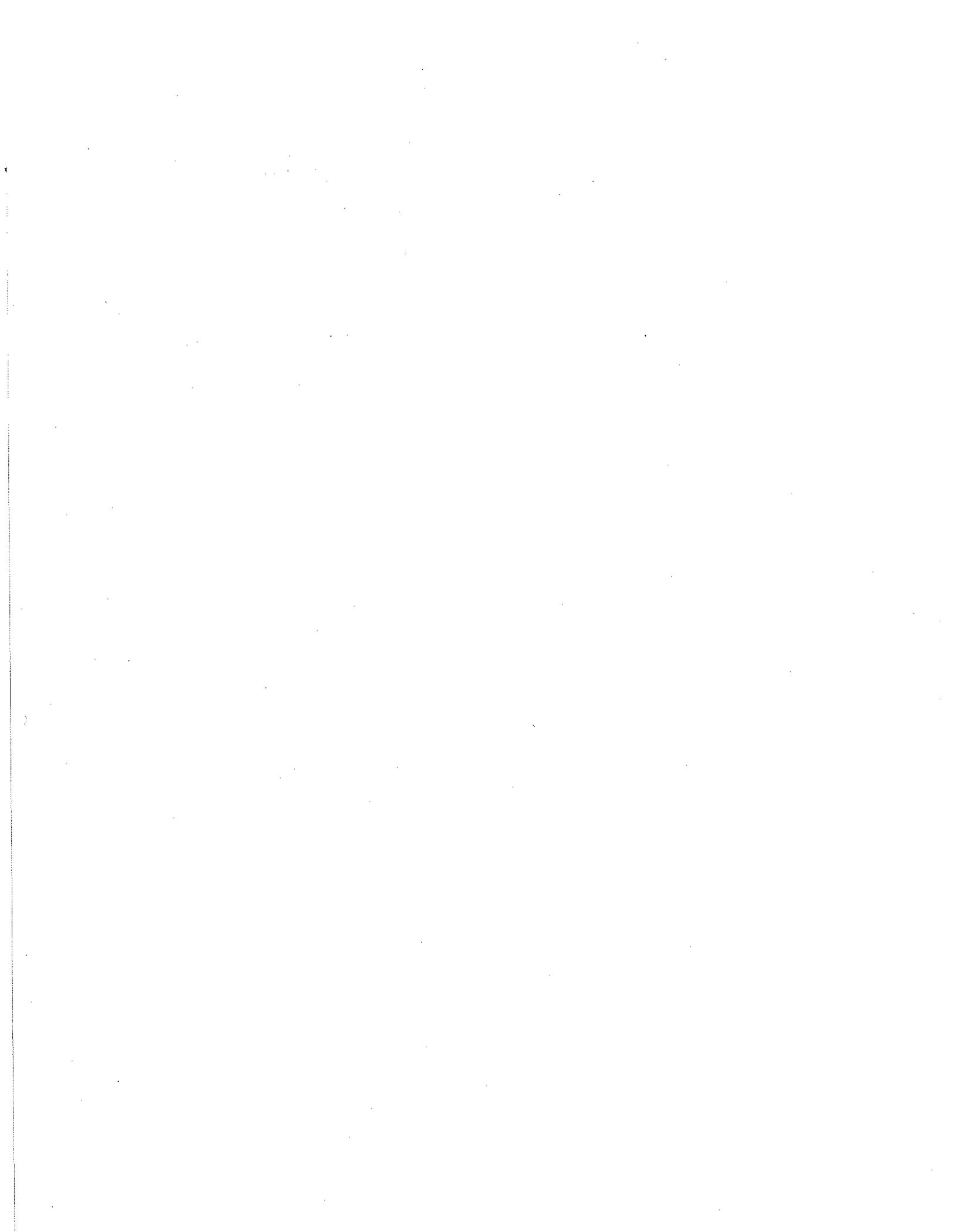
In FY07, CHA will review and, where appropriate, streamline the Admissions and Continued Occupancy Policy (ACOP), the public housing lease and the Housing Choice Voucher Program Administrative Plan. As part of simplifying the administration of CHA programs, CHA intends to completely review the Code of Federal Regulations Parts 0 to 199 and 700 to 1699 - striking out clauses that no longer apply to CHA and simplifying the language related to the 1937 Housing Act that remains applicable.

**Major Initiative 9: Energy Plan**

CHA is dedicated to pursuing energy conservation efforts that will allow it to be more energy efficient and to save money on energy costs. To that end, CHA will develop a five-year energy plan in the coming year. The Authority will also create a property-focused Energy Committee in FY07. In FY06, CHA purchased competitive supply natural gas and electricity. CHA will continue to monitor the market over the next year for similar cost saving opportunities.

In addition, a major component of the portfolio assessments to be completed in FY07 will be a thorough analysis and identification of energy saving measures. CHA expects that with the recent change in the length of time Energy Savings Company (ESCO) projects can be financed, increasing the period from 12 years to 20 years, it will be able to again serve as its own ESCo and undertake additional energy savings projects at several properties.





## ■ Inventory

The Cambridge Housing Authority currently manages 1,854 federally-assisted and 794 state-assisted conventional public housing units. In addition, three federal units are currently used for non-housing purposes, including social services and support functions. The HOPE VI revitalization of John F. Kennedy (JFK) Apartments converted ownership of 83 units to an alternate entity (John F. Kennedy Limited Liability Corporation), including conversion of some public housing units to housing choice voucher project-based assistance and the addition of scattered site units. Federal leased housing subsidies number 2,358 and state leased housing subsidies total 163 (the Massachusetts Rental Voucher Program, MRVP, with 135; and the Alternative Housing Voucher Program, AHVP, with 28). Of the total in-place subsidies, 1,842 are part of the MTW Deregulation Demonstration. The remaining federal leased housing subsidies are in programs outside MTW.

The Authority has gradually increased the City's affordable housing stock over the course of the Demonstration. Currently, CHA has more modest plans for adding additional units but remains open to new development, if financially feasible. CHA is also focused on upgrading the 794 state-assisted units and completing selected large capital work at its federal family and senior properties.

The table below shows the estimated distribution of units as of April 1, 2006 and projected units for the end of FY07, March 31, 2007. Tables 3 – 1 and 3 – 2 in Appendix Three of this Plan further detail this information by number of bedrooms and type of housing by program, and the same information as projected for the end of FY07, March 31, 2007.



**Projected Inventory, Beginning and End of FY 2006**

<b>FEDERAL PROGRAM</b>	<b>TOTAL UNITS ESTIMATED 4/1/06</b>	<b>TOTAL UNITS PROJECTED 4/1/07</b>	<b>TOTAL UNITS BASE YEAR 4/1/99</b>
<b>Public Housing Total</b>	<b>1,857</b>	<b>1,857</b>	<b>1,958</b>
Elderly/Special Needs	759	759	851
Family	1,095	1,095	1,104
Non-Dwelling	3	3	3
<b>John F. Kennedy Apts Total</b>	<b>83</b>	<b>83</b>	<b>0</b>
PH units (JFK LLC)	44	44	0
PBA units (JFK LLC)	25	25	0
Off-site condos (ESMI)	14	14	0
<b>Other Federally-assisted</b>	<b>0</b>	<b>0</b>	<b>5</b>
Homeowners' (units sold)	0	0	5
<b>MTW Leased Housing Total*</b>	<b>1,842</b>	<b>1,968</b>	<b>1,304</b>
Tenant Based	1,435	1,507	1,181
Total PBA	407	461	123
Lancaster St LLC PBA	55	55	0
CAHC PBA	58	72	3
<b>Non-MTW Leased Housing Total</b>	<b>516</b>	<b>516</b>	<b>884</b>
Putnam Square Apartment*	0	0	96
Tenant Based*	382	382	612
Mod Rehab/Shelter Plus Care*	134	134	176
<b>Federally-Assisted Subtotal</b>	<b>4,298</b>	<b>4,424</b>	<b>4,151</b>
<b>STATE PROGRAM</b>	<b>TOTAL UNITS ESTIMATED 4/1/06</b>	<b>TOTAL UNITS PROJECTED 4/1/07</b>	<b>TOTAL UNITS BASE YEAR</b>
<b>Public Housing Total</b>	<b>663</b>	<b>663</b>	<b>663</b>
Elderly/Special Needs	334	334	334
Family	325	325	325
Non-Dwelling	4	4	4
<b>Leased Housing Total</b>	<b>163</b>	<b>165</b>	<b>160</b>
MRVP Tenant Based	25	25	25
MRVP Project Based	110	110	110
AHVP	28	30	25
<b>Other State-Assisted</b>	<b>135</b>	<b>135</b>	<b>126</b>
Roosevelt Towers Mid-Rise	77	77	77
Aberdeen/Hammond/Woodbridge	25	25	16
Putnam School	33	33	33
<b>State-Assisted Subtotal</b>	<b>961</b>	<b>963</b>	<b>949</b>
<b>TOTAL UNITS</b>	<b>5,259</b>	<b>5,387</b>	<b>5,100</b>

\*Several increments have expired and were transferred into the MTW increment



## ■ Public & Affiliate Housing

The existing public housing stock is the core of CHA's program; there is no activity more central to the Authority's mission than the stewardship of this bricks and mortar legacy. This section of the plan describes CHA's current and anticipated performance in managing its conventional housing developments. This plan also addresses property and asset management issues related to new units developed or rehabilitated by CHA's affiliates: Cambridge Affordable Housing Corporation (CAHC); Essex Street Management, Inc. (ESMI); Kennedy Management, Inc. (KMI) and Lancaster Street Apartments LLC. In addition to information on MTW initiatives for the coming year and planned capital improvements, the MTW Annual Plan for FY07 includes information on areas that HUD has traditionally used to measure Housing Authority management performance: occupancy levels, rent collection, work orders, inspections and security, as well as initiatives in budgeting, management oversight, and asset management that are consistent with HUD direction for the future.

### Capital Improvements

Under MTW, CHA has used block grant fungibility, as well as retained resources from increased rental income, utility savings, and other administrative efforts to fund an aggressive schedule of physical improvements at its conventional properties. In addition to the capital program, an expanded extraordinary maintenance schedule has allowed the Authority to move forward on physical improvement efforts at its Federal public housing sites. The increase in resources over what CHA would have provided to these efforts absent the demonstration has also meant that capital planning and on-site management coordination has improved and collaborative efforts have expanded.

### Statement of Existing Needs

The total backlog of CHA needs (construction costs to fix "as-is" problems) is estimated at \$42.1 million dollars, or about \$22,600 per unit, exclusive of soft costs. In comparison, over the past three years the agency has received an annual average subsidy of about \$3.6 million, or about \$1,900 per unit, under the Capital Fund Program (CFP). Of this total, roughly \$2.6 million has been allocated to construction versus associated design and administrative costs, as well as management improvement activities. At the most nominal level, this funding will provide only 31 percent of the funding needed over the next five years to restore CHA's federally-assisted portfolio to optimum condition.

The identified capital needs are based on a Capital Improvements Plan (CIP) completed in February 2001 after a yearlong effort involving CHA staff, professional design and engineering consultants, and extensive input from CHA residents, both on the development level and authority-wide. The CIP is the basis of the Five-Year Capital Plan, included in Appendix Three, Table 3-8. Throughout FY06 CHA worked with an architectural and engineering team to update the CIP, with the update scheduled for completion by March 2006. Information from the updated CIP will play a critical role in establishing and confirming priorities for future fiscal years.



## FY07 Proposed Capital Expenditures

As the result of funding allocated in previous fiscal years for capital improvements through the Capital Fund Program, as well as funds from CHA's MTW Fund, construction contracts of \$7.58 million will be underway during FY07. These work items plus those items projected to be funded in later years are identified below in the Five-Year Capital Plan. While CHA has identified work items for funding in later years of the Five-Year Capital Plan, CHA reserves the right to modify the work items proposed based upon the outcome of its on-going update of its Capital Improvement Plan, changes in priorities or existing conditions, or funding considerations and constraints.

### Five-Year Capital Plan – Projected Expenditures by CHA Fiscal Year

Property	Scope of Work	Total Construction Contract	Estimated Completion Date	FY07	FY08	FY09	FY10	FY11
Washington Elms*	Roofs Replacement and Drain Repairs	\$1,085,000	Jun-06	\$141,200				
Millers River/LB Johnson	Reoccupancy Program	\$900,000	Sep-06	\$900,000				
DF Burns/LB Johnson	Elevator Repairs	\$500,000	Mar-07	\$500,000				
Washington Elms	Window Replacement	\$1,500,000	Jun-07	\$1,500,000				
Corcoran Park	Window Replacement	\$1,350,000	Jun-07	\$1,001,925	\$348,075			
DF Burns/LB Johnson	Emergency Generators	\$325,000	Jun-07	\$325,000				
Manning, 116 Norfolk, Putnam School**	Emergency Generators	\$425,000	Jun-07	\$425,000				
River Howard*	Windows/ Doors/ Structural/ Interior imps.	\$3,750,000	Nov-07	\$2,000,000	\$1,550,000			
Millers River***	Exterior Refurbishment	\$6,290,000	Mar-09	\$290,000	\$3,643,375	\$2,356,625		
Various	Energy Improvements	\$1,000,000	On-going	\$500,000	\$250,000	\$250,000		
Washington Elms	Fire Protection	\$175,000	Mar-09			\$175,000		
LB Johnson***	Exterior Refurbishment	\$3,620,000	Mar-10			\$2,500,000	\$1,120,000	
Millers River	Kitchen/Bath Balcony	\$16,600,000****	Mar-12				\$8,000,000	\$4,000,000



Property	Scope of Work	Total Construction Contract	Estimated Completion Date	FY07	FY08	FY09	FY10	FY11
LB Johnson	Kitchen/Bath Balcony	\$10,040,000****	Mar-12				\$4,520,000	\$4,520,000
Various	Elevator Mod	\$1,500,000	On-going			\$500,000	\$500,000	
Various	Masonry Impvts	\$1,250,000	On-going			\$500,000	\$500,000	\$250,000
Various	Site Impvts	\$1,500,000	On-going			\$500,000	\$500,000	\$500,000
Various	Heat Plant Mod	\$2,400,000	On-going				\$1,200,000	\$1,200,000
<b>TOTAL</b>		<b>\$54,210,000</b>		<b>\$7,583,125</b>	<b>\$5,791,450</b>	<b>\$6,781,625</b>	<b>\$16,340,000</b>	<b>\$10,470,000</b>

\*These projects are on-going construction projects that received some funding in prior years.

\*\*CHA is allocating an additional \$425,000 from its MTW Block Grant to emergency generator upgrades at three state-assisted developments as permitted by its MTW fund agreement.

\*\*\*CHA will review feasibility of accelerating these projects into FY07 and FY08.

\*\*\*\*Additional funding in the amount of \$22.9 million to be leveraged from other sources.

The major improvements and construction expenditures proposed in FY07 are described below:

**Washington Elms Roofs Replacement and Drain Repairs** – Roofs in 15 buildings will be replaced at Washington Elms and necessary repairs to the roof drains completed. During FY06, 75% of the roofing is being replaced and drains repaired at a cost of \$944,000. The remaining 25% of this work will be completed during FY07.

**Millers River and LB Johnson Reoccupancy Program** – Funding constraints have delayed the implementation of a comprehensive modernization program at Millers River and LB Johnson. Given the need to reassess financing options and subsidy support, CHA will begin reoccupying units at both sites. Numerous repairs and upgrades are needed to restore the vacant units to a habitable condition. This work will begin in the spring and be completed by the end of the summer.

**DF Burns/LB Johnson Elevator Repairs** – Since the buildings were occupied in the mid-1970s, elevators at these two elderly/disabled developments have seen only limited upgrades, mostly to comply with ADA and fire code requirements, with very minimal mechanical upgrades. As a consequence, substantial upgrades to the mechanical equipment (controllers, selectors, and door hardware) are required.

**River Howard Comprehensive Modernization** – These buildings were structurally under-built, allowing deflection and lateral movement due to under-designed floor joists and insufficient bracing at the wall framing. CHA is addressing these structural issues by undertaking a \$3.75 million dollar building envelope upgrade and interior refurbishment. Bids for the project will be finalized in January 2006, and work is expected to begin in February 2006. Funding is split among three years: FY06, FY07, and FY08.



**Washington Elms Window Replacement** – Windows at Washington Elms are nearing the end of their useful life as the bulk of the aluminum replacement windows were installed in the late 1970's. Air infiltration and locking issues have grown over recent years, along with glass failure.

**Corcoran Park Window Replacement** – Windows at Corcoran Park are nearing the end of their useful life also, as the vinyl clad wood windows were installed between 1978 and 1980. Plan call for these windows to be replaced with new double hung units with insulated glass.

**Emergency Generator Upgrades** – Emergency generators at two federally-assisted and three state-assisted elderly/disabled developments need to be upgraded given the age of the equipment as well as the limited emergency services the current generators cover. In some locations, the water supply to the upper stories shuts down when electricity fails, as the building's water pump is not connected to the emergency generator. Additionally, one four-story, elderly development does not have an emergency generator. CHA will use MTW Block Grant funds for the emergency generator work at three state developments as permitted by its MTW agreement given the lack of available state resources and the emergency nature of the work.

**Millers River and LB Johnson Kitchen/Bath/Balconies/Exterior Refurbishment** - A major planning initiative for two of our elderly developments (initiated in FY01) will continue through the next couple of years as we struggle to find the finances needed to proceed with the long overdue construction program. These two structures, designed with recessed balconies, contain 373 studios, out of 483 apartments (77%). These studio units are extremely small, making them cramped to live in and difficult to market. The recessed balconies, which contribute to the small unit size, are also one of the primary sources of water infiltration into the apartments. Therefore, CHA has developed a plan to enclose a portion of the balconies at these buildings in order to convert them into small one-bedroom units (complete with new kitchens). This will increase the unit size and create more livable spaces for residents, while stemming the longstanding water penetration problem. In addition, all kitchens and baths are in need of replacement.

Unfortunately, the total projected construction cost for the envisioned scope of work at these two developments is conservatively estimated at \$26.6 million. Even with the flexibility permitted under MTW, this level of funding is far in excess of available resources from the Capital Fund Program and MTW reserves. As such, we are exploring a number of financing options, including borrowing against our annual CFP allocation, tax-exempt bonds and low-income housing tax credits. Regrettably, the lack of available Section 8 project-based subsidies has significantly impacted our ability to leverage the bulk of needed funds, so plans for major rehabilitation at both sites have been delayed, and are not likely to begin until FY10 at the very earliest. This has been a major disappointment for the resident groups at both sites given the years already spent planning the improvement projects.

In FY07, CHA will explore window replacement costs at both sites, proceed with an exterior refurbishment program at Millers River and continue with more modest improvements at LBJ.



**Energy Improvements** - CHA has set aside \$500,000 to complete energy improvement activities at various sites and to implement new energy savings opportunities. These improvements have taken on added urgency for the next few years given the substantial spike in utility costs over the past year and compliments CHA's MTW energy-related initiative.

## Energy Performance Contracting

Energy performance contracts use a stream of utility savings to pay for financing in order to make capital improvements that then reduce energy costs. HUD has approved the bulk of these projects in the past only when PHAs enter into agreements with Energy Savings Companies (ESCO's). Under the terms of the MTW agreement, however, CHA is allowed to function as its own ESCo, and retain the significant savings achieved, both in terms of management of the construction oversight and the ongoing energy maintenance costs associated with the project.

### **Millers River Energy Savings Project – Heat Conversion**

CHA is nearing the completion of its first self-ESCO project as the heat conversion at Millers River will be completed in 2006 and monitored during 2007. This project consisted of replacing a 30-year-old electrical heating system with state-of-the-art, gas-fired condensing boilers, new domestic hot water service, and a new heat distribution system. Toilets were also replaced with low-flow models.

CHA estimates that \$300,000 of soft costs is being saved by serving as its own ESCo on this project. In acting as its own ESCo, CHA procured the services of an engineer specializing in design of state-of-the-art boiler systems, as well as those of a financial advisor. The financial advisor assisted CHA in arranging for financing from a third party investor. CHA has found that serving as its own ESCo is more cost-effective than using the services of an outside ESCo, and CHA retains greater control over management of the construction phase and energy systems monitoring after the project is complete.

### **New Energy Savings Opportunities**

With recent changes to the energy savings program, most notably the extension of the savings period from twelve to twenty years, CHA will investigate additional energy savings projects that had too long a payback period under the previous program. This opportunity is well timed given the substantial spike in utility costs this year. For example, CHA expects to spend an additional \$900,000 this winter on utilities. In FY07, CHA will complete an energy audit and assessment of the properties, identify energy saving opportunities, seek to leverage funds, and serve again as our own ESCo.

## Small Capital Projects (Extraordinary Maintenance)

In the FY07 Federal operating budget, small capital spending totals \$1,055,324 compared with \$1,401,550 budgeted in FY06. This represents the "A Level" and "B Level" of extraordinary



maintenance needs, and does not include equipment costs. The complete schedule (A and B Levels) is found in Appendix Three Table 3-8. Examples of some projects planned in FY07 include:

- Repointing of building envelope at Washington Elms – \$25,000;
- Masonry repair at Putnam Gardens - \$30,000;
- Replacement of common area carpets at Burns Apartments - \$30,000;
- Replacement of fire panel at LBJ Apartments - \$40,000;
- Heating system repairs at Roosevelt Towers - \$23,000; and
- Various projects (e.g., playground resurfacing, fence replacement, painting, fire escape work, security camera installation, etc.) estimated at \$900,000.

## Public Housing Management

Public housing management initiatives will continue related to changing CHA's property management business model. The regulatory relief provided by MTW is an essential support component to this effort. The Demonstration's emphasis on deregulation also requires CHA to reevaluate and strengthen its operations, internal controls and procedures, and accountability. In FY07, CHA management intends to address the following:

- Continued evaluation and refinement of budgeting practices and procedures, including: site-based budgeting consistent with HUD's proposed changes in the Public Housing Operating Fund Program; and enhanced financial reporting consistent with private and nonprofit housing management systems;
- Increased training to support stronger site-based management and property level budgeting, planning and supervision of staff;
- Development of site-based management plans that support stronger site-based planning, property and asset management;
- Implementation of the new Rent Simplification policy;
- Revision of the Admissions and Continued Occupancy Plan;
- Revision of the public housing lease;
- Updates and revisions to the Manager's Desk Guide that incorporates improved operating standards and procedures;
- Implementation of a lease amendment regarding housekeeping standards; and
- Increased presence in the field to strengthen and support property managers.

HUD requires that CHA include in its annual MTW Plan and Report statistics on several indicators it uses to assess PHA performance: rent collections, work order response time, and inspections. Detailed statistics on these indicators are included in Appendix Three, Tables 3-4, 3-5 and 3-6. CHA has begun a system of reporting that expands on HUD's basic tracking requirements and will help further improve service delivery and management systems.

Overall, the Authority's performance continues to meet or exceed local private management benchmarks—occupancy loss has been contained to less than 1% at stabilized sites, rent collection



exceeds standard and HUD performance benchmarks, all emergency work orders are completed within 24 hours, and non-emergency work completed within a reasonable timeframe. In FY07, CHA will build on this performance, continue to conduct annual apartment inspections, and develop systems to enhance performance on vacant unit turnaround and quality control review.

## Safety and Security

CHA will continue our partnership with the Cambridge Police Department to enhance public safety. Through an RFP process, CHA hired a security consultant in FY06 with a strong security and public safety background. The consultant is tasked with developing and refining CHA's Public Safety Strategy, continuing and improving coordination with the Cambridge Police Department and resident and community groups, and preparing analysis reports on crime and public safety at CHA properties. The consultant will work with the Property Management Division to ensure a strong connection between the agency's safety efforts and site-based outcomes.

## Performance Assessment

CHA has developed and continues to enhance a performance indicator system that measures site-by-site and agency-wide performance against local industry benchmarks.

The Monthly Management Analysis measures manager performance in a number of key performance areas, including occupancy, collection, and maintenance delivery. This performance assessment system is expected to tie closely to site-based management plans and will increase the level of manager ownership of performance outcomes.

## Public Housing Rent and Occupancy Policies

In past years CHA has experimented with a targeted deductions approach to provide work incentives. These changes are permitted under MTW and described in past plans. However, the targeted deductions used previously were replaced by the Rent Simplification program. This year CHA will focus on implementing new rent and occupancy policies for its Conventional Public Housing programs in accordance with the Rent Simplification policy approved by the CHA Board of Directors in FY06. In implementing the Rent Simplification policy, one major initiative includes rewriting the Admissions and Continued Occupancy Plan and the public housing lease. CHA planned to rewrite those documents in FY06, but was unable to do so because of the extended comment period regarding the Rent Simplification policy. The complete list of initiatives for FY07 (including those approved in prior MTW Plans) includes:

- Implement the Rent Simplification program, which mitigates the complexity of asset income calculation and childcare/medical deductions;
- Update the Admission and Continued Occupancy Plan (ACOP) and the CHA lease.
- Substantial revision to the waiting list preference system;



- Continue to implement the Elderly Former-Cambridge Resident Preference, which allows seniors with substantial ties to Cambridge but who do not qualify for the Cambridge resident preference to be given new housing opportunities. Most of these seniors have left Cambridge due to rising rents without realizing that they were eligible for elderly housing, or because they could not apply for the development of their choice when they left the City;
- Retain a modified Income Diversification policy, which reserves 75 percent of CHA's family units for very low-income families (households with incomes below 50 percent of AMI), 25 percent of units for low-income families (households between 50 percent and 80 percent of AMI), and which grants a local preference for applicants with incomes 40 percent or higher of the Area Median Income. This policy previously dictated an alternate feed of one-for-one placements in each category. However, partially in response to public comments from the advocacy community, the Authority now imposes a policy of one placement in the 40-80% of AMI category for every two placements in the very-low income category, thus slowing the diversification pace while preserving stronger access to units for very low-income applicants. CHA reserves the right to reverse this decision and, with Board approval, revert to the one-for-one placement system;
- Implement revised ceiling rents for public housing residents in accordance with the Authority's new Rent Simplification policy. Revised ceiling rent levels are included in Appendix Three, Table 3-7; and
- CHA reserves the right to implement a revised definition of "elderly" that includes applicants no younger than 60 years of age, although there are no current plans to do so.

More detailed statements of Rent and Occupancy policies are included in Appendix Four.

## Households Served

Under MTW, as required, CHA continues to serve no less than substantially the same number and mix of households as it would have otherwise served absent the Demonstration. The table below (see also Appendix Two, Tables 2 - 7a and 2 - 8 to 2 - 12) shows the number of households served by unit size, income, and race/ethnicity, based on actual occupancy. CHA will not, as a result of MTW, decrease the number or composition of families (by family size) receiving housing assistance.



**Public Housing Households to be Served FY07 – Bedroom, Race and Income Profile, November 2005**

UNIT INFORMATION	FAMILY		ELDERLY		TOTAL	
	#	%	#	%	#	%
Number of Bedrooms						
Total Units	1,075	-	567	-	1,642	-
Studio	3	0%	354	62%	357	22%
1 Bedroom	148	14%	210	37%	358	22%
2 Bedroom	454	42%	3	1%	457	28%
3 Bedroom	374	35%	0	0%	374	23%
4+ Bedroom	96	9%	0	0%	96	6%
Race/Ethnicity						
Total Units	1,075	-	567	-	1,642	-
Black	648	60%	112	20%	760	46%
Hispanic	168	16%	36	6%	204	12%
White	166	15%	392	69%	558	34%
Other	93	9%	27	5%	120	7%
Income						
Total Units	1,074	-	567	-	1,641	-
< 30% AMI	612	57%	466	82%	1,078	66%
30%-50% AMI	294	27%	86	15%	380	23%
50%-80% AMI	134	12%	13	2%	147	9%
> 80% AMI	34	3%	2	0%	36	2%

The income ranges in the above table can be compared to the Area Median Incomes in the table below (Table 2-13 in Appendix Two). The FY06 Income Limits have not yet been published so these are the most current AMI numbers available.

**Area Median Income (AMI) Limits By Household Size: 2/11/2005**

Household Size	30% AMI	40% AMI	50% AMI	80% AMI
1	17,350	23,125	28,950	46,300
2	19,850	26,421	33,100	52,950
3	22,350	29,744	37,200	59,550
4	24,800	33,040	41,350	66,150
5	26,800	35,677	44,650	71,450
6	28,800	38,314	47,950	76,750
7	30,750	40,951	51,250	82,050
8	32,750	43,614	54,600	87,350



CHA's combined adjusted occupancy percentage for its conventional public housing inventory is over 98%. The adjusted occupancy percentage takes into account units off-line for modernization, as these units are not "vacant" in the conventional sense but are instead undergoing (or being held aside for) construction work. For FY07, the agency anticipates that it will maintain an occupancy rate at or above 99%. This information is contained in Appendix Three, Table 3 - 3. Some public housing authorities have trouble leasing units on turnover, or retaining tenants, giving them a low occupancy percentage; CHA's high occupancy percentage and low turnover rate seem largely due to the high quality of the units, as well as the lack of alternative affordable housing in the area.

## Development Choice

In the first year of the MTW Demonstration, CHA implemented a new public housing unit assignment system based on site-based development choice. Full conversion to site-based development choice was completed by April 2000. Statistics on development choice show that CHA developments currently represent households with a broad mix of incomes, with no development significantly better or worse off than another, nor does data show significant trends in racial concentration among residents.

Independent tests of CHA's site-based development choice application process by the Fair Housing Center of Boston were conducted in FY02 and FY04 and confirmed that there are no findings of steering or that the application process was race-related. The Fair Housing Center of Boston will conduct another round of independent tests before the conclusion of FY06. It is anticipated that the testing will demonstrate that the development choice policy continues to operate effectively and CHA expects to continue site-based waiting lists in FY07. Demographics will be reported in the FY06 MTW Annual Report. For a complete copy of CHA Development Choice System please refer to Plans from previous years.

## Waiting Lists

The table below shows the number of households on the waiting lists by bedroom size, income, and race/ethnicity. For more detailed information, please refer to Appendix Two, Tables 2 - 1 through 2 - 6.



**FY07 Federal Public Housing Waiting List – Bedroom, Race and Income Profile, November 2005**

UNIT INFORMATION	FAMILY		ELDERLY		TOTAL	
	#	%	#	%	#	%
Number of Bedrooms						
# of Applicants	9,715	-	2,406	-	12,121	-
Studio	68	1%	1,484	62%	1,552	13%
1 Bedroom	4,035	42%	814	34%	4,849	40%
2 Bedroom	3,471	36%	97	4%	3,568	29%
3 Bedroom	1,773	18%	8	0%	1,781	15%
4+ Bedroom	368	4%	3	0%	371	3%
Race/Ethnicity						
# of Applicants	9,271	-	1,920	-	11,191	-
Am Indian	141	2%	38	2%	179	2%
Asian	386	4%	58	3%	444	4%
Black	4,403	47%	495	26%	4,898	44%
Hispanic	1,802	19%	165	9%	1,967	18%
White	2,438	26%	1,155	60%	3,593	32%
Other	101	1%	9	0%	110	1%
Income						
# of Applicants	9,271	-	1,920	-	11,191	-
< 30% AMI	7,847	85%	1,741	91%	9,588	86%
30%-50% AMI	1,081	12%	121	6%	1,202	11%
50%-80% AMI	244	3%	34	2%	278	2%
> 80% AMI	99	1%	24	1%	123	1%

### CHA Resident Survey

As allowed by the MTW agreement and included in the FY02 through FY06 MTW Plans, HUD approved a CHA resident survey form to replace the survey usually conducted under the PHAS system. A Resident Survey is being conducted in FY06, the results of which will be discussed in the FY06 MTW Annual Report (due at HUD on 5/1/06). The survey instrument is included in Appendix Five.

### Deconcentration Policy

CHA developments currently represent a broad mix of incomes. CHA's deconcentration policy is to monitor changes in income distribution at each development, as Rent Policies, Income Diversification, and Development Choice impact the mix of households. Deconcentration data included in Appendix Two as Tables 2 - 11 and 2 - 12 reflect that CHA would also be in compliance with current QWHRA deconcentration requirements.



## Affiliate Housing Property Management

CHA has hired a Senior Manager within the Operations Department with experience in the public, private, and nonprofit sectors. With the addition of a management aide, CHA has created a dedicated asset management team that has improved its ability to manage the day-to-day and long-term challenges of its affiliated nonprofit inventory. This asset management team coordinates compliance with the various funding and regulatory partners and requirements of the affiliates, which include Low Income Housing Tax Credits, HOME, various government and nonprofit funding programs, and conventional financing. In the coming year, CHA will:

- Review the asset management team goals for property management of CHA affiliate properties;
- Develop and implement an asset management indicator report that will regularly review and monitor the financial viability of all CHA affiliate properties;
- Review CHA's management agreements with affiliates to provide a standard set of services and track costs;
- Review all third party management contracts to ensure high performance standards; and
- Assess private management options for the affiliate owned portfolio.

