Cambridge Housing Authority

MTW Deregulation Demonstration Program

Annual Report

Fiscal Year 2006 (4/1/2005 – 3/31/2006)

May 2006

CHA
CAMBRIDGE HOUSING AUTHORITY

Report

Cambridge Housing Authority

MTW FISCAL YEAR 2006 ANNUAL REPORT

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Executive Summary – Local Solutions for Local Challenges

The Cambridge Housing Authority (CHA) is one of thirty-two public housing agencies nationwide chosen for participation in the Department of Housing and Urban Development's (HUD) Moving To Work Deregulation Demonstration program (MTW). MTW allows unprecedented fiscal and regulatory flexibility in hopes of increased efficiency while also asking local housing authorities to provide economic incentives and opportunities to residents to encourage work. For CHA, the fiscal and regulatory flexibility allowed through the demonstration represents an opportunity to address local housing market challenges with locally-based solutions. The fungibility of capital, voucher, and operating funds allowed under MTW has proven essential for CHA to provide necessary modernization, extraordinary maintenance, and development opportunities.

This FY 2006 Annual MTW Report details progress on the goals outlined in the FY 2006 Annual MTW Plan.

In the first six years of the MTW Demonstration, CHA instituted a wide range of innovative initiatives in rent policies, occupancy, management practices, and development activities