The chart below shows the current estimated and projected number of units in the affiliate portfolio, including scattered site condominiums, small- and medium-sized multifamily buildings, elderly and special needs and assisted living units.

CHA AFFILIATES	TOTAL UNITS ESTIMATED 4/1/06	TOTAL UNITS PROJECTED 4/1/07	TOTAL UNITS BASE YEAR 4/1/99
Cambridge Affordable Housing Corporation	58	72	3
Essex Street Management Inc.	14	14	0
Lancaster Street LLC	65	65	0
JFK LLC	69	69	0
<b>TOTAL</b>	<b>206</b>	<b>220</b>	<b>3</b>

## State Public Housing Management

CHA manages 794 units of state public housing. These units are in need of repair because of inadequate State Capital Funds. The State has not given any increase to its funding commitment in four years. This, along with chronic operating subsidy underfunding, has presented numerous management challenges. The State also has its own set of regulations and rules governing the management of public housing, many of which are different from Federal regulations. This has caused confusion in the administration of these programs and in the residents' understanding of them. CHA plans to submit a request that the State waives current regulations, so that CHA may operate a unified program.



## ■ Local Leased Housing Program

The MTW Agreement authorizes CHA to establish a Local Leased Housing Program to administer its housing vouchers in locally determined ways. This flexibility allows us to meet local needs and allows CHA's leased housing program to survive—and even thrive—in one of the nation's most expensive real estate markets.

### Voucher Reform

MTW flexibility allows CHA to provide incentives to owners that provides the edge needed to compete with market-rate tenants for the shrinking pool of affordable housing units. Although the market's cost escalation has recently diminished (and even reversed to a certain degree), Cambridge remains an expensive and highly competitive housing market. Low-income families without subsidies are priced out of the market, making many that work in the City or have lived in Cambridge for all of their lives relocate to other communities. Despite the increased need for vouchers in Cambridge, CHA's focus for FY07 will be twofold:

- First, it is imperative that we closely monitor program cash flow to assure that we can continue paying subsidies for those existing participants that are currently leased. With the possibility of another pro-ration of voucher funds looming, CHA hopes to avoid being forced to choose between reducing rents to owners again and terminating existing vouchers.
- Second, CHA intends to use its MTW flexibility to reinvent the Housing Choice Voucher Program. Despite current funding restrictions, CHA is committed to developing a program that allows CHA to serve more households. CHA feels strongly that a successful program should provide subsidies to as many people as possible. A methodology must be created whereby applicants who have been waiting for years have an opportunity to obtain assistance.

CHA will conduct an extensive public comment period before any proposed changes are implemented. The public process has not yet been defined and CHA will explore a variety of options for community involvement, including community forums and focus groups.

### Closing the Waiting List

CHA closed the leased housing waiting list on April 30, 2003. The list was closed to all applicants with the exception of those meeting the criteria for emergency status as outlined in CHA's Admissions and Continued Occupancy Plan and Administrative Plan. The waiting list is being purged of non-active applicants.



Currently there are 750 applicants qualifying as Cambridge residents on the leased housing waiting list and an additional 6,468 applicants who are considered non-residents for a total of 7,218 applicants. Currently, CHA is contacting all 7,218 applicants to determine continued interest. Those that fail to respond will be removed from the waiting list and the list will be re-opened in FY07.

## Project-Based Leased Housing Program

In FY05, CHA found it necessary to cease the acceptance of new applications for Project-Based Assistance (PBA) funding. This is extremely unfortunate because the PBA Program is the only "production" program available for long-term affordable housing in Cambridge.

During FY07, CHA plans to work with the City of Cambridge and various nonprofit agencies to create a request for proposals (RFP) for the award of project-based vouchers. The fundamental difference from the past RFP will be the fact that these vouchers will be awarded to units that obtain funding from the City's Affordable Housing Trust and use the lowest amount of subsidy. CHA has allocated \$1.4 million over three years for these project-based vouchers. The number of vouchers that CHA will be able to offer will depend on the responses to the RFP – the less subsidy required from CHA for each voucher will increase the number of vouchers that can be created. Therefore, the purpose of the RFP will be to distribute the available funding to as many units as possible while also reducing CHA costs.

CHA will continue to implement previously approved local modifications (some of which are included in HUD's new PBA regulations) as noted:

- No minimum rehabilitation expenditure thresholds;
- 10-year leases, subject to annual appropriations;
- Predevelopment commitment letters to qualified owners to assist in leveraging additional funding sources;
- Elimination of restrictions on the percentage of units that can be leased in an individual building or project, subject to CHA's determination that eliminating the restriction will not negatively impact the neighborhood and is consistent with the agency's overall affordable housing goals;
- In the event that a tenant-based Leased Housing participant currently resides in a unit that will be included in a PBA unit, clarification that the participant has the option to move from the unit and be issued a replacement tenant-based voucher when available;
- Simplification of program paperwork and qualification requirements;
- CHA modified (and previously submitted to HUD) content of the PBA application, including suspension of the requirement to submit a previous participation certificate;
- Locally determined property eligibility criteria, including the types of units currently prohibited by HUD guidelines (but in accordance with the MTW Agreement); and
- Locally determined eligibility for placement, including allowing current public housing residents PBA tenancy.



## Preservation/Conversion of State MRVP and AHVP Programs

CHA has received state approval to implement the changes to the Commonwealth of Massachusetts' Rental Voucher Program described in prior Annual Plans. Under this program, the Authority uses MTW resources to augment the state subsidy program, thus making the state program rent levels the same as federal levels. CHA will continue this initiative in FY07 at an approximate cost of \$98,100. In addition, CHA will explore options to address long-term challenges to the success of this beleaguered, under-funded program including combining subsidies on turnover, and waiver requests to current program rules to enhance participant success.

## Property Owner Marketing and Incentives

It is important to maintain a strong marketing/public relations program coupled with incentive programs to retain existing property owners, attract new property owners, and generally facilitate the involvement of owners in the leased housing program:

### **Continuing MTW HCV Initiatives**

- Continue to offer multi-year leases for existing housing units based on negotiations with owners;
- Continue to provide damage payments to property owners who agree to continue renting to Leased Housing participants, wherein CHA may reimburse the aggrieved property owner for tenant-related repair costs, up to one month's rent, in cases where a current Leased Housing tenant has caused verified damaged to a unit; and
- Continue to provide vacancy payments (up to one month's rent) to property owners who agree to rent to another Leased Housing program participant after an existing participant leaves the unit.

### **Other HCV Initiatives**

- Property Owner Outreach Efforts - Direct intervention in renewals and new lease-up situations to encourage property owners to participate or continue participation in the program despite level or reduced funding;
- Informational Newsletters - Periodic mailings to property owners, realtors, institutional owners, non-profits, faith-based organizations, and others involved in the affordable housing industry;
- Maintain a website which contains most of the documents that property owners and tenants need to complete the lease-up process;
- Continue to refine direct deposits of HAPs, expedited check processing, and other internal processing improvements to improve program response to property owners needs; and
- Continue to offer voluntary tenant/property owner mediation services through a partnership with local non-profit providers.



## HCV Rent and Occupancy Policies

In FY07, CHA will continue or modify a number of previously approved rent and occupancy policies pertinent to the local leased housing program:

- Update both the Administrative Plan and Admissions and Continued Occupancy Plan;
- Waiting List - CHA has closed the waiting list to all but those applicants who meet the emergency status criteria. CHA is currently updating this waiting list and once the update is complete the list will be reopened;
- Waitlist Preferences - In FY07 CHA will finalize modifications to its HCV preference system. This will take place as part of a comprehensive revision of the Administrative Plan. For instance, preference (2.), to avoid displacement due to the end of rent control, is no longer applicable and should be removed. Other previously approved waiting list preferences include: (1.) existing Cambridge residents, including some in the 40-to-80 percent of AMI income range; (3.) persons with disabilities; (4.) families/individuals with HIV/AIDS; (5.) the homeless; (6.) those with substandard housing; (7.) those paying over 50 percent of their household income for rent; and (8.) assist with relocation for public improvement;
- Written Rent Policies - CHA will continue to implement policies included and approved in prior MTW Annual Plans but will also implement the rent simplification policy that has been approved by the Board of Commissioners;
- 40% Income Exemption - CHA will continue to allow program participants to exceed 40 percent of their income for rent if they so request and can demonstrate the ability to meet such a high rent burden;
- Voucher Expiration - CHA will continue to allow only a 120-day search period (60 days with a 60-day extension at the request of the participant), instead of the 180 days allowed earlier in the demonstration;
- Modified Income Limits - CHA will continue to modify income limits to allow a small number of applicants between 50% and 80% of AMI to participate in the Leased Housing program; and
- Stabilization Fund - In light of the drastic decrease in the payment standard that is just now having its effect on participants, CHA will supplement the payment standard, for a period not to exceed one year, of those participants that see a rent increase due to the decrease in their payment standard that brings their income to rent ratio above 40%.

A more detailed statement of rental and occupancy policies can be found in Appendices Four and Six of this Plan.



In FY07, the Authority will also continue to use its ability under the MTW agreement to locally-determine the following components of both the Tenant-based and Project-based Programs:

- FMRs, rent reasonableness and rent adjustment factors;
- Percentage of program to be project-based;
- Vacancy and damage payments to owners;
- Payments to owners for the period of time a unit remains vacant during Leased Housing processing and inspection before lease-up;
- Property eligibility criteria;
- Lease length, voucher expiration and reissuance terms;
- Waiting list and tenant selection procedures; and
- Content of HAP contracts and contractual rental agreements.

Also in FY07, CHA will explore options for making major reforms to the voucher program. CHA expects to engage in an extended public process prior to adopting any changes.

## Households Served

Entering the MTW program in 1999, CHA was 89% leased to budget in Certificate and Voucher programs. Since that time, the total number of vouchers has increased by over 500, and the estimated percentage of units under lease as of March 31, 2006 will be between 97% and 100% of funding.

Under MTW CHA determines the appropriate number of vouchers it will issue. This flexibility is essential since Congress has, for the past two years, based voucher funding on a budget-based formula, rather than a per voucher formula; this has essentially transformed the voucher program into a blockgrant. Further, HUD no longer provides funds for over leasing – HUD provides a budget and HAs with units that exceed the budget are responsible for the costs.

During FY07, MTW's fiscal fungibility will allow CHA to revisit the number of vouchers issued and, if vouchers issued moves slightly above budget, can make the decision to cover those costs. CHA does not intend to continue the high "over leasing" from past years. Rather, in FY07, the voucher target will be set at 1968 for MTW vouchers, recognizing that, if fungibility permits, some limited additional vouchers may be issued beyond that number. To the extent that CHA adopts voucher reforms, additional tenant-based or other types of vouchers may be issued.

The following table provides a historical perspective on the Authority's leasing performance as well as estimated leasing targets for FY06 and FY07. For information purposes, the 516 Non-MTW vouchers are 100% utilized.



### Lease-up Rates – MTW Vouchers Only

YEAR	POTENTIAL UNITS	NUMBER of UNITS LEASED	PERCENT LEASED
FY00 Actual	1500	1328	89%
FY01 Actual	1373	1238	90%
FY02 Actual	1506	1381	92%
FY03 Actual	1508	1481	98%
FY04 Actual	1582	1657	105%
FY05 Actual	1773	1915	108%
FY06 Budget	1968	1968	N/A
FY07 Budget	1968	1968 (projected)	N/A

There are currently 1,844 households involved in the MTW Leased Housing Program. Of Leased Housing households, 70% earn below 30% of the Area Median Income (AMI), with minority households accounting for approximately 54% of all households in the Program.

### Leased Housing Households Served FY06 – Income Profile, November 2005\*

LEASED HOUSING PROGRAM TOTAL	INCOME RANGES							
	< 30% of AMI		30-50% of AMI		50-80% of AMI		> 80% of AMI	
1844	1286	70%	416	23%	131	7%	11	1%

\*For FY07 the number served will be 1,968.

### Waiting List

The Leased Housing waitlist currently has 6,576 total applicants. Of these applicants, 6,012 are families, 431 are disabled and 133 are 60 years of age or over. The majority of applicants, or approximately 89%, earn below 30 percent of AMI. Tables 2-2, 2-3, and 2-4 in Appendix Two show the number and characteristics of applicants currently on the Federal and Cambridge Resident Federal leased housing waiting lists. As stated earlier, the waiting list is closed except for applicants who meet the emergency criteria.

### Inspections

In FY07, CHA will develop new options for its inspection protocol. Currently CHA inspects 100% of its leased housing units annually. However, CHA inspectors are taking more time to conduct inspections outside of Cambridge, as other Housing Authorities (stuck with the HUD budget restrictions noted earlier) are no longer absorbing vouchers. Units in Cambridge are also already being inspected by the City's Inspectional Services Department. One option is to provide waivers to owners with multiple units (and a good inspections track record), where, if a sample of their units pass inspection, some



portion may be inspected less frequently. Another option is to inspect only a sample of units in a single building, allowing the other units in the building to be inspected less frequently. Complaint inspections would still be conducted upon request. These options are designed to reward owners who have good inspection records, while at the same time maintaining housing quality standards (HQS) for HCV participants.

In FY05, 100% of the units met HUD's HQS after completion of the inspection process; (if any unit fails an initial HQS inspection, corrections are made and the unit is re-inspected, completing the inspection process). The agency expects to continue this level of performance in FY06.

Year	Percent Inspected	Percent Passing HQS
FY00 Actual	100%	100%
FY01 Actual	100%	100%
FY02 Actual	100%	100%
FY03 Actual	100%	100%
FY04 Actual	100%	100%
FY05 Actual	100%	100%
FY06 Budgeted*	100%	100%
FY07 Budgeted*	100%	100%

*\* If one of the above inspection options are chosen, less than 100% will be inspected.*

## Performance Assessment

In accordance with its MTW Agreement, CHA retains its trial SEMAP score, which was 100%, throughout the Demonstration. This score designates the Authority as a high performer and is indicative of CHA's performance in the Leased Housing Program. CHA achieved 100% utilization in FY06 and plans to continue this through FY07.

## Deconcentration

CHA's program participants lease units throughout Cambridge. A number of the Local Leased Housing Program initiatives are focused on maintaining and expanding this diversity. The Authority's deconcentration policy will be to monitor the number of apartments leased by census tract, to ensure that balanced housing patterns are sustained.





## ■ Development & Redevelopment

MTW provides CHA an opportunity to conduct development and redevelopment activities in new and creative ways. One of the most significant changes to occur has been the establishment of a single fund budget. This fungibility provides CHA with full flexibility to move funds among the traditional funding categories and invest federal HUD funds in acquisition of new properties, new construction, and rehabilitation of affordable housing units. This budget flexibility has allowed CHA to leverage over \$69 million to acquire and rehabilitate 317 units of affordable housing. Another significant factor that made this development activity possible is that under the MTW agreement, CHA does not require prior HUD approval to conduct development activities. This allows CHA to respond quickly in the highly competitive Cambridge market.

As public funding/subsidies continue to shrink, CHA is facing more challenges to compete in a high cost market like Cambridge. CHA, through its affiliates, will keep pursuing creative and aggressive ways to expand quality housing choices for families of limited resources. Our specific plans for FY07 are detailed below.

### Multi-Family Acquisition Program

Through the multi-family acquisition program, CHA seeks to acquire buildings, a number of units within a larger building, or buildable sites. Should the financing structure include low-income housing tax credits, historical tax credits and/or tax-exempt bond financing, the purchaser is a non-profit affiliate of CHA or a limited liability corporation. Funding sources for acquisition and redevelopment have included funds from CHA through the budget flexibility created by the MTW demonstration as well as conventional debt financing from private banks; grants from the Commonwealth of Massachusetts, the Federal Home Loan Bank, LeadSafe Cambridge and the City of Cambridge's Affordable Housing Trust Fund; low interest and/or deferred loans from the Massachusetts Housing Partnership; tax-exempt bonds; low income housing tax credits and historic tax credits.

During FY07, CHA will continue the implementation phase of three ongoing development efforts through its affiliate organizations. In previous years, one of CHA's affiliates acquired these properties for conversion to affordable housing. Acquiring these properties was the initial step in our multi-year development efforts. The major milestones achieved to date and activities planned for FY07 are summarized below:

- **8-10 Lancaster Street** - This 65-unit building was acquired in the July 2000. After several years of cobbling together the financial resources to rehabilitate the building, including receipt of two allocations of Low Income Housing Tax credits, the \$7 million rehabilitation program of 8-10 Lancaster will be substantially complete in February 2006. During the upcoming year, we will close-out the construction contract as well as complete the lease-up of any remaining units by qualified low-income households. Lancaster Street is illustrative



of the financial complexity in making housing affordable in Cambridge, as it required CAHC to assemble funds from eight different sources.

- **195-203 Prospect Street** - In May 2003, CAHC closed on the acquisition of 21 units of family housing at 195 and 203 Prospect Street. The property consists of two buildings, with 20 units located in a former nursing home that had been converted by a developer into market rate housing in 2000. While working to assemble permanent financing, CAHC has completed the transition of this building to a fully affordable housing resource. In FY07, we anticipate closing on the permanent financing for the twenty-unit building.

The twenty-first unit is a single-family home on an adjacent lot that may offer a low-income home ownership opportunity. CAHC will continue to explore the feasibility of this approach with the City of Cambridge through the City's First Time Home Buyer's Program.

- **71 Oxford Avenue** - CAHC has been working closely with the seller on potential acquisition of an 11-unit building located in west Cambridge. Seven (7) of the eleven (11) 2BRs are currently occupied by HCV tenants. By acquiring the building, CAHC would be able to preserve the tenancy of these low-income families, who would otherwise be displaced as the owner converts the building into condominiums. This transaction is expected to reach completion in early 2006, although it may possibly extend into FY07. Once the purchase is complete, we will begin implementing a \$700,000 rehabilitation program to upgrade and improve conditions in the building.

Development opportunities are unpredictable, with opportunities to purchase or develop units becoming scarcer over time. Each project requires varying levels of capital and, increasingly, numerous financing mechanisms. Given these difficulties and the amount of staff and financial resources it takes to generate new units, CHA has chosen to focus on maintaining the relationships and program structures in place that will enable it to respond quickly to the variety of development options that may present themselves. CHA and its affiliated organizations will continue to pursue development opportunities on a more modest scale looking for opportunities from vacant lots to multi-family buildings and/or groups of units within larger buildings owned by different entities.

## Affordable Housing Program

In an effort to secure additional affordable housing units, as well as further utilize over \$8.8 million set aside annually by the City of Cambridge for affordable housing, CHA will continue efforts to develop a plan in the coming year to increase its public housing stock using a mixed finance approach. This effort has taken on increased urgency given changes in HCV funding resulting in the limitation of available vouchers to support and sustain affordable housing development in Cambridge. CHA will also use its current and future Replacement Housing Factor funds and Section 9 operating subsidies remaining from Washington Elms and JFK Apartments to support this effort and anticipates leveraging substantial non-federal funds.



More specifically, CHA's goals for FY07 are:

- Determine the feasibility of using mixed finance approach to remove all 794 units from the State public housing program. CHA's intent is to preserve this stock as low-income housing. CHA's state stock is in increasing need of repair and renovation;
- Establish reasonable cost limits for development and redevelopment activities as permitted by its MTW Agreement to reflect local market conditions for quality construction in Cambridge to replace HUD's Total Development Cost (TDC) limits;
- Develop a preliminary plan for using the Replacement Housing Factor Funds made available through HOPE VI redevelopment of JFK Apartments as well as the remaining Section 9 operating subsidies from Washington Elms and JFK Apartments;
- Establish reasonable and modest design guidelines, unit size guidelines and unit amenity guidelines for development as permitted by its MTW Agreement to reflect local market conditions for quality construction in Cambridge to replace HUD guidelines;
- Identify and evaluate various mixed finance approaches available to expand the public housing program in Cambridge;
- Identify and evaluate available development options using acquisition or acquisition-with-rehabilitation method for use in "mixed finance" expansion of public housing in Cambridge; and
- Select and possibly proceed with one to three of the most promising options available for expanding the public housing stock.

## Condominium Acquisition Program

In an effort to secure additional affordable housing units in Cambridge's increasingly costly housing market, CHA and its non-profit affiliate, CAHC, created the Condominium Acquisition Program (CAP). The goal of CAP is to acquire scattered-site condominiums, thereby providing additional affordable housing units without the complexity of purchasing and rehabbing entire buildings or undertaking a new construction project. The CAP program also prevents concentration of affordable units in one particular location, as the units are scattered throughout the City in well-managed condominium buildings.

To identify potential units, CAHC uses brokers, newspaper advertisements, notices of foreclosure sales, and outreach to current HCV property owners. Typically, conventional debt financing covers at least 50 percent of the purchase price, and other sources generally fill in the financing gap. If a desired unit is occupied, the residents must be a HCV voucher participant or HCV income-eligible family. If the unit is vacant, CHA supplies a HCV voucher under its project-based assistance program.

As an example, CAHC is currently acquiring a unit occupied by a long-term elderly HCV tenant who has lived in the apartment for over 50 years. The building developer has sold six (6) of the seven (7) units in the building at market rate ranging from \$350,000 to \$400,000 per unit. CAHC has successfully negotiated a purchase price of \$240,000 to acquire the unit as a way to allow the HCV tenant to remain in her home. The acquisition transaction is expected to be completed in early 2006.



In FY06, CAHC exhausted its second line of credit with the purchase of 13 additional units. In FY07, CAHC will pursue a new line of credit from the Cambridge Affordable Housing Trust, Massachusetts Housing Partnership and the Department of Housing and Community Development to recapitalize its CAP program. The goal of this recapitalized program will be to acquire 10 to 15 condominium units during FY07 and FY08.

## Homeownership

CHA seeks to expand homeownership opportunities for the low-income residents of Cambridge, albeit on a modest scale. A homeownership program can be a contributory resource in efforts to retain affordable housing and a particularly important form of housing opportunity for low-income families. Fortunately, MTW gives CHA flexibility to pursue a variety of homeownership models.

Unfortunately, the high cost of housing in the Boston/Cambridge area is the most basic and substantial barrier to implementing a homeownership program. Despite this significant barrier, CHA believes that there may be ways to overcome this and other obstacles if adequate funding resources can be secured. A study completed by CHA in 2004 concluded that even when Section 8 assistance was increased to 120% of fair market rent, a funding gap of at least \$145,000 to purchase a typical two-bedroom unit in Cambridge. While that gap is daunting, Section 8 assistance combined with the City of Cambridge's Inclusionary Zoning Ordinance might close it. With this belief, CHA continues to explore the possibility with the City of Cambridge of implementing a pilot homeownership program utilizing Section 8 assistance, MTW fungibility, and inclusionary zoning regulations.

## On-going Collaborative Efforts with the City of Cambridge

A critical reason for CHA's success in developing affordable housing is its relationship with the City of Cambridge Community Development Department. This collaboration takes many forms. With the flexibility engendered by MTW, CHA is taking advantage of an increasing number of Federal, local loan, and grant programs, many of which are administered through the City's Community Development Department. These programs include the Cambridge Affordable Housing Trust, the Harvard 20/20/2000 program, LeadSafe Cambridge, HOME, and the CDBG Program. CHA also takes advantage of City-adopted inclusionary zoning requirements.

MTW provides flexibility for CHA to take advantage of development opportunities that it could not pursue prior to deregulation. CHA can target MTW funds to supplement leveraged funds from other institutional sources such as the City, Harvard University and several education and technology-related institutions actively engaged in local development. CHA will continue to work with the City and these institutions on projects the City has funded and to explore future development opportunities using MTW funds as leverage.

## Community Preservation Act

In November of 2001, Cambridge voters approved adoption of the Community Preservation Act



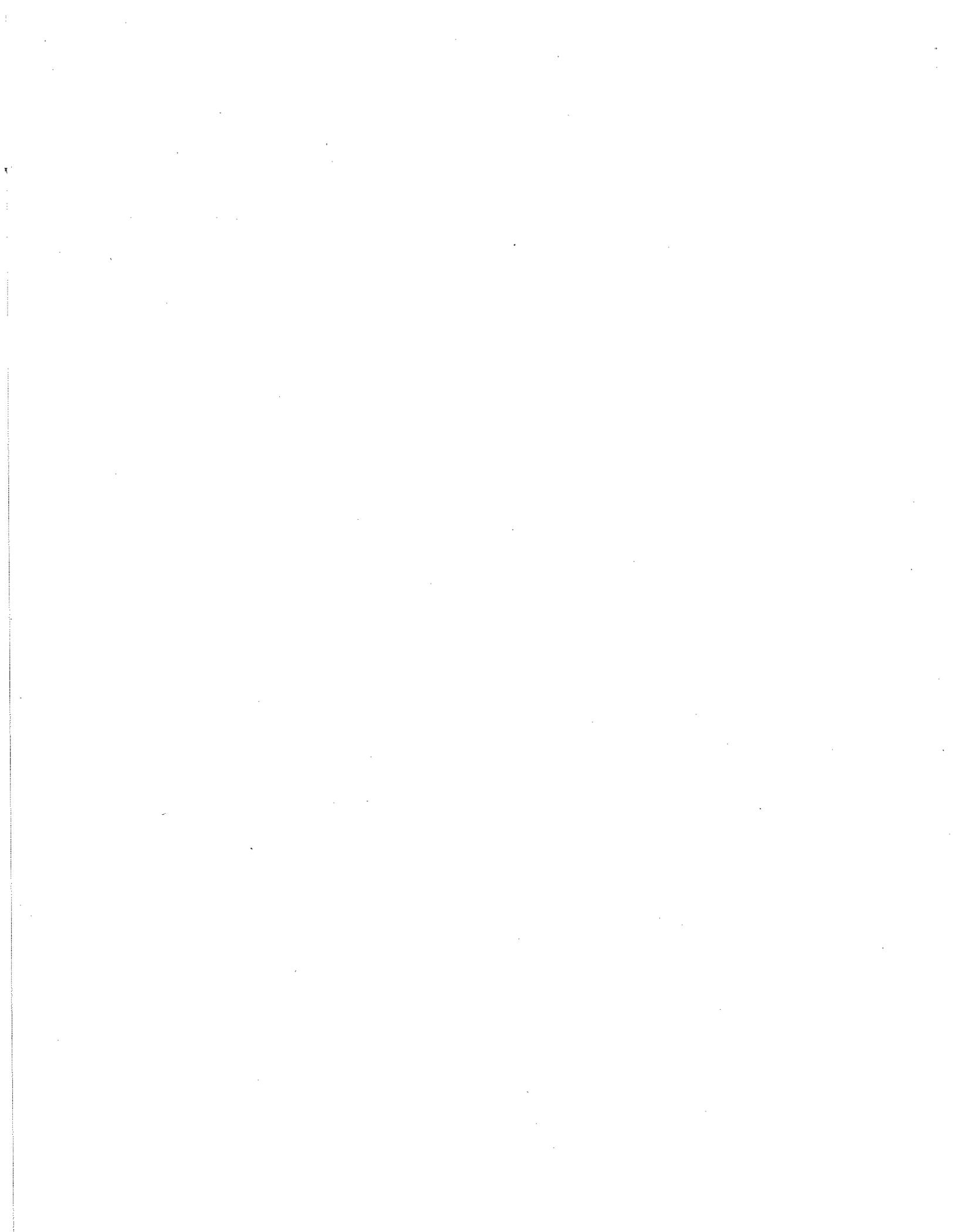
(CPA), a state law allowing the City to receive matching funds from the state for money raised locally in support of affordable housing, historic preservation and protection of open space. The local portion of CPA funding is raised through a 3% surcharge on property taxes.

The fungibility afforded through MTW allows the Authority to pursue development opportunities that would not be possible under traditional public housing authority regulations. This flexibility allows CHA to match and leverage funding available through the CPA. For its current fiscal year, which began July 1, 2005, the City of Cambridge allocated \$8.8 million to support affordable housing projects.

## Inclusionary Zoning

The City of Cambridge has an Inclusionary Zoning Ordinance that requires any private market-rate residential development effort of over 10 units to allocate 15 percent of the total units as affordable housing. The ordinance further requires that all affordable units reflect the overall project in terms of development form. For rental projects, HCV subsidies are an important piece of meeting inclusionary zoning obligations. CHA becomes involved in inclusionary zoning projects as the administrator of the City of Cambridge's HCV Leased Housing Program since the bulk of affordable housing units are made affordable with Housing Choice vouchers. CHA may set aside MTW funds for a few new inclusionary units.





## ▪ Resident Services & Economic Development

CHA provides a wide array of supportive services and economic development programs targeting the needs of both its family and elderly resident communities. In developing and delivering resident services programs, CHA emphasizes partnerships with local service organizations to minimize costs, attain leverage, avoid duplication of services, and create successful outcomes.

CHA has carefully targeted the provision of its resident services by addressing the needs of family members in specific age groups, from the youngest residents to the eldest. As CHA's population of retired, senior and frail-elderly residents has grown, the agency has created a separate administrative function geared toward providing services to its elder population. This approach enables CHA to focus its planning and implementation efforts and strengthen both family and elder service delivery.

### Exploring New Resident Services

CHA will explore implementation of the following new initiatives:

- **Resident Services Non-Profit** – CHA will continue to explore the potential for establishing a resident services non-profit that will provide a stable base of funding. Seed money, provided by CHA through the MTW Block Grant, will be used to attract matching funds from foundations as well as corporate and private sources. Discussions with other authorities that have considered this option will be undertaken in the next year and CHA will move forward to fulfill the legal requirements for creating a non-profit organization.
- **Resident-based Non-Profit** – In support of efforts to raise more fund for resident services, CHA will also explore the creation of a resident led non-profit organization. Such an organization would compliment the above-mentioned resident services non-profit by providing residents with a mechanism to raise funds for services that are priorities for them.
- **Additional Funding Sources** – CHA will continue to expand its solicitation of local and national foundations.
- **Resident Services for Leased Housing Tenants** – CHA will explore the feasibility of using funds from the leased housing program to provide voucher holders with the opportunity to use resident services currently open only to public housing residents, such as the Community Computer Centers.
- **Minimum Rent Safety Net** – CHA is evaluating using the recertification process to coordinate service referral/program delivery to residents on minimum rent. CHA intends to identify families new to minimum rent for possible service connections.



- **Employment Linkages to Development Efforts** – As CHA broadens the scope of its development activities (for example, assisted living), accompanying employment opportunities may allow CHA to explore new avenues for jobs-creation linkages. In particular, we have begun to investigate, in collaboration with the City’s Community Development and Human Services Department, the potential for pre-Apprenticeship services and funding to facilitate engagement of residents in the building trades.
- **Continued Expansion of Relationship with School District** – Through its Work Force program for adolescents, CHA has developed a close collaboration with the Cambridge Public Schools. The School Department has begun to fund some of the literacy activities of The Work Force, providing approximately 10% of the program’s budget. This year, CHA has accepted a contract from the district to operate The Bridge, the local high school’s program for students (not limited to CHA) who have been suspended or expelled from school. The budget for this program includes substantial funding to cover CHA indirect costs, thereby damping the effects of HUD ROSS funding cuts. We anticipate continuing The Bridge next year and, perhaps, expanding it.
- **Continued Expansion of Literacy Programming** – In recent years, our youth development program for adolescents, The Work Force, has undertaken a number of initiatives aimed at closing the achievement gap for public housing teens through development of students’ reading comprehension skills. Over the next year, we will explore opportunities to expand this programming downward to serve early readers (Pre-K – 2), including development of a Saturday Literacy Camp for early readers.

## Ongoing Resident Services

### Childcare and Healthcare Services for Families

CHA’s youth programs are designed to meet specific needs within each segment of the youth population, from infants and toddlers through the start of young adulthood at college. The following is a list of ongoing programs that will be continued during the next fiscal year, subject to continued funding availability:

- WIC (Women, Infants & Children) Nutrition Programs;
- Daycare centers in selected developments, including “wrap-around” Headstart Daycare at Jefferson Park, Roosevelt Towers, and Washington Elms/Newtowne Court, and the CEOC After-School Daycare Center located in Roosevelt Towers;
- Headstart programs at Jefferson Park, Roosevelt Towers, and Washington Elms/Newtowne Court;
- A youth recreation and educational program at Corcoran Park provided through the West Cambridge Youth Center; and



- The Recreational Activities Program at the Washington Elms/Newtowne Court Windsor Street Community Building, an after-school and summer activity program provided through a contract with the Boy's and Girl's Clubs.

For all ages, CHA is committed to maintaining the health of its residents and works to ensure the availability of healthcare as a cornerstone of its holistic service approach. Funding limitations remain a critical issue with respect to healthcare for public housing residents and other low-income households; therefore, CHA has worked continuously to develop partnerships with qualified healthcare organizations that can provide low or no-cost service to residents. At present, on-site outpatient healthcare services are available at two centrally-located health clinics:

- Windsor Street, serving Washington Elms/Newtowne Court area; and
- Jefferson Park, serving both public housing residents and the broader North Cambridge community.

### Youth Development Services – The Work Force

The core services of The Work Force, CHA's award-winning youth development program that works with public housing adolescents from eighth to twelfth grades, will be continued. They include:

- After-school life skills classes (decision-making, conflict resolution, problem-solving, critical thinking skills, employability skills, etc.);
- "Try-out" jobs with 45 area employers who serve as worksite mentor/supervisors;
- Tracking of school attendance/performance;
- Staffed, computer-equipped homework help centers and tutoring services;
- College prep activities (college tours, SAT prep, guidance on application process and financial aid options, etc.);
- Scholarship program—every participant matriculating at 2- or 4-year college receives a modest Work Force scholarship, and students may compete for larger scholarships for outstanding achievement and community service; and
- Youth Literacy initiative—developed in collaboration with, and partially funded by, the local school district it includes: literacy-building activities embedded in the program's five-year curriculum, a summer literacy camp, MCAS (Massachusetts Comprehensive Assessment System) English and Math preparation courses, and creation of high-interest reading libraries and reading programs onsite.

The Work Force will serve 135 students in the coming year and all 135 will participate in the Literacy Initiative. We anticipate that 90% of enrolled high school seniors will graduate and that within six months of graduation, 80% of those graduates will enroll in post-secondary education and 10% will be gainfully employed. Since the inception of The Work Force in 1984, virtually all of its approximately 625 participants have graduated from high school. Since the institution of the program's college preparation component in 1992, over 325 students have gone on to college.



## Economic Development and Related Educational Services for Families

CHA will continue to provide an innovative set of programs designed to assist its residents toward upward mobility, economic stability, and self-sufficiency. The continued reductions in available ROSS funding further threatens CHA's ability to provide economic development services to both adults and adolescents. CHA has developed fundraising strategies and identified several cost-effective ways to continue provision of essential economic development and self-sufficiency related programs, albeit on a more modest scale. While we intend to maintain our current level of services throughout FY07 and to seek private philanthropic funding in order to do so, the success of that fundraising effort will determine whether we are able to meet our fiscal, programmatic, and outcome goals for the year.

## Adult Employment and Education Initiatives

In addition to the programs listed above, CHA has developed several ongoing, successful initiatives that assist adults in gaining the educational and vocational skills they need to advance economically. These include the following:

- **CHA/Cambridge Employment Program** – Operated in partnership with the Cambridge Office of Workforce Development, this program provides vocational case management, career counseling, job preparation, career skills development, job placement and follow-up assistance to 50 adult CHA residents annually. In collaboration with the regional Department of Labor-sponsored Service Delivery Area (SDA) several years ago, the program implemented a CHA-designed Individual Training Account (ITA) program that provides training vouchers of up to \$1,000, which participants may use at various public and private education and training sites. While the effort had to be discontinued due to cuts in HUD ROSS funding, CHA is exploring alternative funding sources and hopes to re-institute ITAs in FY07.
- **Gateways Adult Literacy** – This CHA program will continue its goal of serving 65 adults who seek English proficiency (ESOL) and language-enhanced computer literacy.
- **Community Computer Centers** – These two resource/training centers will continue to serve over 200 residents annually with: 1) introductory and intermediate computer instruction; 2) ESOL literacy instruction; and 3) after-school Homework Help for teens enrolled in The Work Force.
- **Neighborhood Community College** – Cambridge-based community college courses in Computer Technology, Allied Health Careers, Child Development and other fields (offered in conjunction with Bunker Hill Community College) provide 20 CHA residents with semester-long coursework leading to vocational certificates and an Associate's Degree. CHA will continue to strengthen its relationship with the college in offering this popular program,



in order to enhance its course offerings and take advantage of the new resources of the local vocational high school.

- **Bridge-to-College Program (BTC)** – Operated in partnership with the Cambridge Community Learning Center, BTC provides classroom instruction and individual counseling to seven high school graduates and GED-holders who are not academically ready for community college courses. As a result of the commitment of a private foundation, CHA has developed a scholarship program to assist (mostly working) adults in completing the BTC program, in making the difficult transition to college and in continuing their college education despite the financial and logistical difficulties inherent in doing so. Two scholarships are awarded annually to BTC graduates upon matriculation at a two- or four-year college and one is awarded to a BTC graduate who is an on-going college student.

### Family Self-Sufficiency Program (FSS)

As discussed in prior MTW Annual Plans, CHA has restructured its Family Self-Sufficiency initiative to initiate partnerships with the community organizations best able to provide the many customized sub-services crucial to FSS program participants. CHA has woven the Case Manager position into its CHA/Cambridge Employment Program partnership with the Cambridge Office of Workforce Development to avoid duplication of effort, gain economies of scale, and integrate that function into its larger economic development programming. In so doing, the role of Case Manager has been broadened to include many different functions: teaching, coaching, tutoring, and case-management. This enables CHA to use limited resources to provide residents with the long-term, education-oriented support that has proven effective in facilitating successful transitions to “better work.”

### Elder Resident Services

As with CHA’s family services program, CHA’s approach to elder services emphasizes partnerships within an extensive network of qualified, local service agencies and programs. CHA’s Service Coordinators identify these resources and make them available to seniors through collaborations, networks, and referrals. Existing Elder services that will continue in FY07 include:

- A Supportive Living Program is offered to 200 low-income elders at Manning Apartments, a state-assisted senior development, and provides elder residents with homemaking services, shopping, meal-preparation, and case-management services for no cost or on an income based sliding fee scale;
- CHA has partnered with the Cambridge Health Alliance Elder Service Plan (a PACE program, “Program for All Inclusive Care for the Elderly”) to provide on-site staffing 24/7 in a congregate facility at the Putnam School Apartments comprised of 3 three-bedroom apartments. Program services for those residents include medical care, recreational activities, housekeeping, case management, and meals in one location;



- CHA is working with the Cambridge Health Alliance to initiate a service plan at Miller's River. This pilot program will provide Millers River residents with the services of a doctor from the Health Alliance who will visit the development once a week and perform house calls for residents. If successful, CHA hopes to expand this program to other developments.
- Four full-time and one part-time Service Coordinators, through a contract with CASCAP, conduct needs assessments, provide case management, and make medical and social service referrals to nearly 600 elders in four federal developments;
- Daily hot meals are offered in developments that feature kitchen-equipped community rooms. Otherwise, the Meals on Wheels program delivers to individual households upon request;
- CHA also serves the recreational needs of the elderly community in partnership with the City's Department of Human Services through the North Cambridge Senior Center, an on-site facility housed at the Russell Elderly development;
- CHA has instituted a translation service for Haitian Creole residents at LBJ, JFK, and Burns Apartments. Bilingual French Creole speaking staff provides translation services to residents needing assistance with management, maintenance requests and service coordination;
- CHA is collaborating with the Massachusetts Alliance of Portuguese Speakers (MAPS) to provide case management and referral services to elderly residents at Millers River Apartments; and
- CHA provides ESL classes at three elder developments: LBJ, Manning and Millers River Apartments.



# ■ Funding

For the FY07 budget, CHA continued to implement a property based budget system. Using initial guidance released by HUD, CHA has developed a management fee as well as other fees for service that are charged to different programs and properties. CHA believes that it is well positioned for the changes that are occurring nationwide in the way the public housing program is operated. MTW has given CHA the freedom to use or flexibility to make these changes very rapidly.

## Moving To Work

<u>Sources</u>	<u>MTW Housing</u>			<u>Total MTW</u> <u>Funds</u>
	<u>Public Housing*</u>	<u>Choice</u> <u>Vouchers**</u>	<u>Capital Fund***</u>	
Operating Receipts	8,030,617	65,659	-	8,096,276
Subsidy Earned	8,723,604	26,398,404	5,890,825	41,012,833
<b>Total Sources</b>	<b>16,754,221</b>	<b>26,464,063</b>	<b>5,890,825</b>	<b>49,109,109</b>
 <u>Uses</u>				
Administrative	3,395,539	1,515,187	981,491	5,892,217
Tenant Services	148,900	-	-	148,900
Maintenance Labor	2,294,435	-	-	2,294,435
Materials/Supplies, Contract Costs	1,789,363	-	-	1,789,363
Protective Services	59,500	-	-	59,500
General Expenses	3,027,849	166,797	274,531	3,469,177
Rent Payments	-	21,201,696	-	21,201,696
Utilities	5,578,036	-	-	5,578,036
Extraordinary Maintenance/Non-Routine	1,279,783	-	-	1,279,783
Capital Improvements	-	-	8,373,550	8,373,550
Development Activities	-	-	-	-
<b>Total Expenses</b>	<b>17,573,405</b>	<b>22,883,680</b>	<b>9,629,572</b>	<b>50,086,657</b>
<b>Net Income (Deficit)</b>	<b>(819,184)</b>	<b>3,580,383</b>	<b>(3,738,747)</b>	<b>(977,548)</b>

\*Prorated at 85%, pending receipt of final funding notice

\*\* Prorated at 94.749%

\*\*\*Multiple years of CFP funds are used in FY06

Under MTW CHA receives public housing operating subsidy and leased housing program subsidy based on a formula established by the 1999 MTW agreement. CHA also receives an annual amount of Federal Capital Fund budget authority, determined by formula, as well as ROSS, Shelter Plus Care, and Service Coordinators grants. In addition, CHA receives limited State operating subsidies, small amounts of State Capital Funds, and MRVP funding. In the sources and uses chart above, the



amount of monies in the grant programs are represented in terms of the actual monies CHA expects to receive, based on spending, not the budget authority it has.

In order to address ongoing capital improvement needs, CHA has made a significant commitment to Extraordinary Maintenance and Large Capital item this year. This commitment results in an initial deficit budget in the federal Public Housing program. The funding for the deficit offset comes from Block Grant Fund interfund transfers. The Authority's reserves remain healthy (CHA has budgeted for minimum required reserves in Public and Leased housing programs), however, and the decision to move forward on selected capital expenditures can be made without jeopardizing the overall financial health of CHA. Table 3-8 in Appendix Three lists extraordinary maintenance projects. The table on pages 11 and 12 of this Plan lists CHA's planned capital expenditures over the next five years.

Modernization funds are separated out as distinct from extraordinary maintenance, although both represent categories of fixed-asset improvements. Under MTW, modernization funds (Capital Fund Program) are drawn down as expended, so the total amount of funding used in a given year can exceed that year's grant amount.

It is important to note that there are no funds budgeted for development in FY07, although funds may be available from the Block Grant Fund if a development opportunity presents itself.

CHA's FY07 budgeted utility costs increased by over \$1.1 million dollars from FY06. As seen in Major Initiative 9 Energy Plan, CHA wants to make smart energy purchases and reduce the total consumption and cost of energy.

### Other Federal Funds

	<u>Non-MTW Vouchers*</u>	<u>Tenant Services**</u>	<u>Total Other Federal Funds</u>
<b>Sources</b>			
Operating Receipts	1,873	-	1,873
Subsidy Earned/Grants	5,927,647	977,000	6,904,647
<b>Total Sources</b>	<b>5,929,520</b>	<b>977,000</b>	<b>6,906,520</b>
<b>Uses</b>			
Administrative	390,612	497,519	888,131
Tenant Services	-	315,000	315,000
General	49,993	163,987	213,980
Rent payments	5,528,664	-	5,528,664
<b>Total Expenses</b>	<b>5,969,269</b>	<b>976,506</b>	<b>6,945,775</b>
<b>Net Income (Deficit)</b>	<b>(39,749)</b>	<b>494</b>	<b>(39,255)</b>

\*Certain Non-MTW vouchers are prorated at 94.749%

\*\*ROSS Grants plus local and foundation monies



## State Funds

	<u>State Public</u> <u>Housing</u>	<u>MRVP</u>	<u>State Capital</u> <u>Fund</u>	<u>Other</u>	<u>Total State</u> <u>Funds</u>
<b>Sources</b>					
Operating Receipts	2,713,039	214	-	1,295,994	4,009,247
Subsidy Earned	1,526,795	1,183,750	-	-	2,710,545
<b>Total Sources</b>	<b>4,239,834</b>	<b>1,183,964</b>	<b>0</b>	<b>1,295,994</b>	<b>6,719,792</b>
<b>Uses</b>					
Administrative	1,321,086	135,908	78,150	235,035	1,770,179
Tenant Services	40,664	-	-	4,587	45,251
Maintenance Labor	706,532	-	-	131,714	838,246
Materials/Supplies, Contract Costs	632,202	-	-	152,900	785,102
Protective Services	21,186	-	-	4,314	25,500
General Expenses	452,862	15,255	28,134	273,383	769,634
Rent Payments	-	1,105,000	-	-	1,105,000
Utilities	1,810,355	-	-	360,857	2,171,212
Extraordinary Maintenance	374,800	-	-	215,867	590,667
Capital Improvements	-	-	465,000	-	465,000
<b>Total Expenses</b>	<b>5,359,687</b>	<b>1,256,163</b>	<b>571,284</b>	<b>1,378,657</b>	<b>8,565,791</b>
<b>Net Income (Deficit)</b>	<b>(1,119,853)</b>	<b>(72,199)</b>	<b>(571,284)</b>	<b>(82,663)</b>	<b>(1,845,999)</b>

This is the second year that CHA has included financial information for its State programs. There are significant budget deficits in State programs, largely because the State Public Housing Program received level funding for four consecutive fiscal years. At the same time fixed costs have increased (especially utilities and labor costs). Using the flexibility afforded by MTW, CHA may use the MTW Fund to make up these deficits, but only if the State refuses to provide the requested level of operating subsidy. As allowed under our agreement, CHA can use MTW funds to subsidize State programs. CHA recognizes that this is a short-term fix, and that MTW support, if needed, cannot be sustained. CHA continues to aggressively petition the State for adequate funding and explore other financing arrangements (tax credits, bonds, etc.) to allow these properties to operate without a deficit. However, it is our intention to submit a deficit budget and ask the State to fund those properties at an acceptable level.

## Block Grant Fund

This is the second year that the Block Grant Fund has been active. CHA has found it a useful tool to show and account for MTW activities and the extent of the use of MTW fungibility. If CHA income projections prove conservative and there are additional available funds, new projects may also be funded by the Block Grant Fund.



### Block Grant Fund Proposed Transfers in FY07

Block Grant Fund Interfund Transfers	Projected Cost	Notes
Transfers to Fed LIPH	819,184	In support of small capital projects
Transfers to State LIPH	1,119,853	If necessary due to lack of adequate State Funding
Transfers to Non-MTW HCV	35,674	
Transfers to Special Population Vouchers	4,012	
Transfers to MRVP	72,199	
<b>Total</b>	<b>2,050,922</b>	
<b>Projected balance after transfers</b>	<b>6,181,104</b>	

### Block Grant Fund Proposed Projects in FY07

Extraordinary Maintenance/Capital Projects	Projected Cost
Capital Expenditures	3,738,747
Transfers to State Mod Program	571,284
<b>Subtotal</b>	<b>4,310,031</b>
Proposed MTW Projects	Projected Cost
Resident Services Trust Endowment	225,000
Benchmarking Study	100,000
Voucher Simplification	50,000
40 PBA Development Program (3-Years)	1,400,000
<b>Subtotal</b>	<b>1,775,000</b>
<b>Grand Total Proposed Projects</b>	<b>6,085,031</b>

### MTW Estimated Operating Reserves

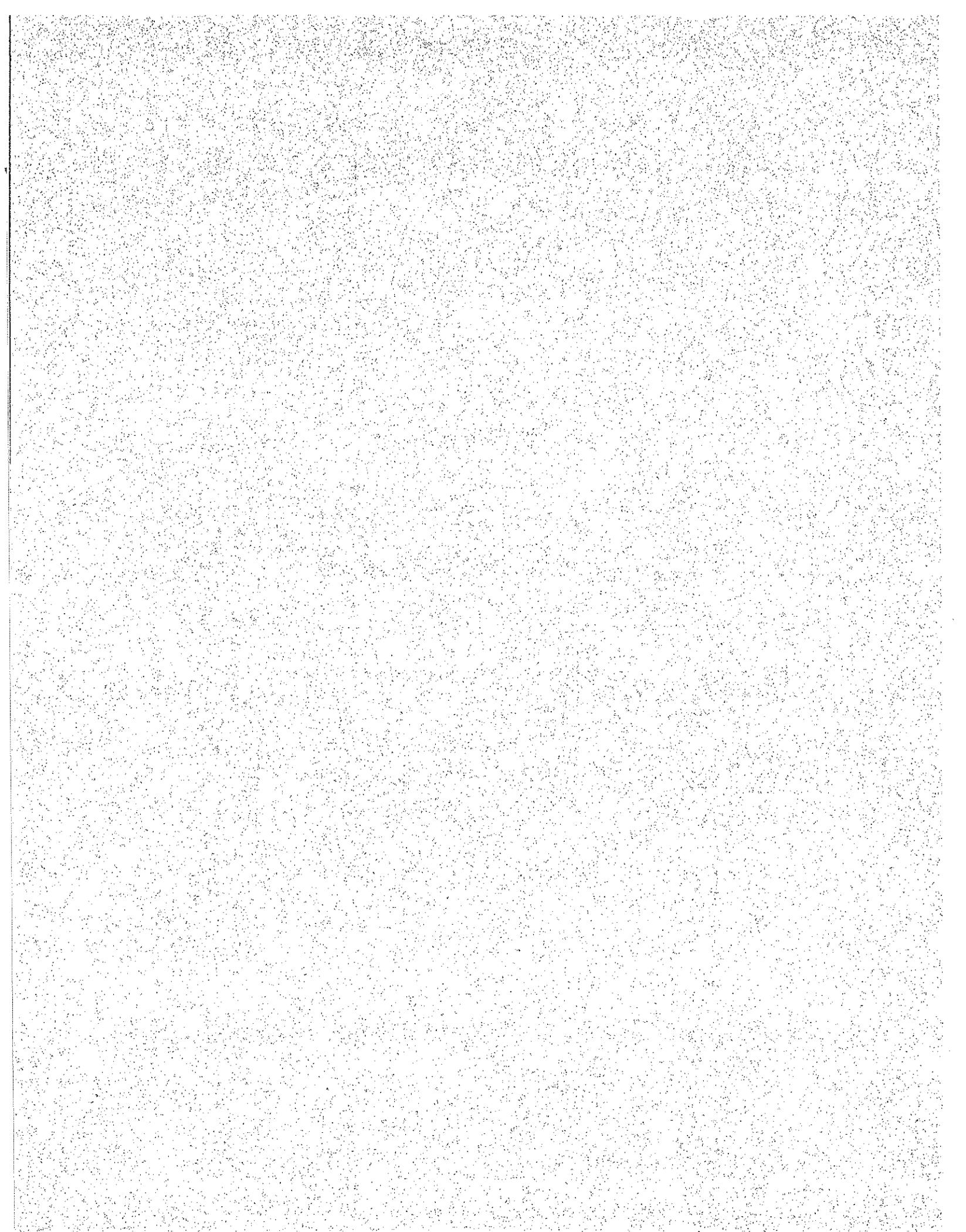
The anticipated consolidated available reserve as of 3/31/06 is projected to be \$5,359,725. This is the reserve from both the MTW Housing Choice Voucher and federal public housing programs. This represents a reasonable and prudent level of operating reserve for these programs, especially given uncertainty over available funding. In FY07, CHA will explore the possibility of distributing the Public Housing operating reserve into property based accounts.





## Appendices

- Appendix One: MTW Background**
- Appendix Two: Demographics**
- Appendix Three: Housing Inventory**
- Appendix Four: Rent & Occupancy Policies**
- Appendix Five: Resident Survey**
- Appendix Six: Public Comments**
- Appendix Seven: Submissions for Funding**
- Appendix Eight: Certifications & Authorizations**



# ■ Appendix One

## MTW Deregulation Demonstration Program Background and Requirements

CHA is one of thirty-two public housing agencies chosen for participation in the Moving To Work Demonstration Deregulation program (MTW). MTW allows unprecedented fiscal and regulatory flexibility in hopes of increased efficiency, while asking PHAs to provide economic incentives and opportunities to residents to encourage work.

This flexibility represents an opportunity to address the local housing market with locally-based solutions. MTW allows CHA latitude to make decisions in ways that make the most sense in Cambridge and for CHA residents and applicants. CHA is also committed to providing, in addition to housing opportunities for low-income residents, expanded housing choice. CHA believes that low-income residents deserve a broader range of location and situational housing choices.

HUD's goal for the MTW demonstration is threefold:

- to reduce cost and achieve greater cost effectiveness in Federal expenditures;
- to give incentives to families with children where the head of the household is working; is seeking work; or is preparing for work by job training, educational programs, or to assist people to obtain employment and become economically self-sufficient; and,
- to increase housing choices for low-income families.

This expansive demonstration allows participating HAs to combine public housing operating and modernization assistance and the assistance provided under Section 8 to develop a fungible pool of resources. CHA, in its Annual Plan, uses this flexibility and combines the three funding streams through the creation of an MTW Fund.

HUD requires participants to meet all existing contractual obligations to third parties, as well as any purpose for which HUD has expressly dedicated funds (such as HOPE VI). CHA remains accountable for pass-through expenditures and is subject to independent audits. However, programmatic rules such as reporting requirements will be suspended as necessary, to implement the MTW agreement for the duration of the demonstration. The legislation authorizing the demonstration provides that the amount of assistance an authority receives will not be diminished by its participation in the demonstration.

Under the demonstration, CHA must meet additional requirements for participation. These requirements are in the form of assurances that CHA will:



- provide that at least 75 % of families assisted during MTW will be very low-income (households below 50% of Area Median Income);
- establish a reasonable rent policy to encourage work and self-sufficiency
- continue to assist the same number of families, as well as a comparable mix (by family size) as it would have served absent the demonstration
- meet all housing quality standards

## CHA Agreement

The original term of the CHA demonstration agreement was five years; it was extended once for two additional years, which ended on March 31, 2006. The request for an additional three-year period has been submitted to HUD. It attempts to further CHA's objectives of gaining greater regulatory and administrative flexibility to better serve local affordable housing needs and help the resident community achieve self-sufficiency.

CHA's goal for the MTW demonstration are:

- to preserve the current public and leased housing inventory;
- to secure additional permanently affordable housing in Cambridge;
- to help tenants on welfare move to work and aid working tenants to move to "better" work; and
- to better address local housing needs, in locally-determined ways.

A number of initiatives CHA proposed in its initial application for participation in the Demonstration have since been codified in the form of the Quality Housing and Work Responsibility Act (QHWRA) legislation, which was signed into law on October 21, 1998. Many of CHA's initiatives, however, still require inclusion in the Agreement to allow the suspension of applicable regulations. There are also QHWRA requirements not applicable to CHA, most notably the process and content of the QHWRA-required Annual Plan.

## Annual Plan and Annual Report

As part of MTW, CHA will develop an MTW Annual Plan to describe the activities planned for each fiscal year. A public hearing is required before the Board of Commissioners can adopt the plan and submit it to HUD. The agreement states that the plan should be submitted to HUD no later than 60 days prior to the start of CHA's fiscal year, which would be January 31.

CHA also provides an MTW Annual Report that summarizes the activities of the fiscal year, and discusses its efforts in relation to the goals and policies set forth in the Annual Plan. The MTW Annual Report takes the place of all other conventional HUD performance measures, and it is submitted to HUD within 60 days of the completion of CHA's fiscal year, by June 30<sup>th</sup>.



# Appendix Two

## Applicant Demographic Information

2-1a Federal Waiting List – Unit Size Profile: November 2005\*

HOUSING TYPE	TOTAL	UNIT SIZE									
		Studio		1BR		2BR		3BR		4+BR	
Federal Public Housing											
Federal Family	9715	68	1%	4035	42%	3471	36%	1773	18%	368	4%
Federal Elderly	2406	1484	62%	814	34%	97	4%	8	0%	3	0%
Federal P.H. Subtotal	12121	1552	13%	4849	40%	3568	29%	1781	15%	371	3%
Housing Choice Voucher	6576	HCV waitlist does not contain bedroom size data.									
<b>TOTAL</b>	<b>18697</b>										

\* The totals in this table don't match table 2-2 because an individual may be on more than one list of different sizes, whereas they can only be one race.

2-1b State Waiting List – Unit Size Profile: January 2006

HOUSING TYPE	TOTAL	UNIT SIZE									
		Studio		1BR		2BR		3BR		4+BR	
State Public Housing											
State Family	10062	191	2%	4630	46%	3413	34%	1504	15%	324	3%
State Elderly	2929	2440	83%	370	13%	111	4%	6	0%	2	0%
State P.H. Subtotal	12991	2631	20%	5000	38%	3524	27%	1510	12%	326	3%
State Voucher Program	72	State Voucher waitlist does not contain bedroom size data.									
<b>TOTAL</b>	<b>13063</b>										

2-2 Federal Waiting List - Race/Ethnicity: November 2005

HOUSING TYPE	TOTAL	RACE/ETHNICITY											
		Am Indian		Asian		Black		Hispanic		White		Other	
Family	9271	141	2%	386	4%	4403	47%	1802	19%	2438	26%	101	1%
Elderly	1920	38	2%	58	3%	495	26%	165	9%	1155	60%	9	0%
Housing Choice	6577	113	2%	195	3%	2,629	40%	1095	17%	2016	31%	529	8%
<b>TOTAL</b>	<b>17768</b>	<b>292</b>	<b>2%</b>	<b>639</b>	<b>4%</b>	<b>7,527</b>	<b>42%</b>	<b>3062</b>	<b>17%</b>	<b>5609</b>	<b>32%</b>	<b>639</b>	<b>4%</b>

The Section 8 Waiting List contains partially entered statistics for non-residents. Many were not coded for race and ethnicity and are listed as other.



2-3 Federal Waiting List - Income Profile (by AMI): November 2005\*

PROGRAM	TOTAL	INCOME RANGES							
		< 30% of AMI		30-50% of AMI		50-80% of AMI		> 80% of AMI	
<b>Public Housing</b>									
Family	9271	7847	85%	1081	12%	244	3%	99	1%
Elderly	1920	1741	91%	121	6%	34	2%	24	1%
<b>P. H. Subtotal</b>	<b>11191</b>	<b>9588</b>	<b>86%</b>	<b>1202</b>	<b>11%</b>	<b>278</b>	<b>2%</b>	<b>123</b>	<b>1%</b>
<b>Housing Choice</b>									
Family	6012	5354	89%	554	9%	67	1%	37	1%
Disabled	431	395	92%	25	6%	8	2%	3	1%
Elderly	133	114	86%	13	10%	2	2%	4	3%
<b>H.C.V. Subtotal</b>	<b>6576</b>	<b>5863</b>	<b>89%</b>	<b>592</b>	<b>9%</b>	<b>77</b>	<b>1%</b>	<b>44</b>	<b>1%</b>
<b>TOTAL</b>	<b>17767</b>	<b>15451</b>	<b>87%</b>	<b>1794</b>	<b>10%</b>	<b>355</b>	<b>2%</b>	<b>167</b>	<b>1%</b>

\*Experience shows that household income usually increases after being screened.

2-4 Cambridge Resident Federal Waiting List - Race/Ethnicity: November 2005

HOUSING TYPE	TOTAL	RACE/ETHNICITY											
		Am Indian		Asian		Black		Hispanic		White		Other	
Family	2675	41	2%	145	5%	1352	51%	387	14%	750	28%	0	0%
Elderly	731	14	2%	21	3%	221	30%	62	8%	413	56%	0	0%
Housing Choice	124	1	1%	4	3%	79	64%	10	8%	30	24%	0	0%
<b>TOTAL</b>	<b>3530</b>	<b>56</b>	<b>2%</b>	<b>170</b>	<b>5%</b>	<b>1652</b>	<b>47%</b>	<b>459</b>	<b>13%</b>	<b>1193</b>	<b>34%</b>	<b>0</b>	<b>0%</b>



## 2-5 All Applicants - Race/Ethnicity of Site-Based Waiting Lists: November 2005

SITE-BASED WAITING LIST	TOTAL	RACE/ETHNICITY											
		AmIndian		Asian		Black		Hispanic		White		Other	
<b>Federal Sites</b>													
Burns Apartments	62	1	2%	3	5%	20	32%	3	5%	35	56%	0	0%
Corcoran Park	782	13	2%	34	4%	433	55%	122	16%	180	23%	0	0%
H.S. Truman Apartments	73	1	1%	1	1%	14	19%	3	4%	54	74%	0	0%
Jefferson Park	1262	20	2%	121	10%	694	55%	175	14%	252	20%	0	0%
L.B. Johnson	86	0	0%	6	7%	23	27%	5	6%	52	60%	0	0%
Miller's River	145	1	1%	8	6%	41	28%	8	6%	87	60%	0	0%
Newtowne Court	1552	17	1%	119	8%	822	53%	247	16%	347	22%	0	0%
Putnam Gardens	1000	15	2%	56	6%	555	56%	154	15%	220	22%	0	0%
River Howard Homes	548	8	1%	23	4%	289	53%	101	18%	127	23%	0	0%
Roosevelt Towers	1740	20	1%	112	6%	878	50%	294	17%	436	25%	0	0%
Scattered Sites*	1508	32	2%	53	4%	850	56%	246	16%	327	22%	0	0%
Washington Elms	1525	19	1%	115	8%	826	54%	268	18%	297	19%	0	0%
Weaver Apartments	44	3	7%	2	5%	18	41%	6	14%	15	34%	0	0%
Fed Family First Available	4588	66	1%	181	4%	2058	45%	999	22%	1284	28%	0	0%
Fed Eld/Dis First Available	663	12	2%	18	3%	190	29%	53	8%	390	59%	0	0%
<b>Federal Subtotal</b>	<b>15578</b>	<b>228</b>	<b>1%</b>	<b>852</b>	<b>5%</b>	<b>7711</b>	<b>49%</b>	<b>2684</b>	<b>17%</b>	<b>4103</b>	<b>26%</b>	<b>0</b>	<b>0%</b>
<b>State Sites</b>													
Jackson Gardens	1007	15	1%	60	6%	561	56%	173	17%	198	20%	0	0%
Lincoln Way	289	5	2%	12	4%	170	59%	40	14%	62	21%	0	0%
Linnaen Street	130	1	1%	5	4%	22	17%	9	7%	93	72%	0	0%
Manning	332	4	1%	26	8%	100	30%	30	9%	172	52%	0	0%
Putnam School	142	4	3%	4	3%	38	27%	18	13%	78	55%	0	0%
Putnam Square Apartments	191	4	2%	20	10%	43	23%	17	9%	107	56%	0	0%
Russell Apartments	270	6	2%	14	5%	81	30%	17	6%	152	56%	0	0%
Willow Street	368	6	2%	18	5%	159	43%	56	15%	129	35%	0	0%
Woodrow Wilson	583	9	2%	29	5%	286	49%	76	13%	183	31%	0	0%
<b>State Subtotal</b>	<b>3312</b>	<b>54</b>	<b>2%</b>	<b>188</b>	<b>6%</b>	<b>1460</b>	<b>44%</b>	<b>436</b>	<b>13%</b>	<b>1174</b>	<b>35%</b>	<b>0</b>	<b>0%</b>
<b>TOTAL**</b>	<b>18890</b>	<b>282</b>	<b>1%</b>	<b>1040</b>	<b>6%</b>	<b>9171</b>	<b>49%</b>	<b>3120</b>	<b>17%</b>	<b>5277</b>	<b>28%</b>	<b>0</b>	<b>0%</b>

\*Scattered sites include Jackson Street, Fairmont Street, Valentine Street and Garfield Street.

\*\*This total number on all site-based waiting lists differs from the total number of applicants on the Federal Waiting List (Table 2 - 2) because applicants may choose to be placed on up to three site-based waiting lists and because this table (2 - 5) includes site-based waiting lists for state developments.



2-6 Cambridge Residents - Race/Ethnicity of Site-Based Waiting Lists: November 2005

SITE-BASED WAITING LIST	TOTAL	RACE/ETHNICITY											
		AmIndian		Asian		Black		Hispanic		White		Other	
<b>Federal Sites</b>													
Burns Apartments	22	1	5%	2	9%	6	27%	1	5%	12	55%	0	0%
Corcoran Park	347	7	2%	17	5%	190	55%	40	12%	93	27%	0	0%
H.S. Truman Apartments	41	0	0%	1	2%	7	17%	2	5%	31	76%	0	0%
Jefferson Park	520	8	2%	46	9%	305	59%	49	9%	112	22%	0	0%
L.B. Johnson	44	0	0%	0	0%	14	32%	2	5%	28	64%	0	0%
Miller's River	74	1	1%	2	3%	21	28%	1	1%	49	66%	0	0%
Newtowne Court	684	5	1%	44	6%	389	57%	93	14%	153	22%	0	0%
Putnam Gardens	500	6	1%	34	7%	266	53%	71	14%	123	25%	0	0%
River Howard Homes	285	7	2%	16	6%	147	52%	47	16%	68	24%	0	0%
Roosevelt Towers	791	9	1%	47	6%	410	52%	113	14%	212	27%	0	0%
Scattered Sites*	563	7	1%	21	4%	318	56%	70	12%	147	26%	0	0%
Washington Elms	626	8	1%	40	6%	356	57%	89	14%	133	21%	0	0%
Weaver Apartments	23	1	4%	1	4%	8	35%	3	13%	10	43%	0	0%
Fed Family First Available	1550	23	1%	75	5%	739	48%	238	15%	475	31%	0	0%
Fed Eld/Dis First Available	258	8	3%	10	4%	76	29%	19	7%	145	56%	0	0%
<b>Federal Subtotal</b>	<b>6328</b>	<b>91</b>	<b>1%</b>	<b>356</b>	<b>6%</b>	<b>3252</b>	<b>51%</b>	<b>838</b>	<b>13%</b>	<b>1791</b>	<b>28%</b>	<b>0</b>	<b>0%</b>
<b>State Sites</b>													
Jackson Gardens	407	1	0%	31	8%	221	54%	60	15%	94	23%	0	0%
Lincoln Way	135	1	1%	6	4%	77	57%	20	15%	31	23%	0	0%
Linnaean Street	71	1	1%	5	7%	13	18%	5	7%	47	66%	0	0%
Manning	169	3	2%	7	4%	57	34%	16	9%	86	51%	0	0%
Putnam School	76	1	1%	2	3%	19	25%	11	14%	43	57%	0	0%
Putnam Square Apartments	105	2	2%	11	10%	21	20%	9	9%	62	59%	0	0%
Russell Apartments	114	4	4%	5	4%	35	31%	7	6%	63	55%	0	0%
Willow Street	220	4	2%	16	7%	87	40%	31	14%	82	37%	0	0%
Woodrow Wilson	339	5	1%	17	5%	155	46%	41	12%	121	36%	0	0%
<b>State Subtotal</b>	<b>1229</b>	<b>21</b>	<b>2%</b>	<b>69</b>	<b>6%</b>	<b>464</b>	<b>38%</b>	<b>140</b>	<b>11%</b>	<b>535</b>	<b>44%</b>	<b>0</b>	<b>0%</b>
<b>TOTAL**</b>	<b>7557</b>	<b>112</b>	<b>1%</b>	<b>425</b>	<b>6%</b>	<b>3716</b>	<b>49%</b>	<b>978</b>	<b>13%</b>	<b>2326</b>	<b>31%</b>	<b>0</b>	<b>0%</b>

\*Scattered sites include Jackson Street, Fairmont Street, Valentine Street and Garfield Street.

\*\*This total number on all site-based waiting lists differs from the total number of applicants on the Cambridge Resident Federal Waiting List (Table 2 - 3) because applicants may choose to be placed on up to three site-based waiting lists and because this table (2 - 6) includes site-based waiting lists for state developments.



## Households Served Demographic Information

## 2-7a Federal Program Households - Unit Size Profile: November 2005

PROGRAM	TOTAL UNITS	BEDROOM SIZE									
		Studio		1BR		2BR		3BR		4+BR	
<b>Federal Public Housing</b>											
Federal Family	1,075	3	0%	148	14%	454	42%	374	35%	96	9%
Federal Elderly*	567	354	62%	210	37%	3	1%	0	0%	0	0%
<b>Federal P.H. Subtotal</b>	<b>1,642</b>	<b>357</b>	<b>22%</b>	<b>358</b>	<b>22%</b>	<b>457</b>	<b>28%</b>	<b>374</b>	<b>23%</b>	<b>96</b>	<b>6%</b>
<b>Housing Choice**</b>											
H.C.V. Family	1,421	58	4%	343	24%	587	41%	371	26%	62	4%
H.C.V. Elderly	421	35	8%	259	62%	97	23%	26	6%	4	1%
<b>H.C.V. Subtotal</b>	<b>1,842</b>	<b>93</b>	<b>5%</b>	<b>602</b>	<b>33%</b>	<b>684</b>	<b>37%</b>	<b>397</b>	<b>22%</b>	<b>66</b>	<b>4%</b>
<b>TOTAL</b>	<b>3,484</b>	<b>450</b>	<b>13%</b>	<b>960</b>	<b>28%</b>	<b>1141</b>	<b>33%</b>	<b>771</b>	<b>22%</b>	<b>162</b>	<b>5%</b>

\*Excludes J.F. Kennedy Apts., CHA's HOPE VI program.

\*\*This includes only the Section 8 certificates and vouchers eligible for inclusion in the Demonstration program.

## 2-7b State Program Households - Unit Size Profile: January 2006

PROGRAM	TOTAL UNITS	BEDROOM SIZE									
		Studio		1BR		2BR		3BR		4+BR	
<b>State Public Housing</b>											
State Family	318	23	7%	48	15%	140	44%	98	31%	9	3%
State Elderly	310	43	14%	256	83%	11	4%	0	0%	0	0%
<b>State P.H. Subtotal</b>	<b>628</b>	<b>66</b>	<b>11%</b>	<b>304</b>	<b>48%</b>	<b>151</b>	<b>24%</b>	<b>98</b>	<b>16%</b>	<b>9</b>	<b>1%</b>
State Voucher	161	66	41%	44	27%	18	11%	26	16%	7	4%
<b>TOTAL</b>	<b>789</b>	<b>132</b>	<b>17%</b>	<b>348</b>	<b>44%</b>	<b>169</b>	<b>21%</b>	<b>124</b>	<b>16%</b>	<b>16</b>	<b>2%</b>

## 2-7c Federal and State Program Households - Unit Size Profile: November 2005

PROGRAM	TOTAL UNITS	BEDROOM SIZE									
		Studio		1BR		2BR		3BR		4+BR	
Federal Subtotal	3,484	450	13%	960	28%	1141	33%	771	22%	162	5%
State Subtotal	789	132	17%	348	44%	169	21%	124	16%	16	2%
<b>TOTAL</b>	<b>4,273</b>	<b>582</b>	<b>14%</b>	<b>1308</b>	<b>31%</b>	<b>1310</b>	<b>31%</b>	<b>895</b>	<b>21%</b>	<b>178</b>	<b>4%</b>



## 2-8 Federal Program Households - Income Profile (by AMI): November 2005

PROGRAM	TOTAL	INCOME RANGES							
		< 30% of AMI		30-50% of AMI		50-80% of AMI		> 80% of AMI	
<b>Public Housing</b>									
Family	1074	612	57%	294	27%	134	12%	34	3%
Elderly*	567	466	82%	86	15%	13	2%	2	0%
<b>P. H. Subtotal**</b>	<b>1641</b>	<b>1078</b>	<b>66%</b>	<b>380</b>	<b>23%</b>	<b>147</b>	<b>9%</b>	<b>36</b>	<b>2%</b>
<b>Housing Choice</b>									
H.C.V. Subtotal	1844	1286	70%	416	23%	131	7%	11	1%
<b>TOTAL</b>	<b>3485</b>	<b>2364</b>	<b>68%</b>	<b>796</b>	<b>23%</b>	<b>278</b>	<b>8%</b>	<b>47</b>	<b>1%</b>

\*Excludes J.F. Kennedy Apts., CHA's HOPE VI program.

\*\*Any discrepancy between the number of units in Tables 3-1, 3-2 and 3-3 are due to vacancies, mostly units off-line for modernization.

## 2-9 Federal Program Households - Race/Ethnicity: November 2005

PROGRAM	TOTAL	RACE/ETHNICITY							
		White		Black		Hispanic		Other	
<b>Public Housing</b>									
Family	1075	166	15%	648	60%	168	16%	93	9%
Elderly*	567	392	69%	112	20%	36	6%	27	5%
<b>P. H. Subtotal</b>	<b>1642</b>	<b>558</b>	<b>34%</b>	<b>760</b>	<b>46%</b>	<b>204</b>	<b>12%</b>	<b>120</b>	<b>7%</b>
<b>Housing Choice</b>									
H.C.V. Subtotal	1843	838	45%	791	43%	173	9%	41	2%
<b>TOTAL</b>	<b>3485</b>	<b>1396</b>	<b>40%</b>	<b>1551</b>	<b>45%</b>	<b>377</b>	<b>11%</b>	<b>161</b>	<b>5%</b>

\*Excludes J.F. Kennedy Apts., CHA's HOPE VI program.



## 2-10 Federal Program Households - Race/Ethnicity by Development: November 2005\*

PROGRAM	TOTAL	RACE/ETHNICITY							
		White		Black		Hispanic		Other	
<b>Family Developments</b>									
Washington Elms	173	26	15%	95	55%	40	23%	12	7%
Corcoran Park	149	34	23%	93	62%	16	11%	6	4%
Putnam Gardens	121	20	17%	79	65%	10	8%	12	10%
Newtowne Court	267	31	12%	156	58%	61	23%	19	7%
River Howard***	16	5	31%	8	50%	3	19%	0	0%
Jefferson Park	178	25	14%	118	66%	12	7%	23	13%
Scattered Sites**	47	8	17%	27	57%	7	15%	5	11%
Roosevelt Towers	124	17	14%	72	58%	19	15%	16	13%
<b>Family Total</b>	<b>1075</b>	<b>166</b>	<b>15%</b>	<b>648</b>	<b>60%</b>	<b>168</b>	<b>16%</b>	<b>93</b>	<b>9%</b>
<b>Elderly/Disabled Developments</b>									
H. S Truman Apts	59	44	75%	8	14%	3	5%	4	7%
Daniel F. Burns	195	133	68%	43	22%	8	4%	11	6%
Millers River	191	151	79%	24	13%	11	6%	5	3%
Lyndon B. Johnson	102	52	51%	30	29%	13	13%	7	7%
Robert S. Weaver	20	12	60%	7	35%	1	5%	0	0%
<b>Elderly/Disabled Total</b>	<b>567</b>	<b>392</b>	<b>69%</b>	<b>112</b>	<b>20%</b>	<b>36</b>	<b>6%</b>	<b>27</b>	<b>5%</b>
<b>TOTAL</b>	<b>1642</b>	<b>558</b>	<b>34%</b>	<b>760</b>	<b>46%</b>	<b>204</b>	<b>12%</b>	<b>120</b>	<b>7%</b>

\*Excludes J.F. Kennedy Apts., CHA's HOPE VI program.

\*\*Scattered sites include Jackson Street, Fairmont Street, Valentine Street and Garfield Street.

\*\*\*18 units off line pending comprehensive modernization.



**2-11 Federal Family Developments - Income Profile (by AMI): November 2005**

DEVELOPMENT	TOTAL	INCOME RANGES							
		0-30% of AMI		30-50% of AMI		50-80% of AMI		> 80% of AMI*	
Washington Elms	173	101	58%	47	27%	21	12%	4	2%
Corcoran Park	148	77	52%	39	26%	27	18%	5	3%
Putnam Gardens	121	73	60%	35	29%	11	9%	2	2%
Newtowne Court	267	157	59%	71	27%	35	13%	4	1%
River Howard	16	11	69%	5	31%	0	0%	0	0%
Jefferson Park	178	113	63%	42	24%	16	9%	7	4%
Scattered Sites**	47	23	49%	16	34%	6	13%	2	4%
Roosevelt Towers	124	57	46%	39	31%	18	15%	10	8%
<b>TOTAL</b>	<b>1074</b>	<b>612</b>	<b>57%</b>	<b>294</b>	<b>27%</b>	<b>134</b>	<b>12%</b>	<b>34</b>	<b>3%</b>

\*The households listed as over 80% of AMI were below 80% at the time they received assistance, and thus were eligible for public housing.

\*\*Scattered sites include Jackson Street, Fairmont Street, Valentine Street and Garfield Street.

**2-12 Federal Elderly Developments - Income Profile (by AMI): November 2005\***

DEVELOPMENT	TOTAL	INCOME RANGES							
		0-30% of AMI		30-50% of AMI		50-80% of AMI		> 80% of AMI	
H. S Truman Apts.	59	45	76%	14	24%	0	0%	0	0%
Daniel F. Burns	195	144	74%	41	21%	9	5%	1	1%
Millers River	191	170	89%	18	9%	2	1%	1	1%
Lyndon B. Johnson	102	91	89%	9	9%	2	2%	0	0%
Robert S. Weaver	20	16	80%	4	20%	0	0%	0	0%
<b>TOTAL</b>	<b>567</b>	<b>466</b>	<b>82%</b>	<b>86</b>	<b>15%</b>	<b>13</b>	<b>2%</b>	<b>2</b>	<b>0%</b>

\*Excludes J.F. Kennedy Apts., CHA's HOPE VI program.

**2-13 FY2006 Area Median Income (AMI) Limits by Household Size: 2/11/05**

HOUSEHOLD SIZE	30% of AMI	40% of AMI	50% of AMI Very Low	80% of AMI Low-Income
1	17,350	23,125	28,950	46,300
2	19,850	26,421	33,100	52,950
3	22,350	29,744	37,200	59,550
4	24,800	33,040	41,350	66,150
5	26,800	35,677	44,650	71,450
6	28,800	38,314	47,950	76,750
7	30,750	40,951	51,250	82,050
8	32,750	43,614	54,600	87,350



## Appendix Three

### CHA MTW Housing Inventory Information

3-1 Number of MTW units in Inventory from Start of Demonstration (4/1/99) thru beginning of FY07 (4/1/06)

PROGRAM	TOTAL UNITS		BEDROOM SIZE										
	4/1/1999	4/1/2006	Studio		1BR		2BR		3BR		4+BR		
			4/99	4/06	4/99	4/06	4/99	4/06	4/99	4/06	4/99	4/06	
<b>Public Housing</b>													
Family	1095	1095	-	-	151	151	460	460	383	383	101	101	
Elderly*	766	759	546	532	217	224	3	3	-	-	-	-	
J.F. Kennedy	83	**	20	**	63	**	-	-	-	-	-	-	
<b>P.H. Subtotal</b>	<b>1944</b>	<b>1854</b>	<b>566</b>	<b>532</b>	<b>431</b>	<b>375</b>	<b>463</b>	<b>463</b>	<b>383</b>	<b>383</b>	<b>101</b>	<b>101</b>	
<b>Housing Choice**</b>													
<b>H.C.V. Units</b>	<b>1382</b>	<b>1842</b>	<b>72</b>	<b>93</b>	<b>449</b>	<b>602</b>	<b>591</b>	<b>684</b>	<b>231</b>	<b>397</b>	<b>39</b>	<b>66</b>	
<b>TOTAL</b>	<b>3326</b>	<b>3696</b>	<b>638</b>	<b>625</b>	<b>880</b>	<b>977</b>	<b>1054</b>	<b>1147</b>	<b>614</b>	<b>780</b>	<b>140</b>	<b>167</b>	

\*Excludes J.F. Kennedy Apts., the CHA's HOPE VI program.

\*\*These reflect only MTW units at the beginning of the Demonstration, which do not include Section 8 Moderate Rehabilitation Units; the Shelter Plus Care Program; developments with funding sources outside the Demonstration's scope, including Roosevelt Towers Mid-Rise building (mid-rise only) and Putnam Square; "sticky voucher" Section 8 subsidies at 929 House; two hundred Section 8 Vouchers for persons with disabilities (which will be rolled into the Demonstration upon renewal) that are related to the CHA's elderly allocation plan; and the CHA's HOPE VI elderly redevelopment grant for Kennedy Apartments.

3 - 2 Projected Number of Units in Inventory (MTW Units) as of 3/31/07

PROGRAM	TOTAL UNITS	BEDROOM SIZE				
		Studio	1BR	2BR	3BR	4+BR
<b>Public Housing</b>						
Family	1,095	0	151	460	383	101
Elderly	759	532	224	3	0	0
<b>P.H. Subtotal</b>	<b>1,854</b>	<b>532</b>	<b>375</b>	<b>463</b>	<b>383</b>	<b>101</b>
<b>Housing Choice</b>						
<b>H.C.V. Units</b>	<b>1,968</b>	<b>113</b>	<b>652</b>	<b>734</b>	<b>400</b>	<b>69</b>
<b>TOTAL</b>	<b>3,822</b>	<b>625</b>	<b>1,027</b>	<b>1197</b>	<b>783</b>	<b>170</b>



## 3-3 Occupancy Levels, Conventional Public Housing: November 2005\*

PROPERTY	CALENDAR 2005 YTD		FY07 EXPECTED	
	Gross %	Adjusted %	Gross %	Adjusted %
Washington Elms	98.3%	98.3%	100.0%	100.0%
Corcoran Park	99.4%	99.4%	100.0%	100.0%
Putnam Gardens	99.2%	99.2%	98.0%	98.0%
Newtowne Court	94.4%	94.4%	98.0%	98.0%
Jackson Street	100.0%	100.0%	100.0%	100.0%
Fairmont Street	100.0%	100.0%	100.0%	100.0%
Valentine Street	100.0%	100.0%	100.0%	100.0%
River Howard	50.0%	100.0%	100.0%	100.0%
Jefferson Park	98.3%	98.3%	98.0%	98.0%
Scattered Sites	100.0%	100.0%	100.0%	100.0%
Garfield Street	87.5%	87.5%	100.0%	100.0%
Roosevelt Towers	100.0%	100.0%	100.0%	100.0%
Truman Apartments**	88.1%	98.3%	97.0%	98.0%
Burns Apartments	98.5%	99.0%	98.0%	98.0%
Millers River**	63.0%	99.0%	85.0%	100.0%
L. B. Johnson**	55.8%	96.2%	85.0%	100.0%
Weaver	100.0%	100.0%	100.0%	100.0%
<b>TOTAL</b>	<b>87.1%</b>	<b>98.0%</b>	<b>90.0%</b>	<b>99.0%</b>

\* Excludes J.F. Kennedy Apts., CHA's HOPE VI program

\*\* Adjusted by modernization activities



## 3-4 Rent Collection Levels, Federal Public Housing: November 2005\*

PROPERTY	2005 YTD ACTUAL	FY07 EXPECTED
Washington Elms	97.01%	98%
Corcoran Park	96.45%	98%
Putnam Gardens	97.56%	98%
Newtowne Court	97.85%	98%
Jackson St.	95.59%	98%
Fairmont St.	95.59%	98%
Valentine St.	95.59%	98%
River Howard	98.79%	98%
Jefferson Park	96.95%	98%
Scattered Sites	99.61%	98%
Garfield St.	98.46%	98%
Roosevelt Towers	98.38%	99%
Truman Apts	99.63%	99%
Burns Apts	99.42%	99%
Millers River	99.34%	99%
L. B. Johnson	98.08%	99%
Weaver	99.29%	99%
<b>TOTAL</b>	<b>97.79%</b>	<b>99%</b>

\* This chart calculates the total rent billed for 2005 divided by the current balance not including prepays or other credits. Excludes J.F. Kennedy Apts., CHA's HOPE VI program.



## 3-5 Work Order Response, Federal Public Housing: November 2005

PROPERTY	FY2006 YTD		FY07 EXPECTED	
	Emergency	Non-Emergency	Emergency	Non-Emergency
	% Completed Under 24 Hrs	Avg. Days to Complete	% Completed Under 24 Hrs	Avg. Days to Complete
Washington Elms	100%	6.35	100%	< 7
Corcoran Park	100%	4.31	100%	< 7
Putnam Gardens	100%	3.23	100%	< 7
Newtowne Court	100%	8.93	100%	< 10
River Howard	100%	4.1	100%	< 7
Jefferson Park	100%	13.73	100%	< 10
Roosevelt Towers	100%	5.37	100%	< 7
Scattered Sites**	100%	6.07	100%	< 10
Truman Apts.	100%	3.34	100%	< 7
Burns Apts.	100%	1.85	100%	< 7
Millers River	100%	4.09	100%	< 7
L. B. Johnson	100%	3.99	100%	< 7
Weaver	100%	2.15	100%	< 7

\* Excludes J.F. Kennedy Apts., CHA's HOPE VI program.

\*\*Scattered sites includes Jackson Street, Fairmont Street, Valentine Street and Garfield Street.



**3 – 6 Inspections, Conventional Public Housing\***

PROPERTY	FY06 YTD		FY07 Expected	
	% Inspected	% Passing UPCS	% Inspected	% Passing UPCS
Washington Elms	100%	100%	100%	100%
Corcoran Park	100%	100%	100%	100%
Putnam Gardens	100%	100%	100%	100%
Newtowne Ct.	100%	100%	100%	100%
Jackson St.	100%	100%	100%	100%
Fairmont St.	100%	100%	100%	100%
Valentine St.	100%	100%	100%	100%
River Howard	100%	100%	100%	100%
Jefferson Park	100%	100%	100%	100%
Scattered Sites	100%	100%	100%	100%
Garfield St.	100%	100%	100%	100%
Roosevelt Towers	100%	100%	100%	100%
Truman Apartments	100%	100%	100%	100%
Burns Apts.	100%	100%	100%	100%
Millers River	100%	100%	100%	100%
L. B. Johnson	100%	100%	100%	100%
Weaver	100%	100%	100%	100%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\*Excludes J.F. Kennedy Apts., CHA's HOPE VI program.

**3-7 FY 2006 Ceiling Rent Under Rent Simplification**

DEVELOPMENT TYPE	CEILING RENTS						
	Studio	1BR	2BR	3BR	4BR	5BR	6BR
Family*	N/A	\$848	\$1,008	\$1,173	\$1,245	\$1,370	\$1,375
Elderly	\$938	\$1,000	\$1,063	N/A	N/A	N/A	N/A

\*These rents do not include utility allowances, which may differ by development.



3-8 Extraordinary Maintenance Schedule

FEDERAL DEVELOPMENTS		
Development/Extraordinary Maintenance	A Level	B Level
<b>Windsor Street - 135</b>		
Install camera in common area	10,000	
Paint common area	6,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$16,000</b>	<b>\$0</b>
<b>Washington Elms - 301</b>		
Playground re-surface, spray replacement	10,000	
Heater cover replacement	90,000	
Repointing of building envelope	25,000	
Concrete sidewalk repair	10,000	
Cycle painting/occupied units		5,000
Bath tub replacement	10,000	
Interior stair tread replacement	50,000	
Clean dryer vents, install bird guards	15,000	
Remove metal fences in back yards		15,000
Security cameras	10,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$220,000</b>	<b>\$20,000</b>
<b>Putnam Gardens - 303</b>		
Laundry roof vents	6,500	
Replace heating covers	6,000	
Tub resurfacing, repairs to Corian	8,000	
Masonry repair	30,000	
Steel fence replacement	10,000	
Parking lot, strip surface and seal coat	4,500	
Underground heat line	15,000	
Boiler controls and wiring	6,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$86,000</b>	<b>\$0</b>
<b>Newtowne Court -305</b>		
Install hallway stair treads	50,000	
Clean dryer stacks	12,000	
Surveillance cameras	15,000	
Replace exterior light timers	6,000	
Spirovent replacement	2,500	
Paint common areas		15,000
Cycle painting/occupied units		15,000
<b>Subtotal Extraordinary Maintenance</b>	<b>\$85,500</b>	<b>\$30,000</b>



Development/Extraordinary Maintenance	A Level	B Level
<b>Harry S. Truman Apartments - 306</b>		
Waterproofing front entry area	7,500	
Repointing repair to foundation	10,000	
Cabinet replacement - 2 units	5,000	
Carpet replacement - 1/2 of common areas	16,000	
Cycle painting/occupied units		4,000
<b>Subtotal Extraordinary Maintenance</b>	<b>\$38,500</b>	<b>\$4,000</b>
<b>Daniel Burns Apartment - 307</b>		
Repair roof fans	5,000	
Replace common area carpets	30,000	
Parking lot, seal coat and painting	3,600	
Heating/Cooling repair	6,500	
Riser valves	6,000	
Pump rebuilding	4,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$55,600</b>	<b>\$0</b>
<b>Miller River Apartments - 310</b>		
Fire sprinkler repair	8,000	
Roof flashing repairs	7,000	
Kitchen cabinet replacement	15,000	
Closet door replacement	15,000	
Paint partial common areas	15,000	
Install kitchen sink in office		3,000
<b>Subtotal Extraordinary Maintenance</b>	<b>\$60,000</b>	<b>\$3,000</b>
<b>L. B. Johnson Apartments - 311</b>		
Replace fire panel	40,000	
6th floor heating and air handler	22,000	
Paint common areas	10,000	
Carpet replacement, hallways	10,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$82,000</b>	<b>\$0</b>
<b>Robert C Weaver Apartments - 312</b>		
Paint Occupied Units	1,200	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$1,200</b>	<b>\$0</b>
<b>121 Jackson Street - 314 0001</b>		
Repair exterior concrete wall	5,000	
Repair gates to fencing	2,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$7,000</b>	<b>\$0</b>



Development/Extraordinary Maintenance	A Level	B Level
<b>Valentine Street - 314-0003 (317)</b>		
Irrigation repairs	2,000	
Fire escape repairs	3,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$5,000</b>	<b>\$0</b>
<b>Fairmont Street - 314 0002 (316)</b>		
Fire escape work	3,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$3,000</b>	<b>\$0</b>
<b>River-Howard Homes - 319</b>		
Shed for Bob Cat	8,000	
DHW repair	3,500	
Crawl Space, remove debris, install lighting	10,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$21,500</b>	<b>\$0</b>
<b>Jefferson Park - 321</b>		
Exterior apartment door painting	10,000	
Seal coating parking lot	10,000	
Exterior porch painting	9,974	
Pump rebuilding	6,000	
Boilers (2)	6,000	
Heating cover replacement	60,000	
Shrub replacement	10,000	
Install security cameras	10,000	
Remove broken porch grates	5,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$126,974</b>	<b>\$0</b>
<b>125 Whittemore Street - 335 0005</b>		
Exterior rear porch structural repair	10,000	
Repair concrete entry steps	500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$10,500</b>	<b>\$0</b>
<b>Columbus - 335 0008</b>		
Replace basement stair and rear porches	25,000	
Paint exterior windows	5,000	
Repair roof	8,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$38,000</b>	<b>\$0</b>



Development/Extraordinary Maintenance	A Level	B Level
<b>Garfield Street - 339</b>		
DHW repair	2,500	
Driveway plantings	2,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$4,500</b>	<b>\$0</b>
<b>Roosevelt Towers - 342</b>		
Replace hallway flooring	12,000	
Raise metal grates to trash enclosure	6,000	
Dryer vent cleaning	5,000	
Entry door replacements	15,000	
Heating system repairs	23,000	
Water spiral repairs	10,000	
Paint exterior doors		3,000
<b>Subtotal Extraordinary Maintenance</b>	<b>\$71,000</b>	<b>\$3,000</b>
<b>Corcoran Park - 343</b>		
Exterior Cycle Painting	32,000	
Stainless backsplash at stoves	19,125	
Repair to exterior siding	5,000	
Replace flooring in office		3,000
Cycle painting/occupied units		3,925
<b>Subtotal Extraordinary Maintenance</b>	<b>\$56,125</b>	<b>\$6,925</b>
<b>TOTAL FEDERAL</b>	<b>\$988,399</b>	<b>\$66,925</b>

STATE DEVELOPMENTS		
Development/Extraordinary Maintenance	A Level	B Level
<b>Jefferson Park State - 202</b>		
DHW - 2 systems	8,000	
Boilers - 2	3,000	
Concrete sidewalk refinishing	10,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$21,000</b>	<b>\$0</b>
<b>Lincoln Way - 203</b>		
Resurfacing bathtubs	2,000	
Stainless backsplash around stoves	3,500	
Rewire fencing	5,000	
Masonry work on steps	5,000	
Converter cleaning	8,000	



Development/Extraordinary Maintenance	A Level	B Level
Basement water penetration	15,000	
Cycle painting occupied	12,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$51,000</b>	<b>\$0</b>
<b>Jackson Gardens - 205</b>		
Kitchen cabinet replacement, partial	10,000	
Replace hallway stair treads	5,000	
Exterior door replacement	3,000	
Boiler contingent	4,000	
Roof repair	10,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$32,000</b>	<b>\$0</b>
<b>Manning - 671</b>		
Replace kitchen counters, partial	20,000	
Add GFI's kitchen & bath	10,000	
Repair water leaks	10,000	
Waste pipe leaks, booster pumps	10,000	
DHW rehab	30,000	
Cycle painting occupied units	7,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$87,500</b>	<b>\$0</b>
<b>116 Norfolk - 672</b>		
Elevator repairs	10,000	
Gutter repair and painting	10,000	
Window trim painting	5,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$25,000</b>	<b>\$0</b>
<b>45 Linnean Street - 673</b>		
Cycle painting occupied	2,000	
Install window blinds	4,300	
DHW contingent	3,500	
Plumbing issues	5,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$14,800</b>	<b>\$0</b>
<b>Russell Apartments - 674</b>		
New trash compacter	10,000	
Fire panel upgrade	32,000	
Boiler contingent	3,000	
DHW contingent	3,500	
Sprinkler repairs	1,000	



Development/Extraordinary Maintenance	A Level	B Level
Paint common areas	3,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$52,500</b>	<b>\$0</b>
<b>Willow Street Homes - 751</b>		
Partial window replacement	5,000	
Roof repairs	6,000	
Boiler contingency	3,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$14,500</b>	<b>\$0</b>
<b>State Condos - 752</b>		
Partial carpet replacement	2,000	
Partial cabinet replacement	3,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$5,500</b>	<b>\$0</b>
<b>Cambridge Commons Condos - 753</b>		
Carpet replacement	2,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$2,000</b>	<b>\$0</b>
<b>Inman Street - 754</b>		
Boiler repairs	5,000	
Paint exterior	10,000	
Seal basement floor	4,000	
Replace rear stairs in basement	3,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$22,500</b>	<b>\$0</b>
<b>Hingham Street - 754</b>		
Kitchen cabinet partial replacement	3,000	
Boiler replacement	3,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$6,000</b>	<b>\$0</b>
<b>TOTAL STATE</b>	<b>\$334,300</b>	<b>\$0</b>

OTHER DEVELOPMENTS		
Development/Extraordinary Maintenance	A Level	B Level
<b>Roosevelt Towers Midrise - 204</b>		
Upgrade interior elevator cars	20,000	
Security cameras in elevators	13,000	
Roof repair	10,000	



Development/Extraordinary Maintenance	A Level	B Level
Fob system	14,000	
Repair greenhouse leaks	20,000	
Kitchen cabinet replacement	10,000	
Rebuild water pumps	10,000	
Convactor cleaning	5,000	
DHW repairs	3,500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$105,500</b>	<b>\$0</b>
<b>Putnam School - 631</b>		
Boiler replacement	8,000	
Elevator pit waterproofing	10,000	
Partial storm replacement	25,000	
Kitchen cabinet replacement	12,000	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$55,000</b>	<b>\$0</b>
<b>Aberdeen/Hammond/Woodbridge - 680/689</b>		
Carpentry repair to eaves, Aberdeen	1,000	
Replace kitchen cabs & counters, Hammond	9,300	
Tile bath wall, Hammond	2,000	
Replace 5 VCT floors, Woodbridge	1,500	
Replace one sink, counter, Woodbridge	500	
<b>Subtotal Extraordinary Maintenance</b>	<b>\$14,300</b>	<b>\$0</b>
<b>TOTAL OTHER DEVELOPMENTS</b>	<b>\$174,800</b>	<b>\$0</b>

Development	A Level	B Level
Federal Developments Subtotal	988,399	66,925
State Developments Subtotal	334,300	0
Other Developments Subtotal	174,800	0
<b>GRAND TOTAL ALL DEVELOPMENTS</b>	<b>\$1,497,499</b>	<b>\$66,925</b>



## ■ Appendix Four

### CHA Rent Policies & Occupancy Policies

### Public Housing Policies Modified by MTW

#### Statement of Occupancy Policy

CHA has a number of waiting list preferences for the federal Conventional Housing Program. These preferences are as follows:

- Ranking Federal Preferences – Paying more than 50 percent of gross income for rent of over a year; and displaced by the sale or possession of housing through no fault of the tenant.
- Local Preferences (totaling 50 percent of new placements) – Displaced by the end of rent control; Cambridge residents without a federal preference; families between 40 percent and 80 percent of area median income<sup>1</sup>; and tenants selected for CASCAP set-aside units.
- Federal Preferences – Homeless; substandard housing; and paying more than 50 percent of gross income for rent.

#### Statement of Rent Policy

CHA's MTW agreement allows that CHA "may adopt and implement any reasonable policies for setting rents for public housing, or rents or subsidy levels for tenant-based assistance." Under MTW, CHA is also required to provide a Board-approved analysis of the impact of rent policies on current households, and households on the waiting list, including an analysis of the severity of rent burdens on such households. As discussed in CHA's FY06 Annual Plan, CHA adopted a new simplified public housing rent system in FY06. In order to adopt this new policy, CHA conducted analyses regarding the impacts of the Rent Simplification policy and reported these findings to the Board; CHA will continue to monitor the impacts of rent simplification and provide reports to the Board on a regular basis. Overall, the Rent Simplification policies adopted are designed to be revenue neutral for CHA. Our models predict over 60% of households receiving rent decreases resulting from Rent Simplification.

The Rent Simplification program establishes a rent schedule in which income ranges are set at \$2,500 bands; these bands are then used to determine a household's rent. In this schedule, rents are set at 30% of the low end of the income band. Through Rent Simplification, CHA

---

<sup>1</sup> CHA intends to continue its suspension of this preference throughout FY07.



revised the system of exclusions and deductions utilized in determining income for residents. Rent Simplification also sets minimum rents at \$50, regardless of unit size and ceiling rents that correlate to unit size.

Understanding that some households' rent will go up under the transition to the new system, CHA developed policies that provide safety nets for those residents. First, CHA set a limit of \$100 in the first year on rent increases resulting from rent simplification. Second, CHA established a zero income policy that allows residents to pay, for a limited period of time, zero rent in cases where households can prove there is no income. Thirdly, CHA created a Hardship Review Committee that has the ability to provide a host of remedies for households experiencing extremely high un-reimbursed medical or childcare expenses or large decreases in income (the Hardship Review policy is included in this Appendix).

The exclusions and deductions as listed in this Appendix replace the income disallowance found at 24 CFR 960.255 and modify pieces of 24 CFR 5. Subpart F.

## Rent and Recertification Policy

The policies established by Rent Simplification as adopted by CHA in FY06 are detailed below. These policies are intended to simplify the rent system so that residents can understand how their rent is determined, while reducing CHA's administrative burden by streamlining the recertification system. In addition, the new system encourages self-sufficiency by not penalizing families for earning and saving more. Additional policies may be developed over the course of the demonstration in consultation with the affected residents. The current policies are:

### Annualized Income Calculation

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

### Income Exclusions

#### Asset Exclusion

Asset exclusion is raised to \$50,000. Increasing the asset exclusion amount allows residents to accumulate more assets before they are calculated as income.

#### Other Exclusions

All adoption assistance payments are excluded from income calculations.

All fulltime student income is excluded from income calculations.



**Adjusted Income (deductions)**

**Medical and Childcare Deductions**

Using the Deduction Schedule below, residents only need to provide documentation up to the level they qualify for. This means a resident need only show expenses above \$2,500 to receive that deduction.

**Medical & Childcare Deduction Schedule**

Medical Expenses	Medical Deduction	Childcare Expenses	Childcare Deduction
\$1-\$2500	0	\$1-\$2500	0
\$2501-\$5000	\$2,500	\$2501-\$5000	\$2,500
\$5001-\$7500	\$5,000	\$5001-\$7500	\$5,000
\$7501 and over	Go to Hardship	\$7501 and over	Go to Hardship

**Rent Calculated within \$2,500 Bands**

Rents are based on \$2,500 income bands (See schedule below). Using a band-based rent schedule allows CHA and residents to move away from verifying every last dollar earned and deducted.



**Public Housing Rent Schedule** - This chart does not subtract utility allowances, which differ across developments.

Income Range		Bedroom size						
		0	1	2	3	4	5	6
\$0	\$2,499	\$50	\$50	\$50	\$50	\$50	\$50	\$50
\$2,500	\$4,999	\$63	\$63	\$63	\$63	\$63	\$63	\$63
\$5,000	\$7,499	\$125	\$125	\$125	\$125	\$125	\$125	\$125
\$7,500	\$9,999	\$188	\$188	\$188	\$188	\$188	\$188	\$188
\$10,000	\$12,499	\$250	\$250	\$250	\$250	\$250	\$250	\$250
\$12,500	\$14,999	\$313	\$313	\$313	\$313	\$313	\$313	\$313
\$15,000	\$17,499	\$375	\$375	\$375	\$375	\$375	\$375	\$375
\$17,500	\$19,999	\$438	\$438	\$438	\$438	\$438	\$438	\$438
\$20,000	\$22,499	\$500	\$500	\$500	\$500	\$500	\$500	\$500
\$22,500	\$24,999	\$563	\$563	\$563	\$563	\$563	\$563	\$563
\$25,000	\$27,499	\$625	\$625	\$625	\$625	\$625	\$625	\$625
\$27,500	\$29,999	\$688	\$688	\$688	\$688	\$688	\$688	\$688
\$30,000	\$32,499	\$750	\$750	\$750	\$750	\$750	\$750	\$750
\$32,500	\$34,999	\$813	\$813	\$813	\$813	\$813	\$813	\$813
\$35,000	\$37,499	\$875	\$848	\$875	\$875	\$875	\$875	\$875
\$37,500	\$39,999	\$938	\$848	\$938	\$938	\$938	\$938	\$938
\$40,000	\$42,499	\$938	\$848	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$42,500	\$44,999	\$938	\$848	\$1,008	\$1,063	\$1,063	\$1,063	\$1,063
\$45,000	\$47,499	\$938	\$848	\$1,008	\$1,125	\$1,125	\$1,125	\$1,125
\$47,500	\$49,999	\$938	\$848	\$1,008	\$1,173	\$1,188	\$1,188	\$1,188
\$50,000	\$52,499	\$938	\$848	\$1,008	\$1,173	\$1,245	\$1,250	\$1,250
\$52,500	\$54,999	\$938	\$848	\$1,008	\$1,173	\$1,245	\$1,313	\$1,313
\$55,000	\$57,499	\$938	\$848	\$1,008	\$1,173	\$1,245	\$1,370	\$1,375

### Continued Occupancy

#### New Minimum & Ceiling Rents

Minimum rents are set at \$50.00 per month.

Ceiling rents vary depending upon unit size and, in the case of minimum rents, family income. Ceiling rents are identified on the Rent Schedule (See attached).

#### Zero Income Households

Rents based on a claim of zero income are limited to ninety (90) days. After ninety days, zero income rents expire and household rents revert to the \$50 minimum rent. Only one request for an interim rent based on zero income may be processed between biannual certifications. Households requesting a second interim rent based on zero income between biannual recertifications pay the \$50 minimum rent.



Households are required to provide sufficient documentation in support of zero rent including completion of a family budget sheet.

**Mixed Families**

For mixed families, where some households include members with citizenship or eligible immigration status as well as those without, rents are calculated using the simplification model; subsidy is then prorated using current methods.

**Utility Allowances**

The utility allowance for an over-housed Household will be set based on the bedroom size, which will be the appropriate size for the Household as determined by CHA occupancy standards.

**Transfer Surcharge**

Any Household in a family development choosing to move to a larger apartment as a result of overcrowding will pay a maintenance fee of \$100. This fee may be paid in installments. A Household who transfers for medical reasons, would not be required to pay the maintenance fee.

A Household with children over 18 sharing a room may request a transfer to a larger apartment (family must meet minimum occupancy standards). The Household would be eligible for a transfer only after all underhoused families at that development have been offered a transfer. Should a Household request and be offered such a transfer, the household would pay the \$100 one time maintenance fee.

**Recertifications**

Recertifications are currently conducted every year. Under Rent Simplification they are conducted **every two years**. The shift from one to two year recertifications allows families who experience increases in income to retain all of their increased earnings between recertifications.

**Interim Recertifications Policy**

Residents have the option to come in for two interim recertifications between scheduled biannual recertifications. Interims may be used when there is a drop in family income or significant increases in medical or childcare costs. Interim rents remain in place until the next scheduled certification or until the household experiences an increase in income, whichever comes first. Households receiving an interim rent reduction must report any subsequent income increase to CHA within thirty (30) days of occurrence. Failure to report within thirty days results in retroactive rent changes and depending on the severity of the circumstances, lease termination. This increase in rent does not count as an interim recertification.

Seniors above the age of sixty-two (62) years old and/or disabled households are exempted from two-interim limit on recertifications.



Interim recertifications are only processed if the effect of the loss of income is expected to be longer than sixty (60) days. Permanent loss of income (i.e., death of an income earner) results in a permanent, rather than interim, rent reduction.

The Head of Household must still meet the lease requirements for reporting changes in family composition, and also for adding anyone to the household, which includes obtaining written permission from the manager before the additional person occupies the unit. A family's rent is recalculated if the addition or subtraction of a household member results in an income change. This increase in rent does not count as an interim recertification.

#### **Fraud Prevention**

If after two or more instances of job loss or income drop within ninety (90) days of a scheduled recertification (based on current and prior recertification history) CHA sets a rent based on the past year's W-2 or other information available to verify income. Households are advised that this is a potential fraud issue and that they have the right to grieve to the Conference Panel to more fully explain the reasons for the pattern of income loss. CHA will set the rent after the Conference Panel review.

Households with two or more instances of job loss or income drop within ninety (90) days of a scheduled certification do not have access to the Hardship Review Committee.

## **Statement of Income Deconcentration Policy - Conventional Housing**

CHA developments currently represent a broad mix of incomes. CHA's deconcentration policy is to monitor changes in income distribution at each development as rent policies, income diversification, and development choice impact the mix of households.

As illustrated in the table below, CHA would be in compliance with the Deconcentration Final Rule published in December 2000, if the rule applied to the Housing Authority. Currently the only development outside the 15 percent compliance range is Roosevelt Towers. However, Roosevelt Towers is the development at which income diversification was first deployed in a full-scale effort to diversify income in that development. This effort was a success and raised the average income of tenants, as reflected below. The current average AMI percent of all CHA family households is 31.1%. CHA fully expects that, as income diversification continues, the incomes at other CHA developments will rise, albeit at a slower rate.



## Income Deconcentration of CHA Family Developments: November 2005

DEVELOPMENT	HOUSEHOLDS	AVERAGE INCOME	DEVELOPMENT % of AVERAGE
Washington Elms	172	\$23,352	101%
Corcoran Park	151	\$24,090	104%
Putnam Gardens	122	\$20,798	90%
Newtowne Court	268	\$21,604	94%
River Howard	16	\$20,996	91%
Jefferson Park	177	\$22,484	98%
Scattered Sites*	46	\$24,372	106%
Roosevelt Towers	124	\$27,348	119%
<b>TOTAL</b>	<b>1076</b>	<b>\$23,057</b>	<b>100%</b>

\*Scattered sites include Fairmont Street, Garfield Street, Jackson Street and Valentine Street.



# Leased Housing Program

## Statement of Occupancy Policy

CHA has a number of waiting list preferences for the Leased Housing Program. These preferences are as follows:

- Ranking Federal Preferences – Paying more than 50 percent of gross income for rent of over a year; displaced by the sale or possession of housing through no fault of the tenant; and Cambridge residents in transitional units.
- Local Preferences (totaling 10 percent of Tenant-Based and 33 percent of Project-Based units) – Displaced by the end of rent control; Cambridge residents without a federal preference; disabled Cambridge applicants; and families or individuals with HIV/AIDS.
- Federal Preferences – Homeless; substandard housing; and paying more than 50 percent of gross income for rent.

## Statement of Rent Policy

CHA's MTW agreement allows that CHA "may adopt and implement any reasonable policies for setting rents for public housing, or rents or subsidy levels for tenant-based assistance." Under MTW, CHA is also required to provide a Board-approved analysis of the impact of the policies on current households, and households on the waiting list, including an analysis of the severity of rent burdens on such households. This past year CHA has taken a very limited approach at rent simplification for its leased housing program. Going forward, it is the intention of CHA to revisit this issue and to propose significant changes with respect to rent policy and overall program policy. The driving force behind these modifications will be the need to create a program that works within the "budget based" environment that we are now locked into. Currently, CHA rent policies result in reduced rent charged to tenants. However, during the past several months there has been a rise in participant rent portions because of the lowering of the payment standard over the past couple of years. As a result, the Board of Commissioners adopted a policy whereby a stabilization adjustment is offered to those participants that see an increase of their rent to 40% or more of their income. The cost of this program to the CHA is anticipated to be \$250,000.

Further, the CHA has adopted the same hardship policy for the leased housing programs that will be used in public housing. The Hardship Review Committee has the ability to provide a host of remedies for leased housing participants whose shelter costs are extremely high (the Hardship Review policy is included in this Appendix).



## Rent and Recertification Policy

CHA will implement new rent policies in the Section 8 certificate and voucher/Local Leased Housing program that are Board-approved and which were developed in cooperation with resident representatives. These policies are intended to provide relief to working families and incentives to non-working families to seek employment, as well as (where possible) to bring policies into alignment with CHA's other rent policies. The rent policies described below also include the limited changes made to the leased housing program by the simplified rent system that was approved by the Board in FY06. Additional policies may be developed over the course of the demonstration in consultation with the affected program participants. The current new policies are:

### Annualized Income Calculation

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

### Annual Income Exclusions

#### **Asset Exclusion**

Asset exclusion is raised to \$50,000. Increasing the asset exclusion amount allows residents to accumulate more assets before they are calculated as income.

#### **SSI/SSDI/EAEDC/Veterans' Disability To Work Exclusion:**

A Resident whose rent would otherwise increase as a result of an increase in earned income is eligible to receive an exclusion of the increased amount of income provided that:

- 1) the household income has been derived, at least in part, from Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Emergency Aid to Elders, Disabled and Children (EAEDC), or Veterans disability for each of the past 12 months (or as described below); and
- 2) the Resident has a reduction or termination of such benefits as a result of the increased earned income. This earned income exclusion shall be in effect for one continuous twenty-four month period regardless of any changes or gaps in employment during that period.

During the first 12 months, the Resident's contribution to the Gross Household Income used in the rent determination will be based on the past year's benefits (and wages already being counted, if applicable).

During the second 12 months, the Resident's rent will be increased by 50% of the amount of total rent increase that otherwise would be applicable. This is a one-time



exclusion and it is the Head of Household's sole determination when to exercise this exclusion. This exclusion does not apply to a Head of Household or Member who was receiving SSI/SSDI benefits for a minor or dependent. (Note: This exclusion incorporates the suggested language from comments from CASLS.)

**Welfare to Work Exclusion**

This is a twenty-four month exclusion. In Year One, 100% of wage income above the TANF cash benefit will be excluded for a consecutive 12-month period once a participant has been employed after receiving cash benefits from TANF. Thus in Year One the rent will remain the same as before the resident became employed. (This also includes any other adjustments – meaning the Year One rent will not decrease from the rent paid during receipt of TANF – even if the TANF is adjusted, the rent will remain the same.)

During Year Two the resident's rent will be increased by 50% of the amount of the total rent increase that would otherwise be applicable. For example, if a resident's rent based on TANF was \$200 per month, and they became employed earning \$25,000 a year they would have a calculated rent of \$500 a month, if this exclusion is exercised in the first year their rent would remain \$200, in the second 12 month period (Year Two) if their calculated rent remained \$500 the increase would be 50% of the difference or \$350 per month. This is a one-time exclusion and it is the Head of Household's sole determination when to exercise this exclusion.

\$500 Year Two calculated rent based on \$25,000 in wages  
 - \$200 TANF rent Year One  
 = \$300 Difference

\$300 Difference from above  
X 50%  
 = \$150 Year Two rent increase

\$150 Year Two rent increase  
+ \$200 Year One TANF rent  
 = \$350 Year Two rent

**Adjusted Income (deductions)**

**Child Care**

The current childcare deduction for families has been expanded to cover children 13 and 14 who are enrolled in licensed day care or in an agency based after-school program or camp. For the purposes of this deduction, "agency based after school program or camp" shall include sports, enrichment classes, and other agency-based activities. This incorporates the suggested language from comments from CASLS.

**Expansion of the Tuition Deduction for Post-Secondary Education**

A Head of Household or Household member with earned income who is furthering his or her education with part-time college or vocational training courses (2



courses/semester maximum) may receive a deduction for non-reimbursable expenses paid out-of-pocket for tuition and fees that do not exceed the amount of earned income contributed by that individual. A maximum of 20 courses per Resident may be used as a deduction.

## Continued Occupancy

### Minimum Rents

Minimum rent, before adjustment for utilities, is set at \$50.00.

All residents on minimum rent (\$50.00) are referred to Social Services for job or benefit counseling.

### Zero Income Households

Interim rents based on a claim of zero income are limited to ninety (90) days. After ninety days, zero income interim rents expire and household rents revert to \$50 per month hard minimums. Only one request for an interim rent based on zero income may be processed in any twelve-month period. Households will be required to provide sufficient documentation in support of zero rent including completion of a family budget sheet.

Utility Assistance Payments based on zero income will terminate after ninety (90) days.

### Utility Allowances

The utility allowance for an over-housed Household will be set based on the bedroom size which will be the appropriate size for the Household as determined by CHA occupancy standards.

### Surcharge for Multiple Increases in Voucher/Certificate/Assistance size

Any Household in the leased housing program who is underhoused and requests a second increase in voucher/certificate/assistance size will be required to pay a monthly surcharge equal to 10% of its contribution to rent.

### Recertifications

Recertifications for participants are conducted annually.

### Interim Recertifications

The program limits interim recertifications to one per year (excluding transfers) to be exercised at the tenant's option. Interim rents remain in place until the next scheduled annual certification or until the household experiences an increase in income, whichever comes first. Households receiving an interim rent reduction must report any subsequent income increase to CHA within thirty (30) days of occurrence. Failure to report within thirty days results in retroactive rent changes and depending on the severity of the circumstances, termination from the Program.



Seniors above the age of sixty-two (62) years old and/or disabled households are exempt from the one-interim limit on recertifications.

Interim recertifications will only be processed if the effect of the loss of income is expected to be longer than sixty (60) days. Permanent loss of income (i.e., death of an income earner) results in a permanent, rather than interim, rent reduction.

A family's rent is recalculated if the addition or subtraction of a household member results in an income change for the household. This change in rent does not count as an interim recertification.

**Fraud Prevention**

If after two or more instances of job loss or income drop within ninety (90) days of a scheduled recertification (based on current and prior recertification history) CHA will set a rent based on the past year's W-2 or other information available to verify income. Families are advised that this is a potential fraud issue and that they have the right to go the Conference Panel to more fully explain the reasons for the pattern of income loss.

**Project-Based Voucher and MRVP Participants**

The rent simplification system does not affect either the Project-Based Voucher program or the MRVP program. Because the Project-Based Voucher program operates under outside agreements, payments and procedures remain the same as currently administered. The MRVP program is a state program and is not being changed under rent simplification.

**Statement of Deconcentration Policy - Leased Housing**

CHA's program participants lease units throughout Cambridge. A number of the Local Leased Housing Program initiatives are focused on maintaining and expanding this diversity. At this point there is no concentration issue; however, CHA's deconcentration policy will be to monitor the number of apartments leased by census tract, to ensure that no negative patterns begin to develop.



# Hardship Waiver Policy and Guidelines for Federal Public Housing and Leased Housing Programs

## Hardship Policy

Prior to imposition of any change in rent, the household will be provided with advanced notice as required by their lease and/or governing documents. Households that are notified of a rent increase will also be informed, in writing, of their ability to seek a waiver based on financial hardship provided that the hardship is related to extraordinary medical expenses, child care costs or extraordinary cost of living.

## Hardship Criteria

The following criteria will trigger a review for consideration of a Hardship Rent.

### **Extraordinary Cost of Living:**

In public housing, a hardship review will be conducted if, after deductions, the total shelter costs, when combined with unreimbursed medical or childcare costs, exceed fifty percent (50%) of a household's monthly income (monthly income is defined as annual income divided by twelve).

In the voucher program, hardship review may be conducted if, after deductions, the total shelter costs exceed fifty percent (50%) of a household's monthly income (monthly income is defined as annual income divided by twelve).

For both programs shelter costs are defined as the cost of rent and utilities.

### **Medical or Childcare Expenses Greater than \$7,501:**

In public housing, hardship review may be conducted if a household's total unreimbursed medical or childcare costs exceed \$7501.00 per year. This includes the full cost of Medicare and private insurance.

Persons with disabilities always retain the right to request Reasonable Accommodations.

## Waiver Request Process

All waiver requests must originate with the household and must be submitted to the housing manager or leasing officer within thirty (30) calendar days of the date of the rent adjustment notification or hardship event, whichever occurs first. It will be the responsibility of the household to complete an "Application for Hardship Waiver" form and to provide all documentation required to show eligibility. Neither the housing manager nor the leasing officer shall be expected to assist the household except as a reasonable accommodation.



Once the housing manager/leasing officer receives the required documentation, the information shall be forwarded to the Deputy Director of Leasing and Occupancy.

At the applicant's option, the Hardship Review Committee shall be made up of the members of the Emergency Housing Committee plus a public housing resident or voucher holder.

In cases of Hardship based on income loss, the Hardship Review Committee shall consider whether or not the applicant has made a good faith effort to secure alternative income sources. In addition the Committee shall consider whether or not the loss of income is due to circumstances beyond the applicant's control.

The Hardship Review Committee shall render a decision on the request and a written decision shall be forwarded back to the Executive Director for signature. The Executive Director may sustain or decline the recommendation of the Committee. After signature by the Executive Director the Deputy Director of Leasing and Occupancy will inform the parties of the decision. The written decision shall inform the parties as to the relief granted as well as the term of the relief. Households that disagree with the decision may request a Conference Panel hearing through the Legal Department. CHA's Conference Panel will hear hardship claims. In cases where an appeal is sought, no action shall be taken by CHA until the Conference Panel has rendered a written decision. The Conference Panel's decision will be forwarded to the parties.

### Hardship Committee Remedies – Public Housing

Depending on income, deductions and family circumstances action the Committee may take include, but are not limited to:

- a. Set rent at minimum rent of \$50.00 per month for a specific period of time or set a minimum rent as described in the zero income policy;
- b. Give a deduction of \$7,500 or more;
- c. Set interim rent at Rent Simplification schedule rent closest to pre-Rent Simplification rent for a specified period of time;
- d. Extend \$100.00 per month rent increase cap for up to one year (not to exceed two years total);
- e. Phase \$100.00 per month rent increase cap out over specified period of time beyond the 2 years in d. above; and
- f. Appropriate combination of remedies listed above.

### Hardship Committee Remedies – Voucher Program

Depending on income, deductions and family circumstances action the Committee may take include, but are not limited to:

- a. Set rent at minimum rent of \$50.00 per month for a specific period of time or set a minimum rent as described in the zero income policy; and
- b. Set rent calculated using prevailing HCVP rent determination policies.



## Summary Chart

The below table summarizes current MTW and rent simplification CHA rent and occupancy policies and how they align with QHWRA and State regulations. While Federal Public Housing policies have changed dramatically due to rent simplification, most MTW policies remain in place for the Housing Choice Voucher program. We anticipate that rent simplification will make it easier for CHA staff to administer rent and occupancy policies and for tenants to understand how their rent is determined.

		PH	HCV	24CFR / QHWRA
1	Asset exclusions: (1) Net family assets < \$50,000 are not counted as income (2) Net Family assets > \$50,000 annual income will include the greater of the net asset multiplied by 1% or the actual income derived from the asset.	Yes	Yes	Modifies CFR income calculation that counts interest, dividends, and net income from assets. (In excess of \$5,000 use the greater of actual income or current passbook rate.)
2	All fulltime student income is excluded from income calculations.	Yes	N	Expands CFR exclusion of earnings in excess of \$480 for full time students over 18.
3	Disability to work income exclusion	No	Yes	QHWRA includes income exclusion but it is not tied to disability transfer payment
4	Welfare to Work Income Exclusion	No	Yes	Similar to QHWRA but limited to HH member on TANF who goes to work
5	Childcare deduction - modified	Yes	No	Modifies CFR childcare deduction. Expenses fall into deduction bands of \$0, \$2500 or \$5000.
6	Childcare deduction (expanded age range)	No	Yes	Same as QHWRA but extends age to 14 years with agency based programs
7	Medical deduction – modified	Yes	No	Modifies CFR medical deduction. Expenses fall into deduction bands of \$0, \$2500 or \$5000.
8	Expanded Tuition Deduction	No	Yes	No comparable provision
9	Minimum Rent of \$50	Yes (Fed)	Yes	QHWRA comparable
10	Minimum Rent Range based on unit Size \$20-\$50	No	No	QHWRA comparable
11	Zero Rent – Households that can provide verification of zero income	Yes (Fed)	Yes	



	are eligible to receive zero rent for 90 days.			
12	No Flat rents	No	N/A	No comparable provision, no choice between rents, ceiling rent on rent schedule
13	Utility allowance (size appropriate for household)	Yes (Fed)	Yes	Modifies QHWRA
14	Transfer surcharge /voucher size surcharge (\$100 PH/10% 2 <sup>nd</sup> HCV)	Yes (Fed)	Yes	QHWRA gives flexibility to PHAs
15	Recertification for households is conducted once every two years.	Yes (Fed)	No	Modifies CFR
16	Recertification for households is conducted once every year.	Yes (State)	Yes	Same as CFR
17	Interim Recertifications – (1) Households are not required to obtain an interim rent due to increases in income. (2) Households receiving an interim rent reduction must report any subsequent income increase within 30 days of occurrence. (3) Federal public housing households are limited to 2 interim recertifications between scheduled biannual recertification. Seniors and Disabled are exempted from this limit. (4) HCV households are limited to 1 interim recertification between scheduled annual recertification. Seniors and Disabled are exempted from this limit.	Yes (Fed)	Yes	Modifies CFR
18	Interim reporting requirements	Yes	N/A	Public housing requirements are modified by rent simplification



# Appendix Five

## CHA Resident Survey – Sample

CAMBRIDGE HOUSING AUTHORITY  
ANNUAL PUBLIC HOUSING RESIDENT SATISFACTION SURVEY  
(12-05)

CHA IDENTIFIER: Unit, Development ID and phone number selected from CHA MLS database including resident demographics on race, ethnicity, income, family/elderly.

*Hello. The Cambridge Housing Authority is conducting a survey of residents' opinions regarding management and maintenance services. Your name has been randomly selected from a list of CHA residents to participate in the survey. It will only take about 15 minutes to complete. Your answers will be kept confidential and your name will not be identified in any of the answers you give. I want to thank you in advance for participating in the survey; your candid comments will help improve services at CHA. My name is \_\_\_ and I am calling from an independent survey firm.*

**Before we begin, I'd like to verify some information:**

**A. Do you live at: \_\_\_\_\_ ?**

Yes \_\_\_\_\_ 1                      No \_\_\_\_\_ 2

*(If yes, continue the interview)                      (If no, thank the person and terminate the interview)*

**B. Are you the Head of Household (HOH)?**

Yes \_\_\_\_\_ 1                      No \_\_\_\_\_ 2

*(If yes, continue the interview)                      (If no, ask if the HOH is available. If the HOH is available, continue the interview with the HOH. If the HOH is not available, ask when would be a good time to call back, note the time, and then terminate the interview)*

### OVERALL SATISFACTION

**1. Overall, how satisfied are you with? (Check one box per question)**

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know
The quality and conditions of your apartment?	1	2	3	4	5	6
The quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots?	1	2	3	4	5	6
The safety and security of your neighborhood?	1	2	3	4	5	6
CHA's maintenance services?	1	2	3	4	5	6
The quality and availability of social services in your CHA development?	1	2	3	4	5	6



1A. Do you wish to make additional comments on any of these questions?

---



---

**SATISFACTION WITH MAINTENANCE AND REPAIRS**

2. Over the past year, how many times have you called the CHA for maintenance or repairs?

(Check one box)

- 1 None (go to question 4)
- 2 1-3 Times
- 3 More than 3 times
- 4 Don't know
- 5 Can't remember (go to question 4)

3. Based on your experience over the past year requesting maintenance or repairs from CHA, how satisfied were you with? (Check one box per question)

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know
The process of requesting repairs	1	2	3	4	5	6
The quality of the repair work	1	2	3	4	5	6
The amount of time it took to complete the repairs	1	2	3	4	5	6
The way you were treated by the person doing the repairs	1	2	3	4	5	6

3A. Do you wish to make additional comments on any of these questions?

---

**SATISFACTION WITH MANAGEMENT SERVICES**

4. Over the past year, how many times have you called or visited your CHA Housing Management Office? (Check one box)

- 1 None (go to question 6)
- 2 1-3 Times
- 3 More than 3 times
- 4 Don't know
- 5 Can't remember (go to question 6)



5. Based on your experience over the past year with your CHA Housing Management Office, how satisfied were you with? (Check one box per question)

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know
The availability of information on your rent or lease responsibilities	1	2	3	4	5	6
The accuracy of the information that was provided to you	1	2	3	4	5	6
The way you were treated by the office staff	1	2	3	4	5	6

5A. Do you wish to make comments on any of these questions?

\_\_\_\_\_

**SAFETY**

6. How safe do you feel? (Check one box per question)

	Very Safe	Safe	Unsafe	Very Unsafe	Does Not Apply
In your unit/home	1	2	3	4	5
In the hallway and lobby of your building	1	2	3	4	5
On the outside grounds of your development	1	2	3	4	5

7. Do you think any of the following contribute to crime in your development? (Check all that apply)

	√ all that Apply
Bad Lighting	
Broken Locks	
Location of development	
Police do not respond	
Residents don't care	
Residents are loud	
There are many vacant units	
Uninvited non-residents on property	
Trespass Issues	



**PROPERTY APPEARANCE & IMPROVEMENT PRIORITIES**

8. How often, if at all, are any of the following a problem in your development? (Check one box per question)

	Never	Sometimes	Most of the Time	Always
Abandoned Cars	1	2	3	4
Broken Glass	1	2	3	4
Graffiti	1	2	3	4
Rodents and/or insects	1	2	3	4
Trash/litter	1	2	3	4
Vacant Units	1	2	3	4

9. CHA would like to know your opinions about where to spend the limited improvement funds that may be available in the future. For each of the following items, please indicate whether you believe each item is a "Priority", "Not a Priority" or you have "No Opinion". (Check one box per question)

	Priority	Not A Priority	No Opinion
Renovate or upgrade kitchens	1	2	3
Renovate or upgrade bathrooms	1	2	3
Create larger apartments with more interior space	1	2	3
Install dishwashers in apartments	1	2	3
Install washer and dryer hook ups in apartments	1	2	3
Install wiring to allow internet access	1	2	3
Improve the outside grounds and landscaping	1	2	3
Improve security through more police patrols	1	2	3
Provide more social service programs for youth	1	2	3
Provide more social service programs for seniors	1	2	3
Provide more social service programs for adults	1	2	3

9A. Which of the above mentioned items do you consider to be your #1 Priority?

\_\_\_\_\_

9B. Are there any other items that you believe are a "Priority"?

\_\_\_\_\_  
\_\_\_\_\_

**RESIDENT COUNCIL**

10. In the past year, have you participated in any meetings or activities sponsored by your development's Resident Council? 1  Yes 2  No

11. Do you have any comments or suggestions you would like to make to CHA about your apartment or development?

\_\_\_\_\_



**REASONABLE ACCOMODATIONS**

**12. Do you or any member of your household need accommodations due to physical or psychiatric conditions in order to enjoy equal access to CHA programs?**

1  Yes

2  No

**12A. If "yes", please answer the following questions: (check one box per question)**

	YES	NO
Did you experience any difficulties related to this condition(s) during the admission process?	1	2
After admission, have you experienced any difficulties related to this condition(s) when dealing with CHA Staff or maintenance personnel?	1	2
Due to the nature of this condition(s), have you experienced any difficulties related to the use of your apartment, your building, or other CHA facilities?	1	2
Have you ever requested a change to your apartment to improve the physical access and/or communications, which was neglected or unreasonably denied by CHA?	1	2
Have you ever requested that CHA change a policy or procedure to accommodate this condition(s)?	1	2

**12B. If you responded "yes" to any of the above questions relating to this condition (s), please explain:**

---



---

**OTHER**

**13. Do you or any member of your household own a computer?**

1  Yes

2  No

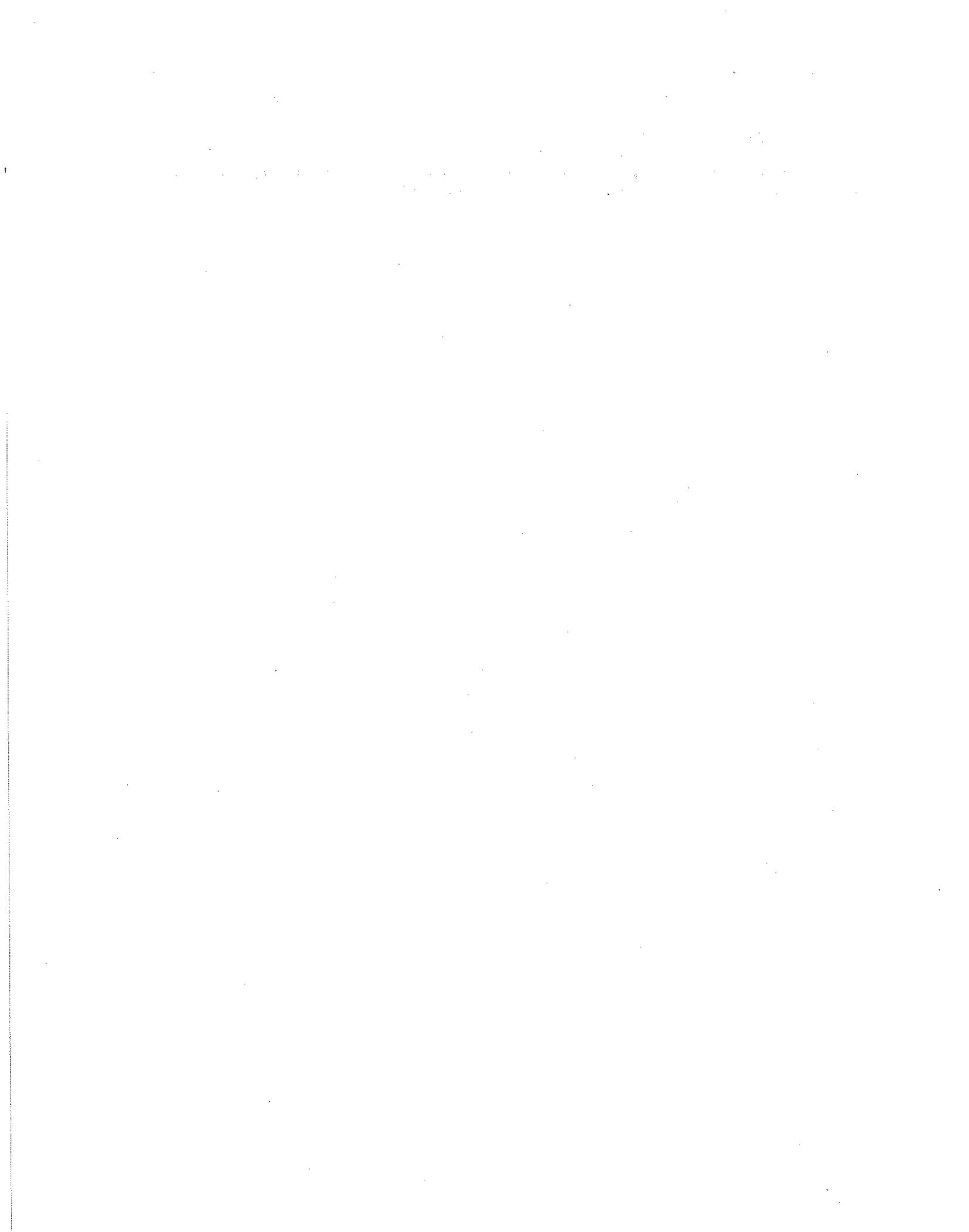
**14. Do you have access to the internet in your home?**

1  Yes

2  No

*Thank you very much for taking time to answer these survey questions.  
Your comments will be used to improve CHA services. Have a good day!*





# ■ Appendix Six

## Public Comments

CHA held a public hearing on January 19, 2006, at the Frank J. Manning Apartments in Central Square. Public Notice was given in the Cambridge Chronicle, and the draft plan was available to the public and copies were distributed to Cambridge and Somerville Legal Services (CASLS), and the Cambridge Economic Opportunity Council. Over 50 people attended the public hearing, including Gregory Russ, Terry Dumas, Tory Gunsolley, Michael Johnston and Christina Smith of CHA staff; representatives of CASLS, CEOC, Cambridge Eviction Free Zone, the Women of Action, public housing residents and voucher holders. In addition, two meetings for tenant council members were held on January 18, 2006 and January 25, 2006 and attended by over 15 persons.

### Written Comments From CASLS And CHA Responses

Written comments were received from Susan Hegel and Ellen Schacter of CASLS. Below is a summary of their written comments along with CHA's response. CASLS comments are in bold and the CHA response is listed below.

1. **New Housing Choice Voucher program (pages 4 and 5; second bullet on page 21; bottom of page 24 ): We have serious concerns about potential changes to the Section 8 program such as shallow and/or declining and/or time-limited subsidies. In practice, such policies will divert Section 8 funds to those in the upper income brackets and will leave those most vulnerable subject to evictions and excessive shelter burdens. As your own Plan indicates, in chart 2-8 on page 49, a full 89% of the applicants on CHA's housing choice voucher wait list (as of November 2005) have income below 30% of AMI. Given this dire need, the Section 8 program should remain an affordable housing program that is viable for those at the lower income brackets.**

#### CHA Response:

CHA has only announced its intention to explore the available options and their feasibility in regards to the reinvention of the Housing Choice Voucher program. CHA will take CASLS's comments under advisement when considering potential changes for the Voucher program. As stated in the Plan and at the public meeting, CHA anticipates that there will be an extensive public process before any proposed changes to the Voucher program.

2. **Public housing preference for upper income tenants (page 15 - 5<sup>th</sup> bullet): Once again, we object to the preference given to upper income applicants (at 40-80% AMI) which results in the skipping over of the many lower income applicants on the CHA's waitlists for family public housing. According to the CHA's table 2-8 on page 49 of Appendix Two, only 3% of the applicants on the public housing wait list have income greater than 50% AMI while 97% of such applicants have incomes less than 50% AMI. The CHA's own**



figures clearly demonstrate that persons in the lower income brackets have the greatest need for public housing in Cambridge. Additionally, CHA already has a large number of working tenants so that the ordinary rationale for income targeting is not persuasive here.

Since the CHA "reserves the right" to change from its current 2:1 placement ratio to a 1:1 placement ratio, we request that CHA expressly agree to provide meaningful advance notice and a comment period if it does plan to change this ratio in the upcoming fiscal year (and so state this in its final Annual Plan for FY07).

CHA Response:

CHA suspended the implementation of that preference throughout FY06 and will revise the FY07 Plan to indicate that the preference remains frozen. If CHA plans to reinstate the preference, it will provide notice and a comment period.

3. **Section 8 Property Owner Marketing and Incentives (page 23):** We applaud the CHA for continuing to offer multi-year leases, damage payments, vacancy payments, and informational newsletters. These efforts are creative and greatly assist in maintaining the viability of the tenant-based Section 8 program in Cambridge. We also applaud the CHA's efforts in making available, on its website, important forms and information about its Section 8 program.

CHA Response:

CHA thanks CASLS for this comment and is glad that its efforts in these areas are helpful to residents and to the community.

4. **Voucher Expiration (page 24 - third bullet):** The CHA intends to continue its policy to allow MTW Section 8 tenants a total of 120 days (60 + 60) of search time. Particularly given the recent decreases in payment standards, we urge the CHA to monitor the lease up and turn back rates. Also, it would be important to know how many tenants are unable to find apartments until the very end of the 120 days and/or have to leave Cambridge because they running out of search time.

CHA Response:

CHA reduced the search time in response to changes in the market, as a greater number of affordable units are available for rent at this time. CHA will continue to monitor the rental market to ensure that participants in the Voucher program have adequate time to search for an apartment.

5. **State Public Housing (page 30 - first bullet):** While we are sympathetic to the CHA's need to have funds to repair its state public housing inventory and understand that the CHA is only exploring the feasibility of removing this housing from the state regulatory framework, we have several concerns about such removal as stated in last year's comments. First, state public housing is the only affordable housing available to tenants who are not HUD-"qualified immigrants". (This includes many immigrants who are lawfully in the United States but who, through no fault of their own, experience long delays in having their status adjusted). Even where federal housing is available to mixed immigrant households, HUD's rent requirements often make this federal housing an unaffordable option. Second, if this housing was removed from the state regulatory framework, tenants may lose some long term procedural and substantive protections.



There would need to be some clear enforceable regulatory scheme to replace the current state scheme. Third, with removal from the state scheme and a mixed finance approach, the CHA may be required to rent to upper income tenants, which again is a concern (given the large number of low income Cambridge residents in need of affordable housing).

**CHA Response:**

CHA is still exploring the options available to it in regards to this issue. As stated last year, CHA's mission is to develop and manage safe, good quality, affordable housing for low-income individuals and families and the continued lack of adequate State funding puts that mission in jeopardy for all of the residents in State public housing. CHA's State-funded Public Housing assets continue to be at risk and the long term affects could be unit closings and decline to the point where the State assets could be lost. CHA understands and agrees that the State public housing is a valuable asset and wants to preserve it.

- 6. Resident Services (pages 33 - 38): We continue to be impressed with CHA's commitment to an array of resident services and its creativity in developing alternative sources of funding for these services (given the lack of HUD funds). We encourage the CHA to better publicize to Section 8 tenants those resident services which are not limited to public housing tenants.**

**CHA Response:**

CHA is currently considering ways in which it could better distribute information to Voucher program tenants regarding the resident services programs available to them.

- 7. \$100,000 earmarked for benchmark study (pages 6 and 42): We understand the CHA's desire to evaluate the financial impact of project-based management, rent simplification, and other MTW changes. However, given the dire federal and state funding situation, and the capital needs of the CHA developments, we wonder if this evaluation could be achieved at less cost than the \$100,000 budgeted (by, e.g., having it be a Harvard Business School and/or MIT or Tufts graduate student project).**

**CHA Response:**

CHA submitted the study for consideration of various schools but did not receive any interest. In FY07, CHA must move forward with this benchmarking study in order to complete the conversion to project-based budgeting required by HUD.

## Other Comments

CHA received written and oral comments from community members and advocacy groups regarding a number of the topics addressed in the Plan. CHA received written comment from the public sent to CHA staff by letter; oral comments were communicated to CHA staff at the public hearing held on January 19<sup>th</sup> and at the two meetings held with tenant council leaders. The comments are summarized below - public comments are typed in bold and the CHA response is listed underneath:

- **Tenants and advocates expressed concern that providing a shallow subsidy for dislocated workers would divert funds from existing Voucher program tenants and from individuals and families most in need of housing. Tenants and advocates stated their concerns that**



any changes to the Voucher program, such as reductions in subsidies or time limits, would create further insecurity and financial instability among existing Voucher tenants.

CHA Response:

CHA is still in the early stages of examining the Housing Choice Voucher program, with many months of preliminary research and study ahead. As stated in this Plan, CHA plans to conduct an extensive public process throughout the year, during which various ideas will be discussed.

- **Voucher program tenants stated that it would be useful for CHA to provide newsletters and other resident communications in other languages for non-English speakers.**

CHA Response:

CHA is exploring ways in which it can offer its newsletters and other resident communications in Spanish and Haitian Creole.

- **Voucher program tenants commented that they would like to have access to some of the resident service programs that are open to public housing tenants.**

CHA Response:

CHA is looking into the feasibility of using leased housing funds to make resident services available to voucher program participants.

- **Residents expressed interest in creating a resident-based non-profit devoted to resident services that would involve voucher holders as well as public housing residents.**

CHA Response:

CHA has modified Major Initiative 4 to include this idea and will continue to explore this opportunity with interested tenants.

- **Tenants expressed concern over the reduction in the search period allowed for voucher recipients to find housing, from 180 days to 120.**

CHA Response:

CHA reduced the search time in response to changes in the market, as a greater number of affordable units are available for rent at this time. CHA will continue to monitor the rental market to ensure that participants in the Voucher program have adequate time to search for an apartment.

- **Advocates and tenants stated that CHA should have a longer public comment period for discussion of the MTW Plan.**

CHA Response:

CHA will continue its efforts to provide an adequate public comment period for discussion of the MTW Plan, while also meeting various internal and external submission deadlines. CHA deadline for submission to HUD combined with the creation of the Agency's budget limits the timeframe for comment on the overall plan. However, when developing new major initiatives like rent simplification and voucher reform, CHA will provide for a much longer period of comment and review.

- **CEOC stated that the resident survey should: include resident input regarding design; be distributed to voucher program participants; include questions regarding rent simplification; include questions about impacts of changes to the program; include**



method for distributing results to all tenants; include more questions regarding resident councils.

CHA Response:

CHA will take these suggestions under advisement when planning the resident survey for FY07.

- **CEOC stated that tenants should be able to review and comment upon any housekeeping standards prior to the implementation of a lease amendment.**

CHA Response:

CHA staff has met with tenant council officers over the past several months to develop and review proposed housekeeping standards. Prior to implementation of the housekeeping standards, CHA will make them available for public comment.

- **CASLS expressed concern that the dialogue between CHA and CASLS regarding rent simplification had ended after the approval of the policy by the Board. CASLS would like the dialogue to continue because residents have many questions that CASLS staff is unable to answer.**

CHA Response:

CHA staff has made extensive efforts at communicating with residents and remains available to tenants and advocates to answer questions regarding rent simplification policy and implementation.

- **CASLS stated that they would like the creation of the Hardship Review Committee to be a public process and that CHA should solicit tenants to sit on the Committee. CASLS also stated that they believe the Hardship Review Committee should be similar to the Conference Panel in its form.**

CHA Response:

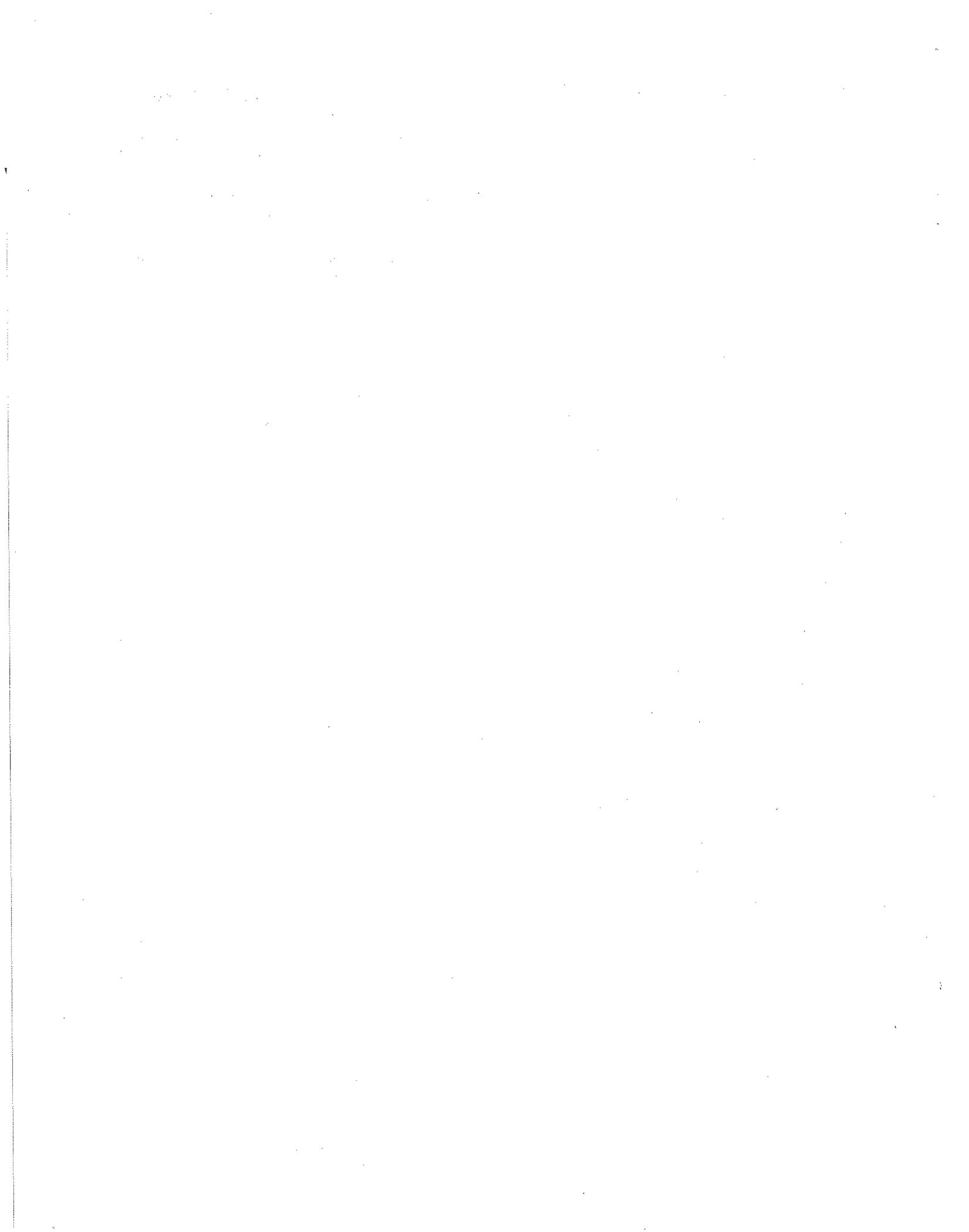
CHA will solicit tenant involvement in this Committee.

- **CASLS stated that, if CHA were to receive a waiver from the State allowing it to run State public housing using Federal regulation, a public process should occur before any changes are enacted. In pursuing the waiver, CHA should also consider the role that State public housing plays in providing immigrants with affordable housing, given the stricter federal regulations.**

CHA Response:

CHA is still exploring the State's willingness to provide such a waiver and what further information may be required by the State. CHA agrees that it will not seek to implement federal regulations regarding calculating rents for mixed families in State public housing.





## ■ Appendix Seven

### Submissions for Funding

The submissions for funding include:

#### Public Housing Operating Subsidy

Form HUD 52723, Calculation of Performance Funding System Operating Subsidy  
Form HUD 52574, PHA/IHA Board Resolution  
Form HUD 52722-A, Calculation of Allowable Utilities Expense Levels  
Form HUD 50071, Certification of Payments to Influence Federal Transactions

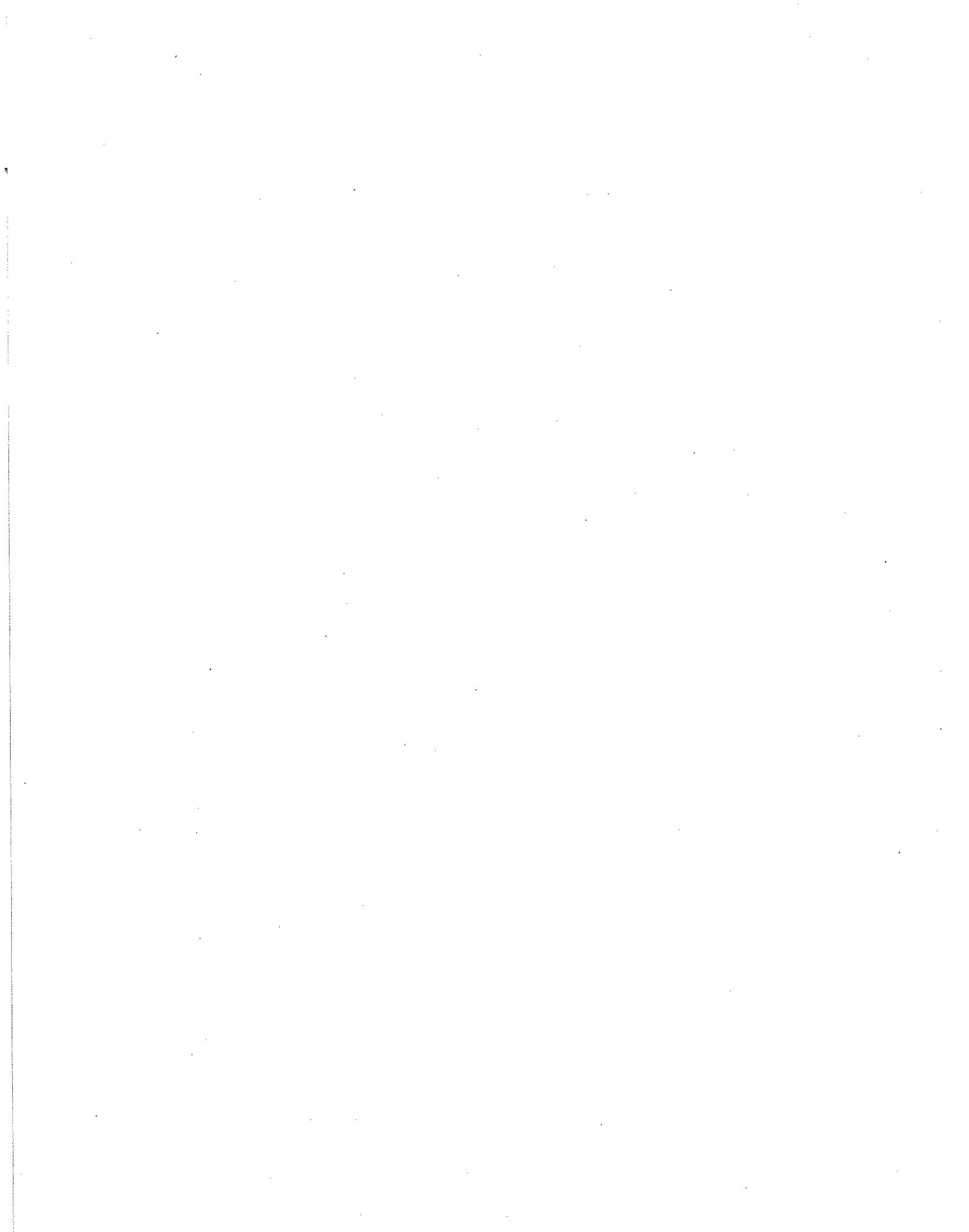
#### Leased Housing Program

FY 2007 MTW Leased Housing Budget  
Form HUD 50071, Certification of Payments to Influence Federal Transactions

#### Capital Fund

Form HUD 52837, Annual Statement – Capital Fund Program





**Operating Fund  
Calculation of Operating Subsidy  
PHA-Owned Rental Housing**

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2517-0023 (Exp. 10/31/2004)

**Section 1**

a) Name and Address of Public Housing Agency Cambridge Housing Authority 675 Massachusetts Avenue Cambridge, MA 02139						b) Budget Submission to HUD required <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
						c) Type of Submission <input checked="" type="checkbox"/> Original <input type="checkbox"/> Revision No.		
d) No. of HA Units 1,905	e) Unit Months Available (UMAs) 22,860	f) Subject CY 01/01/06	g) ACC Number NY-422	h) Operating Fund Project Number M   A   0   0   3   0   0   1   0   6   D				i) (DUNS Number) 07-37-9215

**Section 2**

Line No.	Description	Requested by PHA (PUM)	HUD Modifications (PUM)
----------	-------------	------------------------	-------------------------

**Part A. Allowable Expenses and Additions**

01	Previous allowable expense level (Part A, Line 08 of form HUD-52723 for previous year)	114.83	
02	Part A, Line 01 multiplied by .005 $1.23 \times 1.005$	1.24	
03	Delta from form HUD-52720-B, if applicable (see instructions)		
04	"Requested" year units from latest form HUD-52720-A (see instructions)		
05	Add-ons to allowable expense level from previous fiscal year (see instructions)		
06	Total of Part A, Lines 01, 02, 03 and 05	116.07	
07	Inflation factor	1.040	
08	Revised allowable expense level (AEL) (Part A, Line 06 times Line 07)	120.71	
09	Transition Funding		
10	Increase to AEL		
11	Allowable utilities expense level from form HUD-52722-A	318.87	
12	Actual PUM cost of Independent Audit (IA) (Through FYE )		
13	Costs attributable to deprogrammed units		
14	<b>Total Allowable Expenses and Additions (Sum of Part A, Lines 08 thru 13)</b>	<b>439.58</b>	

**Part B. Dwelling Rental Income**

01	Total rent roll (as of / / )	\$	
02	Number of occupied units as of rent roll date		
03	Average monthly dwelling rental charge per unit for current budget year (Part B, Line 01 ÷ Line 02)		
04	Average monthly dwelling rental charge per unit for prior budget year		
05	Average monthly dwelling rental charge per unit for budget year 2 years ago		
06	Three-year average monthly dwelling rental charge per unit ((Part B, Line 03+Line 04+Line 05) ÷ 3)		
07	50/50 Income split ((Part B, Line 03 + Line 06) ÷ 2)		
08	Average monthly dwelling rental charge per unit (lesser of Part B, Line 03 or Line 07)		
09	Rental income adjustment factor	1.	1.
10	Projected average monthly dwelling rental charge per unit (Part B, Line 08 times Line 09)		
11	Projected occupancy percentage from form HUD-52728	%	%
12	Projected average monthly dwelling rental income per unit (Part B, Line 10 times Line 11)		

**Part C. Non-dwelling Income**

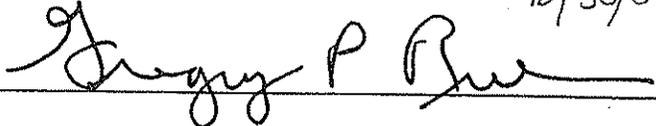
01	Other income		
02	Total operating receipts (Part B, Line 12 plus Part C, Line 01)		
03	PUM deficit or (Income) (Part A, Line 14 minus Part C, Line 02)		
		Requested by PHA (Whole dollars)	HUD Modifications (Whole dollars)
04	Deficit or (Income) before add-ons (Part C, Line 03 times Section 1, e)	10,048,799	

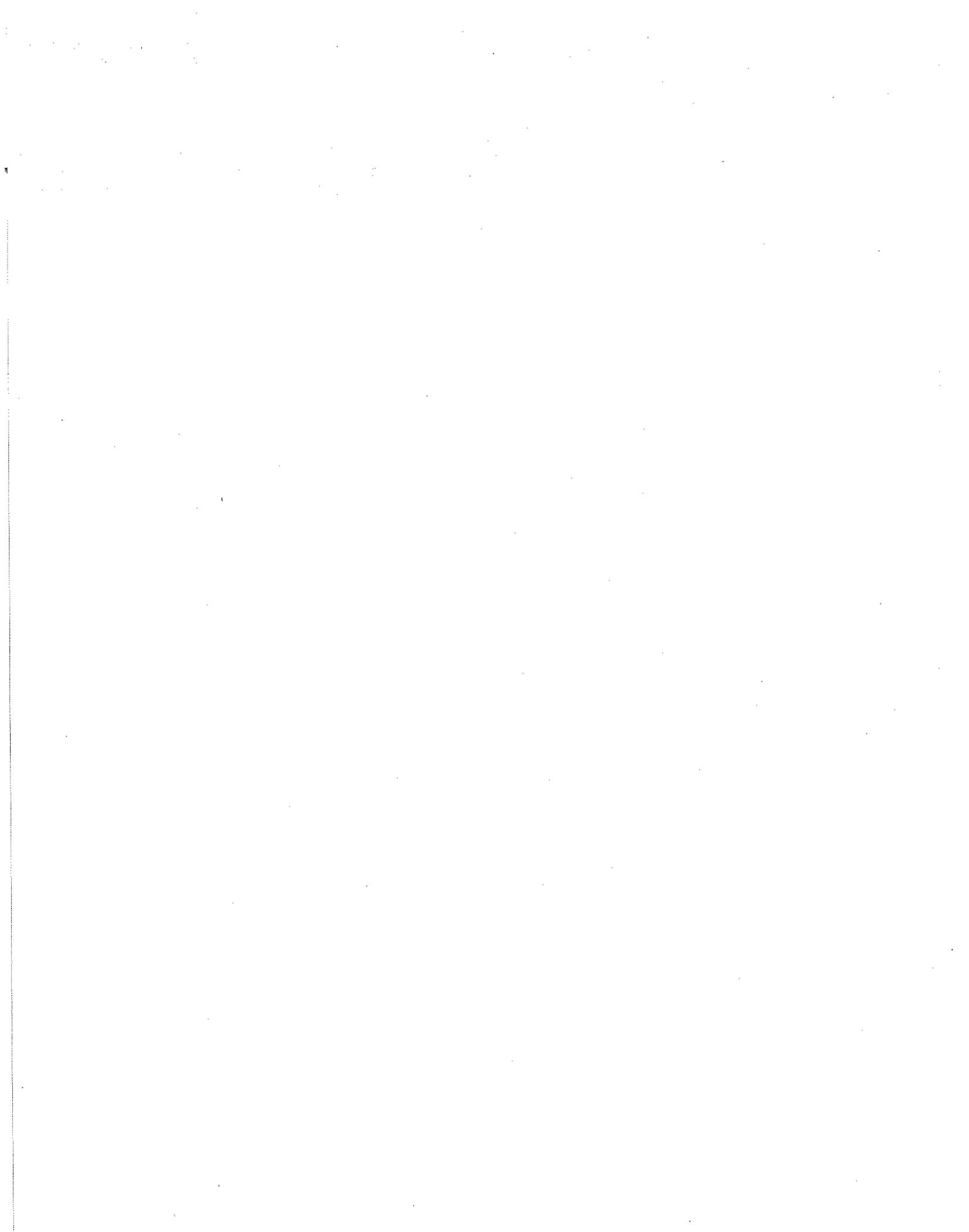
Line No.	Description	Requested by PHA (Whole Dollars)	HUD Modifications (Whole Dollars)
<b>Part D. Add-ons for changes in Federal law or regulation and other eligibility</b>			
01	FICA contributions		
02	Unemployment compensation		
03	Family Self Sufficiency Program	214,264	
04	Energy Add-On for loan amortization		
05	Unit reconfiguration		
06	Non-dwelling units approved for subsidy		
07	Long-term vacant units		
08	Phase Down for Demolitions		
09	Units Eligible for Resident Participation: Occupied Units (Part B, Line 02)		
10	Employee Units		
11	Police Units		
12	Total Units Eligible for Resident Participation (Sum of Part D, Lines 09 thru 11)		
13	Funding for Resident Participation (Part D, Line 12 x \$25)		
14	Other approved funding, not listed (Specify in Section 3)		
15	Total add-ons (sum of Part D, Lines 01, 02, 03, 04, 05, 06, 07, 08, 13 and 14)	214,264	
<b>Part E. Calculation of Operating Subsidy Eligibility Before Adjustments</b>			
01	Deficit or (Income) before adjustments (Total of Part C, Line 04 and Part D, Line 15)		
02	Actual cost of Independent Audit (IA)		
03	Operating subsidy eligibility before adjustments (greater of Part E, Line 01 or Line 02) (If less than zero, enter zero (0))	10,263,063	
<b>Part F. Calculation of Operating Subsidy Approvable for Subject Fiscal Year (Note: Do not revise after the end of the subject FY)</b>			
01	Utility Adjustment for Prior years		
02	Additional subject fiscal year operating subsidy eligibility (specify)		
03	Unfunded eligibility in prior fiscal years to be obligated in subject fiscal year		
04	HUD discretionary adjustments		
05	Other (specify)		
06	Other (specify)		
07	Unfunded portion due to proration	( )	( )
08	Net adjustments to operating subsidy (total of Part F, Lines 01 thru 07)		
09	Operating subsidy approvable for subject fiscal year (total of Part E, Line 03 and Part F, Line 08)		
<b>HUD Use Only (Note: Do not revise after the end of the subject FY)</b>			
10	Amount of operating subsidy approvable for subject fiscal year not funded		( )
11	Amount of funds obligated in excess of operating subsidy approvable for subject fiscal year		
12	Funds obligated in subject fiscal year (sum of Part F, Lines 09 thru 11) (Must be the same as line 690 of the Operating Budget, form HUD-52564, for the subject fiscal year) Appropriation symbol(s):		
<b>Part G. Memorandum of Amounts Due HUD, Including Amounts on Repayment Schedules</b>			
01	Total amount due in previous fiscal year (Part G, Line 04 of form HUD-52723 for previous fiscal year)		
02	Total amount to be collected in subject fiscal year (Identify individual amounts under Section 3)	( )	( )
03	Total additional amount due HUD (include any amount entered on Part F, Line 11) (Identify individual amounts under Section 3)		
04	Total amount due HUD to be collected in future fiscal year(s) (Total of Part G, Lines 01 thru 03) (Identify individual amounts under Section 3)		

Line No.	Description	Requested by PHA (Whole Dollars)	HUD Modifications (Whole Dollars)
<b>Part H. Calculation of Adjustments for Subject Fiscal Year</b>			
<b>This part is to be completed only after the subject fiscal year has ended</b>			
01	Indicate the types of adjustments that have been reflected on this form: <input type="checkbox"/> Utility Adjustment <input type="checkbox"/> HUD discretionary adjustment (Specify under Section 3)		
02	Utility adjustment from form HUD-52722-B		
03	Deficit or (Income) after adjustments (total of Part E, Line 01 and Part H, Line 02)		
04	Operating subsidy eligibility after year-end adjustments (greater of Part E, Line 02 or Part H, Line 03)		
05	Part E, Line 03 of latest form HUD-52723 approved during subject FY (Do not use Part E, Line 03 of this revision)		
06	Net adjustments for subject fiscal year (Part H, Line 04 minus Part H, Line 05)		
07	Utility adjustment (enter same amount as Part H, Line 02)		
08	Total HUD discretionary adjustments (Part H, Line 06 minus Line 07)		
09	Unfunded portion of utility adjustment due to proration		
10	Unfunded portion of HUD discretionary adjustment due to proration		
11	Prorated utility adjustment (Part H, Line 07 plus Line 09)		
12	Prorated HUD discretionary adjustment (Part H, Line 08 plus Line 10)		
<b>Section 3</b>			

Remarks (provide part and line numbers)

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Signature of Authorized HA Representative & Date:  X  12/30/05	Signature of Authorized Field Office Representative & Date:  X
---	--



**PHA/IHA Board Resolution**

Approving Operating Budget or Calculation of Performance Funding System Operating Subsidy

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0026 (Exp. 9/30/2006)

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

This information is required by Section 6(c)(4) of the U.S. Housing Act of 1937. The information is the operating budget for the low-income housing program and provides a summary of proposed/budgeted receipts and expenditures, approval of budgeted receipts and expenditures, and justification of certain specified amounts. HUD reviews the information to determine if the operating plan adopted by the PHA and the amounts are reasonable and that the PHA is in compliance with procedures prescribed by HUD. Responses are required to obtain benefits. This information does not lend itself to confidentiality.

Acting on behalf of the Board of Commissioners of the below-named Public Housing Agency (PHA)/Indian Housing Authority (IHA), as its Chairman, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the Board's approval of (check one or more as applicable):

(date)

- Operating Budget Submitted on: \_\_\_\_\_
- Operating Budget Revision Submitted on: \_\_\_\_\_
- Calculation of Performance Funding System Submitted on: 12/30/2005
- Revised Calculation of Performance Funding System Submitted on: \_\_\_\_\_

I certify on behalf of the: (PHA/IHA Name) \_\_\_\_\_  
that:

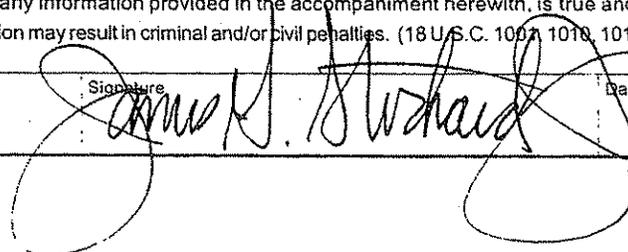
1. All regulatory and statutory requirements have been met;
2. The PHA has sufficient operating reserves to meet the working capital needs of its developments;
3. Proposed budget expenditures are necessary in the efficient and economical operation of the housing for the purpose of serving low-income residents;
4. The budget indicates a source of funds adequate to cover all proposed expenditures;
5. The calculation of eligibility for Federal funding is in accordance with the provisions of the regulations;
6. All proposed rental charges and expenditures will be consistent with provisions of law;
7. The PHA/IHA will comply with the wage rate requirements under 24 CFR 968.110(e) and (f) or 24 CFR 905.120(c) and (d);
8. The PHA/IHA will comply with the requirements for access to records and audits under 24 CFR 968.110(i) or 24 CFR 905.120(g); and
9. The PHA/IHA will comply with the requirements for the reexamination of family income and composition under 24 CFR 960.209, 990.115 and 905.315.

I hereby certify that all the information stated within, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1007, 1010, 1012; 31 U.S.C. 3729, 3802)

Board Chairman's Name (type)  
James Stockard Jr.

Signature

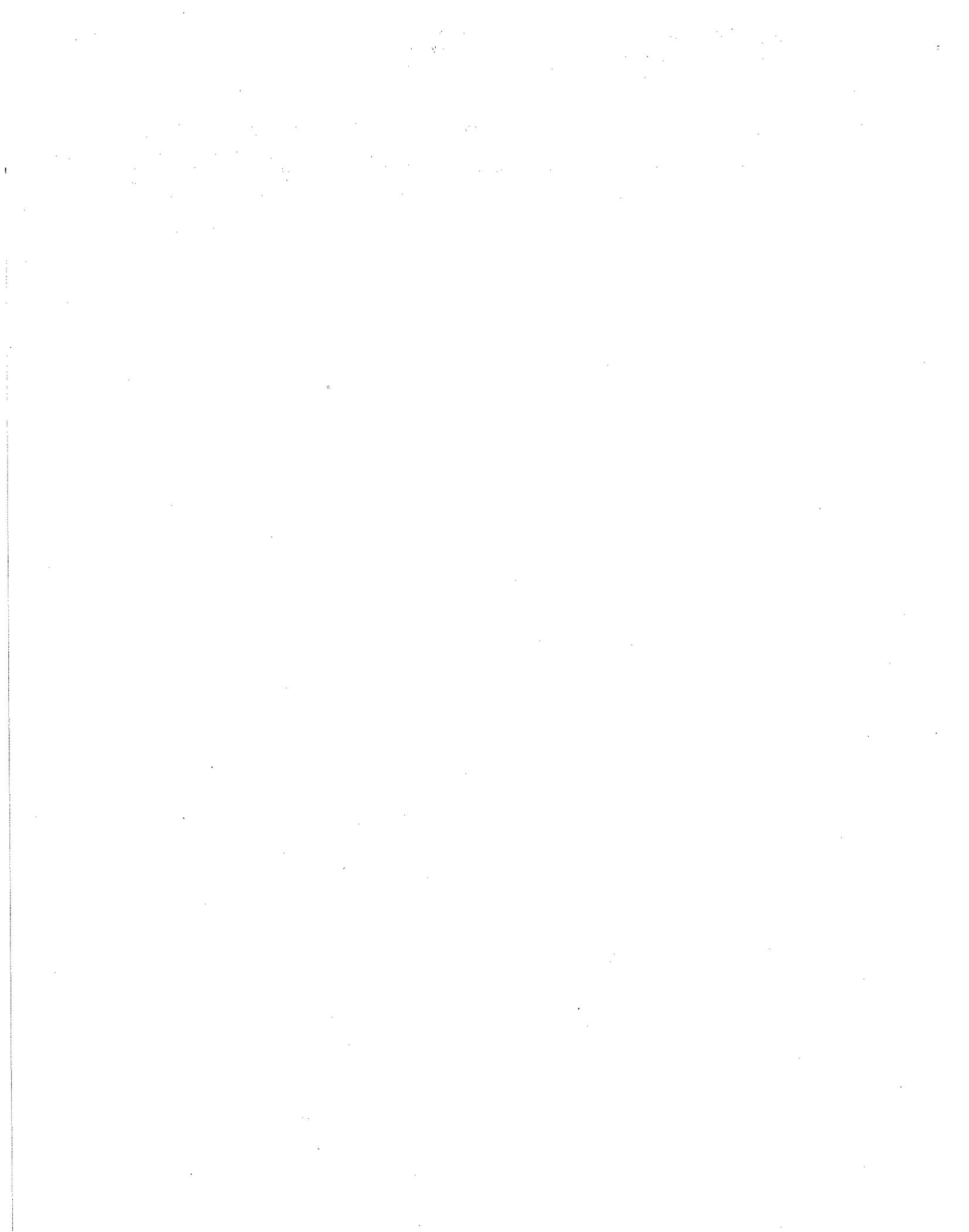


Date

12/30/05

Previous edition is obsolete

form HUD-52574 (10/95)  
ref. Handbook 7575.1



Calculation of Allowable  
Utilities Expense Level

PHA-Owned Rental Housing  
Operating Fund

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0029 (exp. 10/31/2004)

LINE NO.	DESCRIPTION	Unit Months Available	Sewerage and Water Consumption	Electricity Consumption	Gas Consumption	Fiscal Year Ending	Type of Submission:	Fuel (Specify type e.g., oil, coal, wood)	
								Original	Revision No. ( )
a) Operating Fund Project Numbers		b) Operating Fund Project Numbers		c) New Project Numbers		d) Fiscal Year Ending		e) ACC Number	
Cambridge Housing Authority 675 Massachusetts Avenue Cambridge, MA 02139		MA 003-001 Excludes 3-07 & 3-10				03/31/07		NY-422	
01	UMA and actual consumption for old projects for 12 month period which ended 12 months before the Requested Budget Year.	20,940	150,910	13,322,954	1,132,929		<input checked="" type="checkbox"/> Original	<input type="checkbox"/> Revision No. ( )	
02	UMA and actual consumption for old projects for 12 month period which ended 24 months before the Requested Budget Year.	20,940	170,537	10,175,753	1,060,701		<input type="checkbox"/> Energy Performance Contract	<input type="checkbox"/> Utility Rate Incentive	
03	UMA and actual consumption for old projects for 12 month period which ended 36 months before the Requested Budget Year.	20,940	227,471	12,565,750	1,105,040				
04	Accumulated UMA and actual consumption of old projects (sum of lines 01, 02, 03).	62,820	548,918	36,064,457	3,298,670				
05	Estimated Unit Months available for old projects for Requested Budget Year.	20,940							
06	Ratio of Unit months available for old projects (line 04 divided by line 05 of column 3).	3							
07	Estimated UMA and consumption for old projects for Requested Budget Year (Each figure on line 04 divided by line 05).	20,940	182,973	12,021,486	1,099,557		FROZEN CONSUMPTION LEVELS		
08	Estimated UMA and consumption for new projects	N/A	N/A	N/A	N/A				
09	Total estimated UMA and consumption for old and new projects for Requested Budget Year (line 07 + line 08)	20,940	182,973	12,021,486	1,099,557				
10	Estimated cost of consumption on line 09 for Requested Budget Year (Line 13 times 09).	Costs	\$1,590,032	\$2,775,761	\$1,821,965				
11	Total estimated cost for Requested Budget Year (sum of all columns of line 10)	6,187,758.91							
12	Est. P/UM cost of consumption for Requested Budget Year (Allowable Utilities Expense Level) (Line 11 divided by line 09, col. 3)	\$295.50							
13	Rate		\$8.6500	\$0.2309	\$1.6570				
14	Unit of Consumption		ccf	kwh	therms				

Previous editions are obsolete

Form HUD-52722-A (10/2001)

MA-003-001 4,978,575.08 FOR 16,848 UMAs  
 3-07 981,243.00 3-07-2,388 UMAs  
 3-10 1,329,465.00 3-10-3,624 UMAs  
 CHA Total 7,289,283 / 22,860 = AUEL

318.87

Calculation of Allowable  
Utilities Expense Level

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0028 (exp. 10/31/2004)

PHA-Owned Rental Housing  
Operating Fund

a) Public Housing Agency

Cambridge Housing Authority

b) Operating Fund Project Numbers

Mass 3-7

c) New Project Numbers

d) Fiscal Year Ending

03/31/07

e) ACC Number

f) Type of Submission:

Original

Revision No. ( )

LINE NO.	DESCRIPTION	Unit Months Available	Sewerage and Water Consumption	Electricity Consumption	Gas Consumption	Fiscal Year Ending	Type of Submission:	Fuel (Specify type e.g., oil, coal, wood)		
								Energy Performance Contract	Utility Rate Incentive	Revision No. ( )
01	UMA and actual consumption for old projects for 12 month period which ended 12 months before the Requested Budget Year.	2,388	11,237	3,665,610	0	03/31/07	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
02	UMA and actual consumption for old projects for 12 month period which ended 24 months before the Requested Budget Year.	2,388	11,476	3,937,499	0		<input type="checkbox"/>	<input type="checkbox"/>		
03	UMA and actual consumption for old projects for 12 month period which ended 36 months before the Requested Budget Year.	2,388	11,232	3,868,280	0		<input type="checkbox"/>	<input type="checkbox"/>		
04	Accumulated UMA and actual consumption of old projects (sum of lines 01, 02, 03).	7,164	33,945	11,471,389	0		<input type="checkbox"/>	<input type="checkbox"/>		
05	Estimated Unit Months available for old projects for Requested Budget Year.	2,388					<input type="checkbox"/>	<input type="checkbox"/>		
06	Ratio of Unit months available for old projects (line 04 divided by line 05 of column 3).	3					<input type="checkbox"/>	<input type="checkbox"/>		
07	Estimated UMA and consumption for old projects for Requested Budget Year (Each figure on line 04 divided by line 05).	2,388	11,315	3,823,800	0		<input type="checkbox"/>	<input type="checkbox"/>		
08	Estimated UMA and consumption for new projects.	0	0	0	0		<input type="checkbox"/>	<input type="checkbox"/>		
09	Total estimated UMA and consumption for old and new projects for Requested Budget Year (line 07 + line 08).	2,388	11,315	3,823,800	0		<input type="checkbox"/>	<input type="checkbox"/>		
10	Estimated cost of consumption on line 09 for Requested Budget Year (Line 13 times 09).	Costs	\$98,327	\$882,915	\$0		<input type="checkbox"/>	<input type="checkbox"/>		
11	Total estimated cost for Requested Budget Year (sum of all columns of line 10).		\$981,243				<input type="checkbox"/>	<input type="checkbox"/>		
12	Est. PUM cost of consumption for Requested Budget Year (Allowable Utilities Expense Level) (line 11 divided by line 09, col. 3).		\$411				<input type="checkbox"/>	<input type="checkbox"/>		
13	Rate		\$8.6960	\$0.2309	\$0.00900		<input type="checkbox"/>	<input type="checkbox"/>		
14	Unit of Consumption		ccf	kwh	Therms		<input type="checkbox"/>	<input type="checkbox"/>		

Previous editions are obsolete

Form HUD-52722-A (10/2001)

Calculation of Allowable  
Utilities Expense Level

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

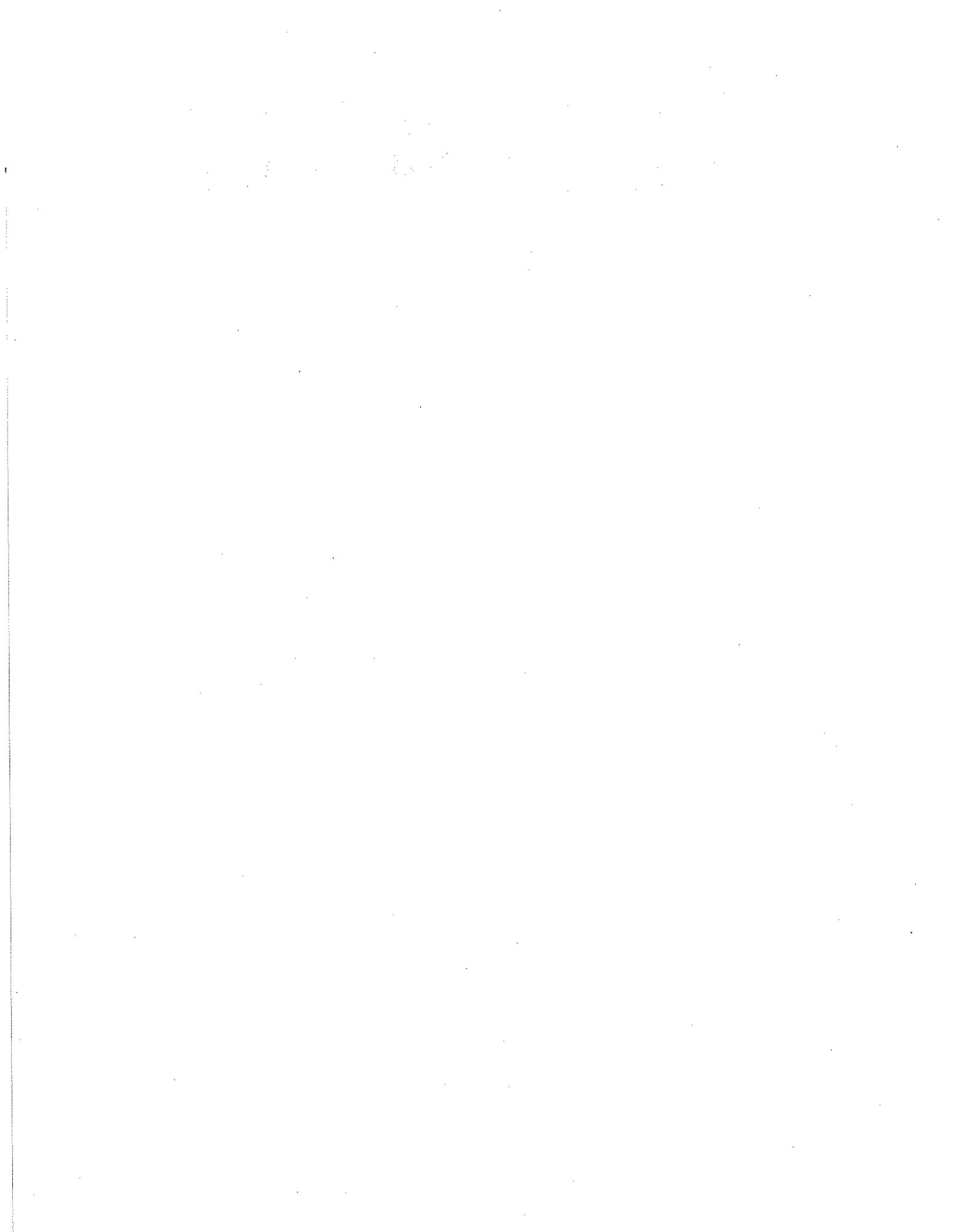
OMB Approval No. 2577-0029 (exp. 10/31/2004)

PHA/Owned Rental Housing  
Operating Fund

LINE NO.	DESCRIPTION	b) Operating Fund Project Numbers Mass 5-10	Unit Months Available	Sewerage and Water Consumption	Electricity Consumption	Gas Consumption	d) Fiscal Year Ending 03/31/07	Type of Submission: a) Energy Performance Contract <input type="checkbox"/> b) Utility Rate Incentive <input type="checkbox"/>	Original <input checked="" type="checkbox"/>	Revision No. ( ) <input type="checkbox"/>
01	UMA and actual consumption for old projects for 12 month period which ended 12 months before the Requested Budget Year.		3,624	19,391	4,956,570	9,949				
02	UMA and actual consumption for old projects for 12 month period which ended 24 months before the Requested Budget Year.		3,624	19,391	4,956,570	9,949				
03	UMA and actual consumption for old projects for 12 month period which ended 36 months before the Requested Budget Year.		3,624	19,391	4,956,570	9,949				
04	Accumulated UMA and actual consumption of old projects (sum of lines 01, 02, 03).		10,872	58,173	14,869,710	29,847				
05	Estimated Unit Months available for old projects for Requested Budget Year.		3,624							
06	Ratio of Unit months available for old projects (line 04 divided by line 05 of column 3)		3							
07	Estimated UMA and consumption for old projects for Requested Budget Year (Each figure on line 04 divided by line 06).		3,624	19,391	4,956,570	9,949				
08	Estimated UMA and consumption for new projects		0	0	0	0				
09	Total estimated UMA and consumption for old and new projects for Requested Budget Year (line 07 + line 08)		3,624	19,391	4,956,570	9,949				
10	Estimated cost of consumption on line 09 for Requested Budget Year (line 13 times 09).	Costs		\$168,508	\$1,144,472	\$16,485				
11	Total estimated cost for Requested Budget Year (sum of all columns of line 10)		\$1,329,465							
12	Est. PUH cost of consumption for Requested Budget Year (Allowable Utilities Expense Level) (line 11 divided by line 09, col. 3)		\$357							
13	Rate			\$8,6900	\$0,2309	\$1,6570				
14	Unit of Consumption			ccf	kwh	Therms				

Previous editions are obsolete

Form HUD-52722-A (10/2001)



# Certification of Payments to Influence Federal Transactions

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

Applicant Name

CAMBRIDGE HOUSING AUTHORITY

Program/Activity Receiving Federal Grant Funding

MA003 001 06D

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.  
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

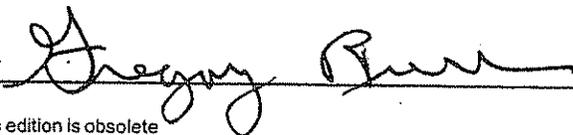
Title

GREGORY RUSS

EXECUTIVE DIRECTOR

Signature

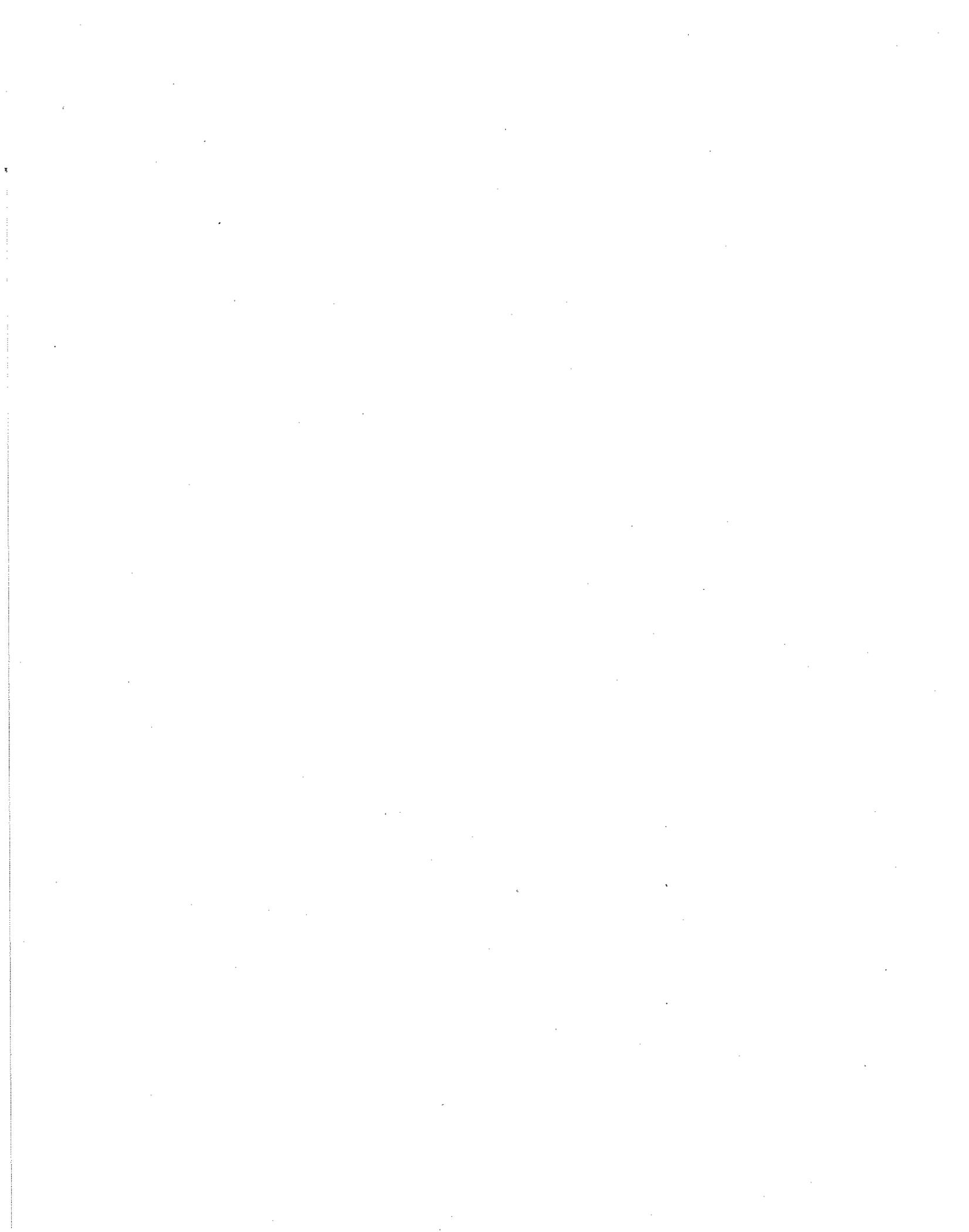
Date (mm/dd/yyyy)



12/30/05

Previous edition is obsolete

form HUD 50071 (3/98)  
ref. Handbooks 7417.1, 7475.13, 7485.1, & 7485.3



C A M B R I D G E H O U S I N G A U T H O R I T Y

NON-MTW VOUCHER PROGRAM

CY 2005 PUC	1,180.21
AAF	1.033
CY 2006 PUC	1,219.16
ACC UNITS	182
VOUCHER CY 2006 GRANT FUNDING @ 100%	\$ 2,662,639
VOUCHER CY 2006 GRANT FUNDING @ 95.06%	\$ 2,531,104
ADMIN FEES @ —CY 2005 Amount ESTIMATE!	\$ 153,550
<b>TOTAL NON-VOUCHER</b>	<b>\$ 2,684,655</b>

MTW VOUCHER PROGRAM

(Prior Year Base X AAF X # of Units X 12)

CY 2005 FUNDING LEVEL	\$1,142.08
AAF	1.033
CY 2006 FUNDING LEVEL	1,179.77
ACC UNITS	1968
CY 2006 FUNDING LEVEL @ 100%	\$ 27,861,416
CY 2006 FUNDING LEVEL @ 95.06%	\$ 26,485,062
<b><u>COMBINED MTW &amp; VOUCHER</u></b>	<b>\$ 29,169,716</b>

MA003  
CAMBRIDGE

ATTACHMENT A

MA003 - 2005		2005		2006																	
PROG	FI #	UNITS	EXP DTE	END OF PROGRAM (EOP)	RENEW AS	MTW PUC	HAP PUC	ADMIN PUC	2006 AAF	MTW PUC	HAP PUC	ADMIN PUC	TERM IN MO TO 12/31-08 OR EOP	MTW BA	MTW BA PROBATED - 94.749%	VOUCHER UNITS TO FUND (max at allocated units)	HAP BA	HAP BA PROBATED - 94.749%	ADMIN FEE BA	ADMIN PROBATED - 100.797%	
MTW	W021	1,988	12/31/2005	3/31/2006	MTW VO	1,142.08	1,168.06	70.70	1,033	1,178.77	1,208.61	70.70	12	27,861,416	26,398,404	182	2,636,227	2,496,851	154,409	155,640	
VO	0079	182	12/31/2005		VO				1,033												
TOTAL		2,150																			
Fair Market Rent Area:		Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area																			

# Certification of Payments to Influence Federal Transactions

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

Applicant Name

Cambridge Housing Authority

Program/Activity Receiving Federal Grant Funding

MOD REHAB 4, MOD REHAB 5, MOD REHAB 6 & MAINSTREAM DV

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.  
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

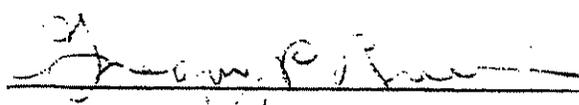
Name of Authorized Official

Gregory Russ

Title

Executive Director

Signature

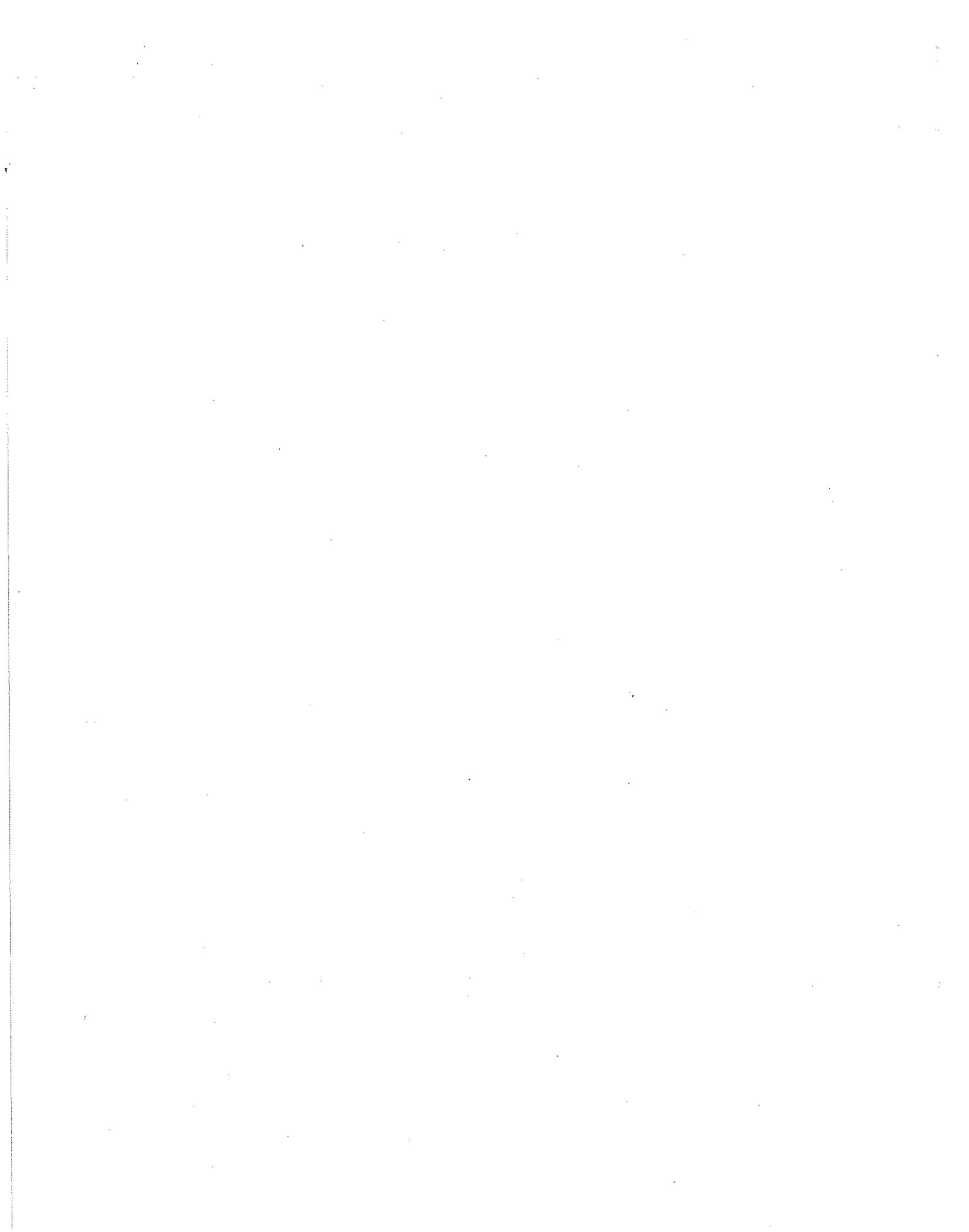


Date (mm/dd/yyyy)

1/6/06

Previous edition is obsolete

form HUD 50071 (3/98)  
ref. Handbooks 7417.1, 7475.13, 7485.1, & 7485.3



Annual Statement / Performance and Evaluation Report  
 Comprehensive Grant Program (CGP) Part I: Summary

U.S. Department of Housing  
 and Urban Development  
 Office of Public and Indian Housing

OMB Approval No. 2577-0157  
 (exp. 11/30/2009)

HA Name

Cambridge Housing Authority

Comprehensive Grant Number

MA06P00350106

FY of Grant Approval

2006

Original Annual Statement  
 Reserve for Disasters/Emergencies  
 Performance and Evaluation Report for Program Year Ending \_\_\_\_\_

Revised Annual Statement/Revision Number \_\_\_\_\_  
 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>2</sup>	
		Original	Revised <sup>1</sup>	Obligated	Expended
1	Total Non-CGP Funds				
2	1406 Operations (May not exceed 10% of line 20)				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Non-expendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration		\$3,469,528		
17	1495.1 Relocation Costs				
18	1498 Mod Used for Development				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant (Sum of lines 2-19)		\$3,469,528		
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Compliance				
23	Amount of line 20 Related to Security				
24	Amount of line 20 Related to Energy Conservation Measures				

Signature of Executive Director

Date

2-1-06

Signature of Public Housing Director

Date

<sup>1</sup> To be completed for the Performance and Evaluation Report of a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.

Annual Statement / Performance and Evaluation Report  
 Comprehensive Grant Program (CGP) Part II: Supporting Pages

U.S. Department of Housing  
 and Urban Development  
 Office of Public and Indian Housing

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work 2
				Original	Revised 1	Funds Obligated 2	Funds Expended 2	
PHA-Wide	Moving To Work	1492		\$3,469,528				

Signature of Executive Director \_\_\_\_\_ Date \_\_\_\_\_ Signature of Public Housing Director \_\_\_\_\_ Date \_\_\_\_\_

1 To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
 2 To be completed for the Performance and Evaluation Report.  
 Page \_\_\_\_ of \_\_\_\_ Previous edition is obsolete form HUD-52837 (9/98) ref Handbook 7485.3

Annual Statement / Performance and Evaluation Report  
 Comprehensive Grant Program (CGP) Part III: Implementation Schedule

U.S. Department of Housing  
 and Urban Development  
 Office of Public and Indian Housing

Development Number/Name HA-Wide Activities	All Funds Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates <sup>2</sup>
	Original	Revised <sup>1</sup>	Actual <sup>2</sup>	Original	Revised <sup>1</sup>	Actual <sup>2</sup>	
1492	TBD*			TBD*			TBD= Pending notification of Actual FFY06 Grant Amount and receipt of executed ACC Amendment.
Moving To							
Work -							
PHA-Wide							

Signature of Executive Director

Date

Signature of Public Housing Director

Date

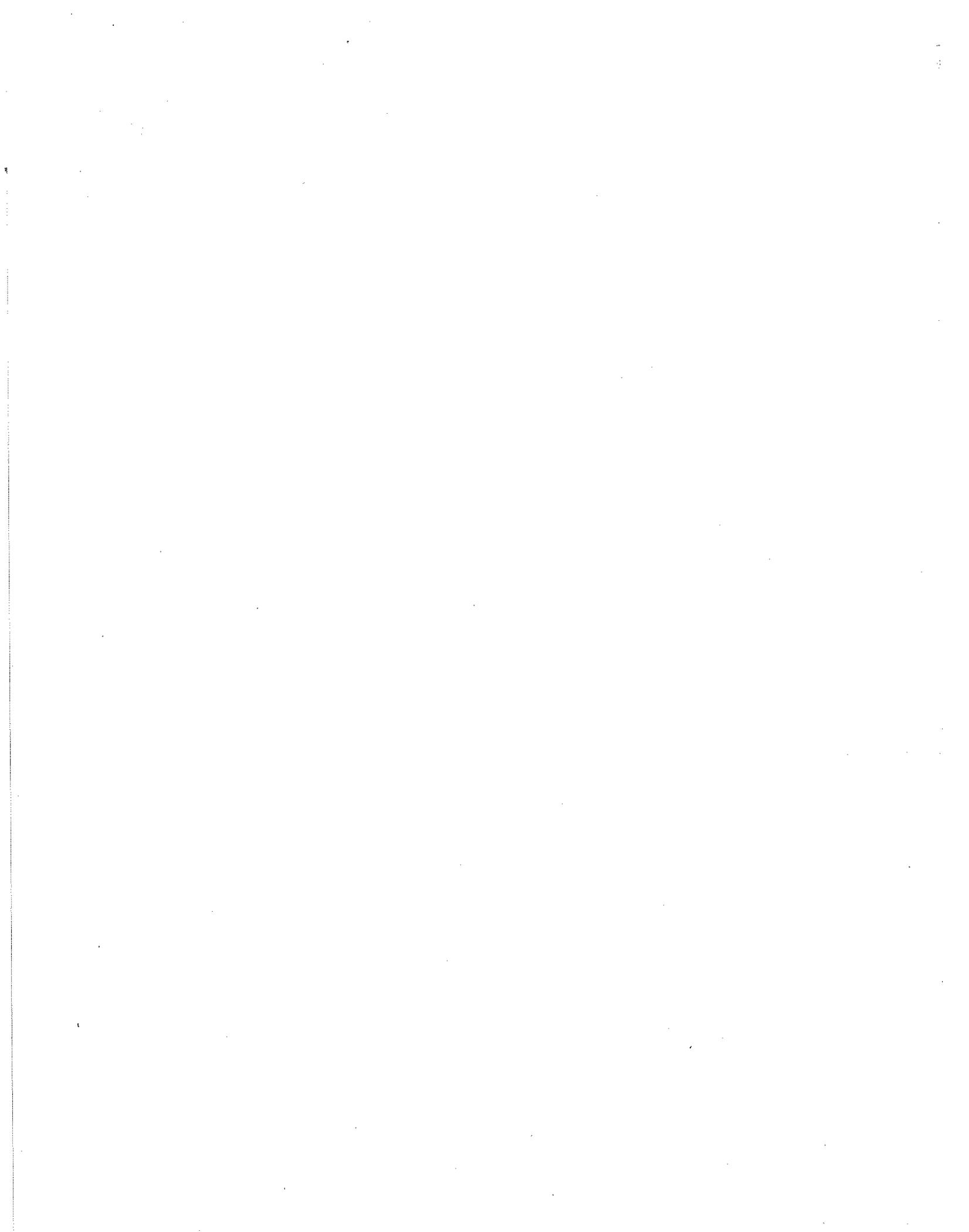
*[Signature]*  
 To Be Completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.

2-1-06

Page \_\_\_ of \_\_\_

Previous edition is obsolete

form HUD-52837 (9/98)  
 ref Handbook 7485.3



Annual Statement / Performance and Evaluation Report  
 Comprehensive Grant Program (CGP) Part I: Summary

U.S. Department of Housing  
 and Urban Development  
 Office of Public and Indian Housing

OMB Approval No. 2577-0157  
 (exp. 11/30/2005)

HA Name  
 Cambridge Housing Authority

Comprehensive Grant Number  
 MA06R00350106

FFY of Grant Approval  
 2006

Original Annual Statement  
 Reserve for Disasters/Emergencies  
 Performance and Evaluation Report for Program Year Ending \_\_\_\_\_

Revised Annual Statement/Revision Number \_\_\_\_\_  
 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>2</sup>	
		Original	Revised <sup>1</sup>	Obligated	Expended
1	Total Non-CGP Funds				
2	1406 Operations (May not exceed 10% of line 20)				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Non-expendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration		\$44,733		
17	1495.1 Relocation Costs				
18	1498 Mod Used for Development				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant (Sum of lines 2-19)		\$44,733		
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Compliance				
23	Amount of line 20 Related to Security				
24	Amount of line 20 Related to Energy Conservation Measures				

Signature of Executive Director

Date

Signature of Public Housing Director

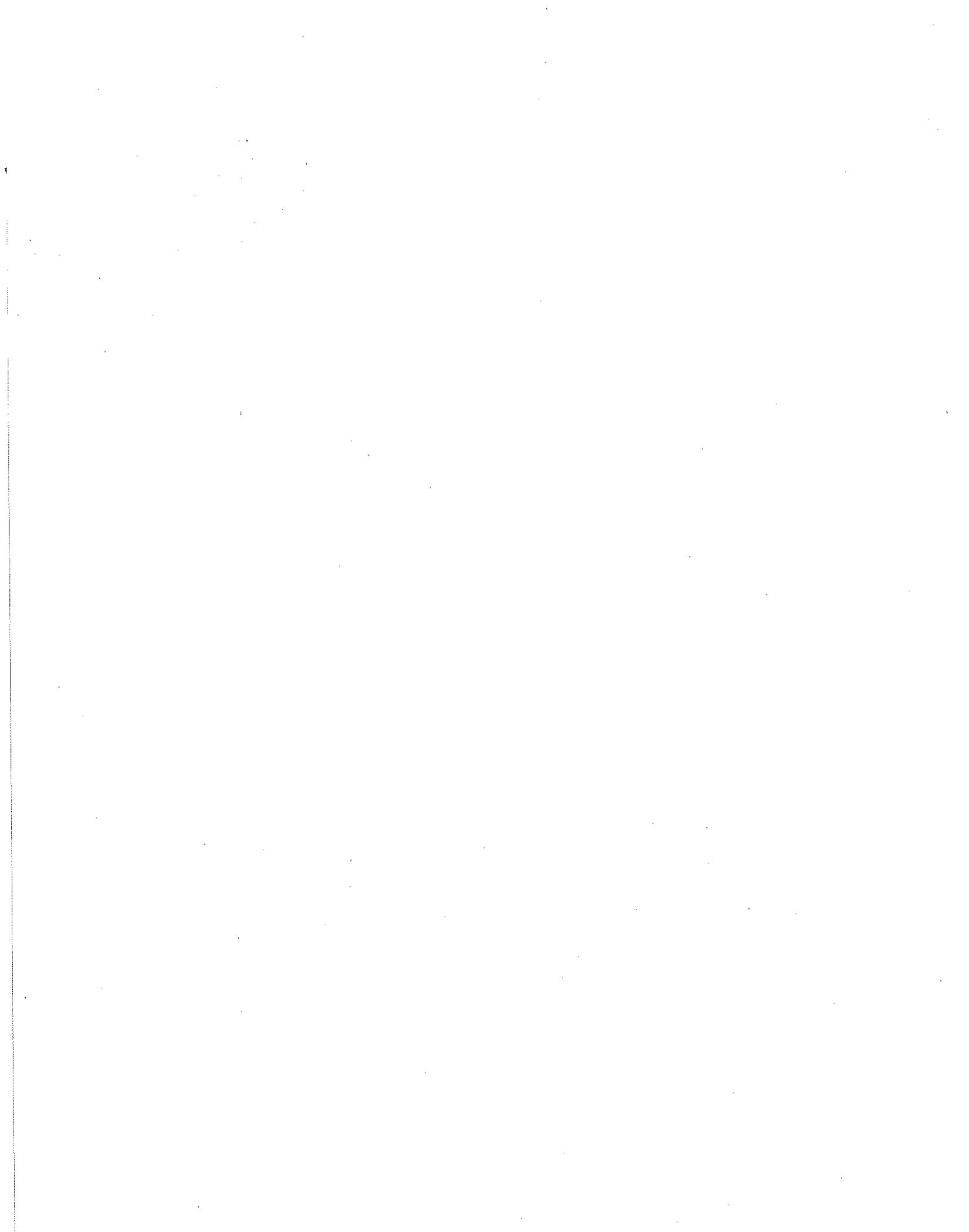
Date

*[Signature]*

2-1-06

*[Signature]*

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.



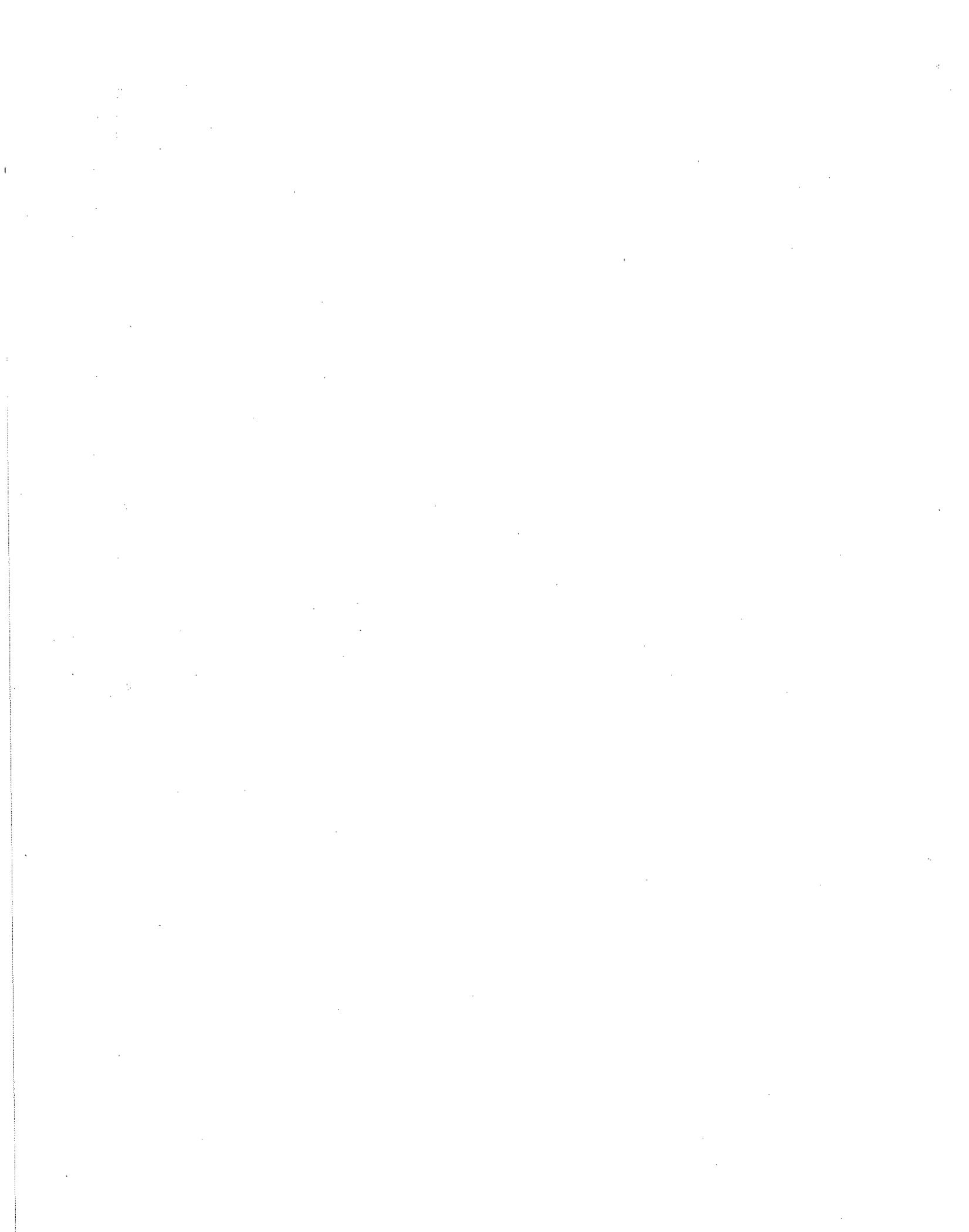
Annual Statement / Performance and Evaluation Report  
 Comprehensive Grant Program (CGP) Part II: Supporting Pages

U.S. Department of Housing  
 and Urban Development  
 Office of Public and Indian Housing

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work 2
				Original	Revised 1	Funds Obligated 2	Funds Expended 2	
PHA-Wide	Moving To Work	1492		\$44,733				

Signature of Executive Director \_\_\_\_\_ Date 2-1-06 Signature of Public Housing Director \_\_\_\_\_ Date \_\_\_\_\_

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.



# Moving To Work Deregulation Demonstration Program

## Certifications for FY07 Annual Plan

1. The PHA held a public hearing on January 19, 2006 for review of the FY07 MTW Plan.
2. The PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
3. In relation to Development Choice:
  - CHA regularly submits required data to HUD's MTCS in an accurate, complete and timely manner (as specified in PIH Notice 99-2)<sup>2</sup>;
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR Part 903.7.
4. In relation to rent policies, CHA certifies that:
  - The PHA Board approves of this policy and has approved the required analysis of the impact of such policies specified in Article I, Section I of the MTW Agreement and
  - The PHA is in compliance with all provisions of that section.
5. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
6. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
7. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low- or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
8. The PHA will submit with the Plan a certification with regard to a drug free workplace required by CFR Part 24, Subpart F.

---

<sup>2</sup> Not currently required due to lack of approved MTCS MTW form; CHA under instruction not to submit



9. The PHA has submitted with the Plan a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.
10. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
11. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
12. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities. In accordance with 24 CFR Part 58.
13. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
14. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
15. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
16. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
17. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and the MTW Agreement executed by the PHA and HUD and will utilize funds made available under the Capital Fund, Operating Fund and Section 8 tenant-based assistance only for activities that are allowable under applicable regulations as modified by the MTW Agreement and included in its Plan.

Certified By

*Gregory P. Bunn*  
Executive Director

Date

2-2-06

**EXTRACT OF THE MINUTES OF THE SPECIAL MEETING OF THE  
BOARD OF COMMISSIONERS OF THE  
CAMBRIDGE HOUSING AUTHORITY  
THURSDAY, DECEMBER 29, 2005 5:30 P.M.**

MEMBERS PRESENT: WARREN R. MCMANUS, TREASURER  
GERARD J. CLARK, VICE-CHAIRPERSON  
JOHN RAMOS, MEMBER

MEMBERS ABSENT: JAMES G. STOCKARD, JR., CHAIRPERSON  
JACQUELINE F. ADAMS, ASSISTANT TREASURER

ALSO PRESENT: GREGORY RUSS, EXECUTIVE DIRECTOR  
BOLAJI ATEWOLOGUN, DIRECTOR OF FISCAL AFFAIRS  
TORY GUNSOLLEY, EXECUTIVE DEPARTMENT  
LOU MCDONALD, LEGAL ASSISTANT

**APPROVAL OF FY 2007 CHA FEDERAL BUDGETS**

**MOTION:** Mr. McManus moved that the Board of Commissioners approve CHA's global FY 2007 budget and authorize the Executive Director to sign and execute all the paperwork required for submission of the following individual budgets, pursuant to the memorandum from Pranita Amarasinghe to Gregory Russ, Executive Director, dated December 27, 2005.

**FEDERAL PROGRAMS:**

Operating Subsidy Calculation (PFS) – Form 52723  
Consolidated Conventional Public Housing Program (3C) MA003-001-06D  
MTW Leased Housing Program  
Non-MTW Leased Housing Program  
Mainstream Leased Housing Program  
Mod Rehab 4 Program  
Mod Rehab 5 Program  
Mod Rehab 6 Program

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

Attest  
Seal

  
Gregory Russ, Executive Director

EXTRACT OF THE MINUTES OF THE SPECIAL MEETING OF THE  
BOARD OF COMMISSIONERS OF THE  
CAMBRIDGE HOUSING AUTHORITY  
THURSDAY, DECEMBER 29, 2005 5:30 P.M.

MEMBERS PRESENT: WARREN R. MCMANUS, TREASURER  
GERARD J. CLARK, VICE-CHAIRPERSON  
JOHN RAMOS, MEMBER

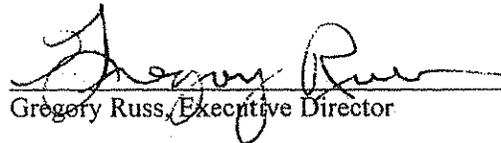
MEMBERS ABSENT: JAMES G. STOCKARD, JR., CHAIRPERSON  
JACQUELINE F. ADAMS, ASSISTANT TREASURER

ALSO PRESENT: GREGORY RUSS, EXECUTIVE DIRECTOR  
BOLAJI ATEWOLOGUN, DIRECTOR OF FISCAL AFFAIRS  
TORY GUNSOLLEY, EXECUTIVE DEPARTMENT  
LOU MCDONALD, LEGAL ASSISTANT

AGENCY-WIDE FY 2007 BUDGET

**MOTION:** Mr. McManus moved that the Board of Commissioners approve the FY2007 budget for the federally assisted housing program MA003-001-6D - the Federal Consolidated Conventional Public Housing Program, and authorizes the Executive Director to make any technical changes and submit any necessary supporting documents and certifications. Mr. Ramos seconded the motion, which upon being put to vote, was passed unanimously.

Attest  
Seal

  
Gregory Russ, Executive Director

EXTRACT OF THE MINUTES OF THE SPECIAL MEETING OF THE  
BOARD OF COMMISSIONERS OF THE  
CAMBRIDGE HOUSING AUTHORITY  
THURSDAY, DECEMBER 29, 2005 5:30 P.M.

MEMBERS PRESENT: WARREN R. MCMANUS, TREASURER  
GERARD J. CLARK, VICE-CHAIRPERSON  
JOHN RAMOS, MEMBER

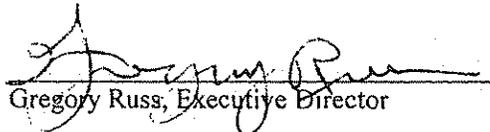
MEMBERS ABSENT: JAMES G. STOCKARD, JR., CHAIRPERSON  
JACQUELINE F. ADAMS, ASSISTANT TREASURER

ALSO PRESENT: GREGORY RUSS, EXECUTIVE DIRECTOR  
BOLAJI ATEWOLOGUN, DIRECTOR OF FISCAL AFFAIRS  
TORY GUNSOLLEY, EXECUTIVE DEPARTMENT  
LOU MCDONALD, LEGAL ASSISTANT

AGENCY-WIDE FY 2007 BUDGET

**MOTION:** Mr. McManus moved that the Board of Commissioners approve the FY2007 budget for the federally assisted leased housing programs (MTW Vouchers, Non-MTW Vouchers, Mainstream, MR4, MR5, MR6) and authorizes the Executive Director to make any technical changes and submit any necessary supporting documents and certifications. Mr. Ramos seconded the motion, which upon being put to vote, was passed unanimously.

Attest  
Seal



Gregory Russ, Executive Director

## GENERAL CERTIFICATE

I Gregory Russ, do hereby certify as follows:

1. I am the duly appointed, qualified and acting Secretary of the Cambridge Housing Authority (herein called the "Local Authority"). In such capacity, I am custodian of its records and am familiar with its organization, membership and activities.
2. The proper and current corporate title of the Local Agency is the Cambridge Housing Authority.
3. The Local Authority was duly created, pursuant to the authority of the Constitution and statutes of the Commonwealth of Massachusetts General Laws, Chapter 121B, and was duly organized on the ninth day of December, 1935; and since the date of its organization, the Local Agency has continued to exist without interruption in the performance of its public corporate purposes.
4. The names and dates of the election or appointment, and the dates of the beginning of the Local Agency and of its principal officer are as follows:

NAME AND OFFICERS	DATE OF APPOINTMENT OR ELECTION	DATE OF COMMENCEMENT OF TERM	DATE OF EXPIRATION OF TERM
Gerard J. Clark			
Member	03-14-1974	05-06-2004	05-06-2009
Chairperson	01-11-2006		01-10-2007
Jacqueline F. Adams			
Member	04-26-1995	01-27-2003	09-30-2007
Vice-Chairperson	01-11-2006		01-10-2007
Warren R. McManus			
Member	09-12-1982	04-24-2002	09-30-2006
Treasurer	01-11-2006		01-10-2007
John Ramos			
Member	06-08-2005	06-08-2005	01-11-2010
Assistant Treasurer	01-11-2006		01-10-2007
James G. Stockard, Jr.			
Member	01-21-1974	10-17-2003	11-11-2008

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

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

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

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

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

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

(c) The requirements concerning a quorum;

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

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

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

(g) The officer of the Local Agency; or

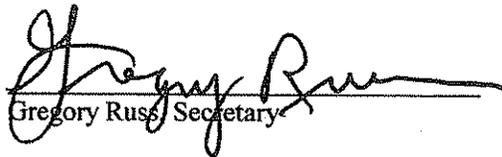
(h) The seal of the Local Agency;

except as follows:

N O N E

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

IN WITNESS WHEREOF, I have hereunto set my hand and the duly adopted official seal of the local agency, this 2<sup>nd</sup> day of February 2006.

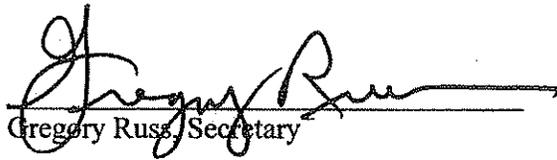
  
Gregory Ruse, Secretary

(Seal)

**CERTIFICATE OF RECORDING OFFICER**

I, Gregory Russ, the duly appointed qualified and acting Secretary of the Cambridge Housing Authority, do hereby certify that the attached extract from the Minutes of the Special Meeting of the Board of Commissioners of the Cambridge Housing Authority held on February 1, 2006, is a true and correct copy of the original on file and of record insofar as they relate to the matters set forth in the attached extract and is a true and correct copy of a motion adopted at such meeting and on file and of record.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal of said Cambridge Housing Authority, this 2<sup>nd</sup> day of February 2006.

  
Gregory Russ, Secretary

(Seal)

**EXTRACT OF THE MINUTES OF THE SPECIAL MEETING OF THE  
BOARD OF COMMISSIONERS OF THE  
CAMBRIDGE HOUSING AUTHORITY  
WEDNESDAY, February 1, 2006 5:30 P.M.**

MEMBERS PRESENT:           GERARD J. CLARK, CHAIRPERSON  
                                  WARREN R. MCMANUS, VICE-CHAIRPERSON  
                                  JACQUELINE F. ADAMS, TREASURER  
                                  JOHN RAMOS, ASSISTANT TREASURER  
                                  JAMES G. STOCKARD, JR., MEMBER

ALSO PRESENT:               GREGORY RUSS, EXECUTIVE DIRECTOR  
                                  TORY GUNSOLLEY, EXECUTIVE DEPARTMENT  
                                  CHRISTY SMITH, PLANNING & INFORMATION  
                                  SHIRLEY SANFORD, RECORDING SECRETARY

**SUBMISSION OF FY 2007 MOVING TO WORK ANNUAL PLAN**

**MOTION:** Mr. Stockard moved that the Executive Director is authorized to submit to the US Department of Housing and Urban Development (HUD) the FY07 MTW (Moving To Work) Annual Plan, all certifications and HUD forms, all necessary documentation and submission for the receipt of operating, Housing Choice Voucher and Capital Fund Program funds, any technical corrections including budget revisions updated with the latest information available at the time of actual submission, and make the following certifications and agreements with HUD in connection with the submission of the Plan and implementation thereof:

1.       The PHA held a public hearing on January 19, 2006 for review of the FY07 MTW Plan.
2.       The PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
3.       In relation to Development Choice:  
          Once an MTCS MTW 50058 form in the PIC system is operational, CHA will submit the required data in a timely manner (as specified in PIH Notice 99-2);  
          The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;  
          Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;  
          The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;  
          The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR Part 903.7.
4.       In relation to rent policies, the CHA certifies that:  
          The PHA Board approves of this policy and has approved the required analysis of the impact of such policies specified in Article I, Section I of the MTW Agreement and  
          The PHA is in compliance with all provisions of that section.
5.       The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.

6. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.

7. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low- or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

8. The PHA will submit with the Plan a certification with regard to a drug free workplace required by CFR Part 24, Subpart F.

9. The PHA has submitted with the Plan a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.

10. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

11. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).

12. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities. In accordance with 24 CFR Part 58.

13. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.

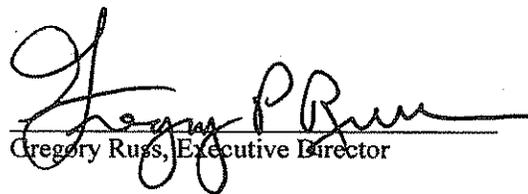
14. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.

15. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.

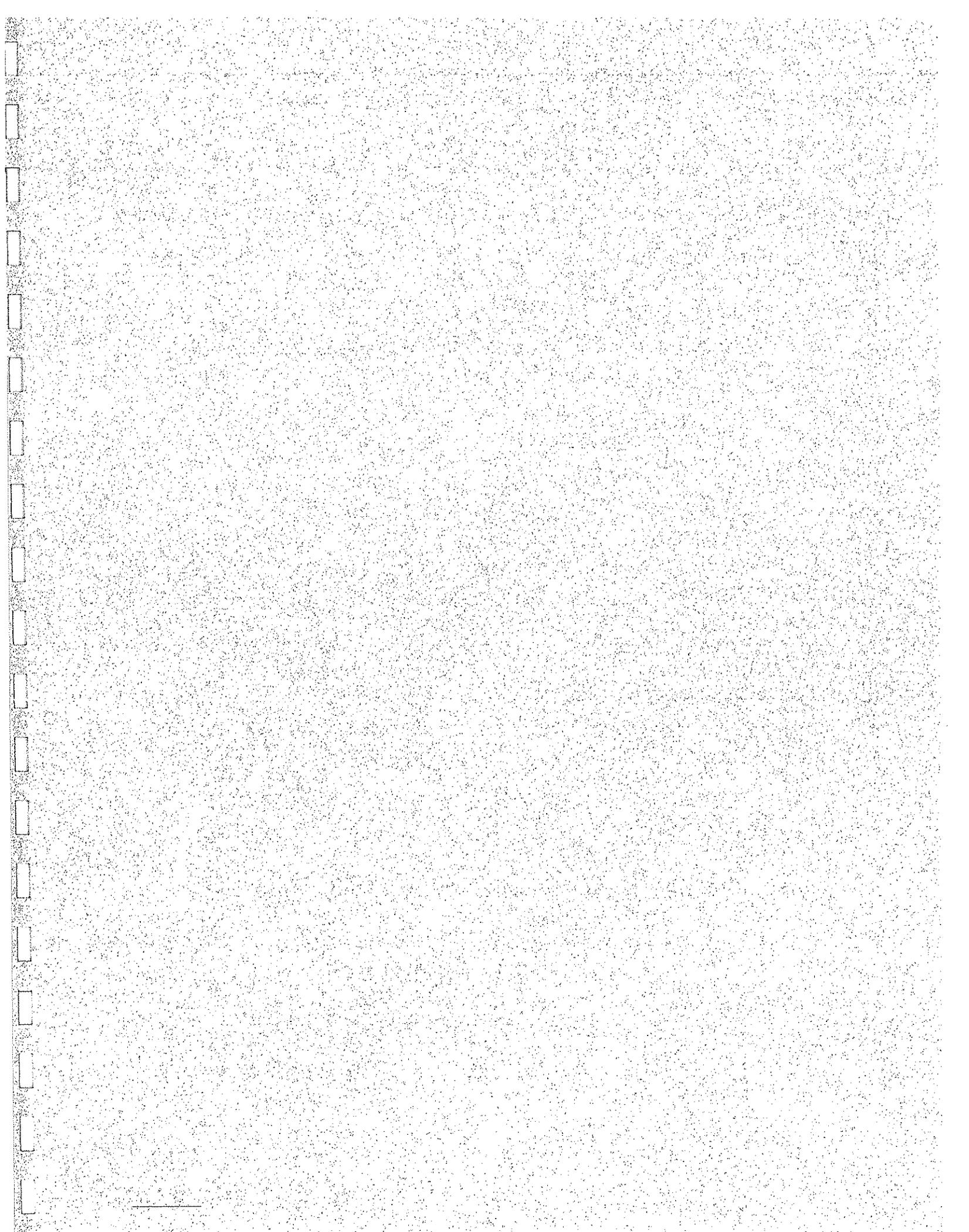
16. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).

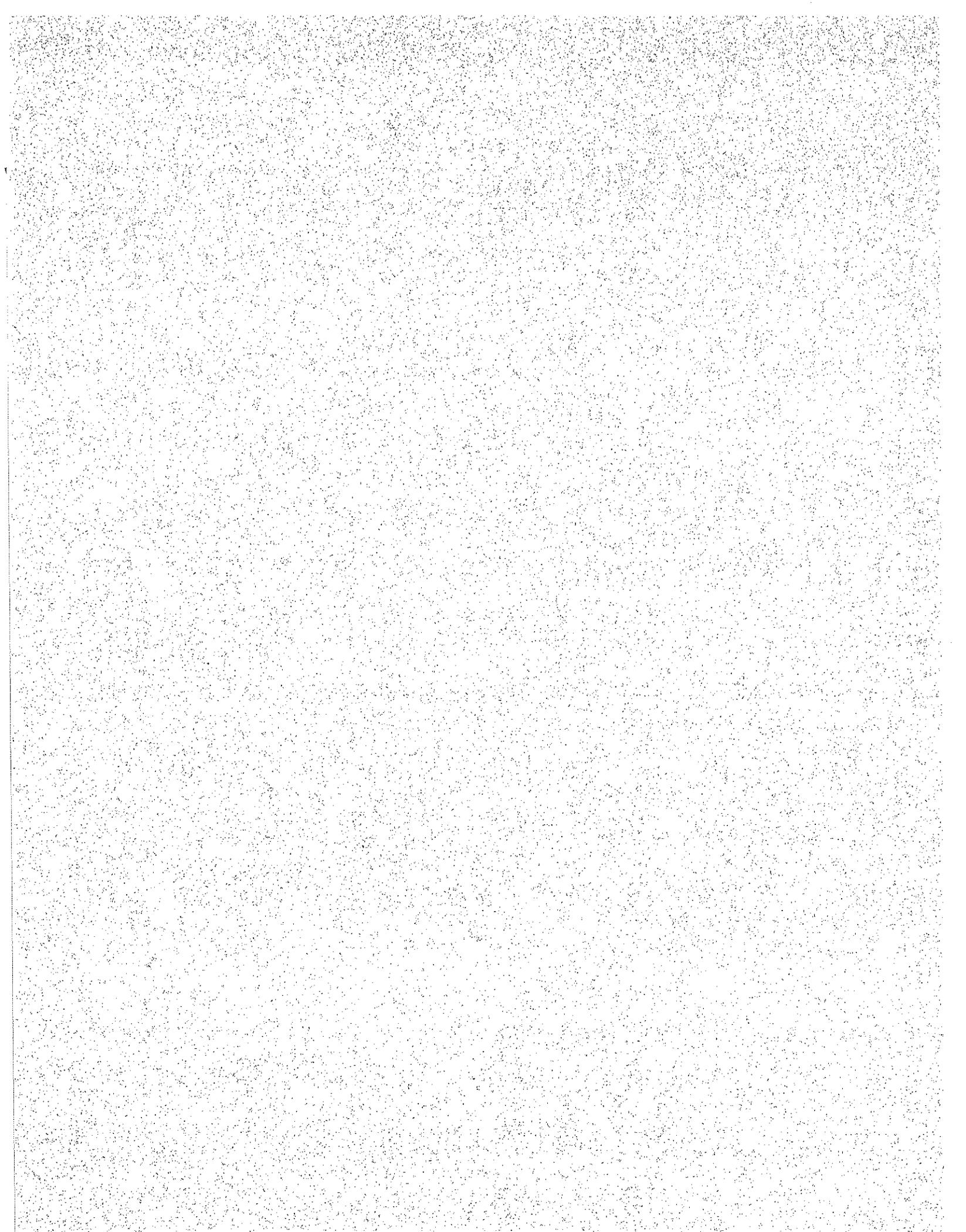
17. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and the MTW Agreement executed by the PHA and HUD and will use funds made available under the Capital Fund, Operating Fund and HCV tenant-based assistance only for activities that are allowable under applicable regulations as modified by the MTW Agreement and included in its Plan. Ms. Adams seconded the motion, which upon being put to vote, was passed unanimously.

Attest  
Seal



Gregory Russ, Executive Director







.....

.....

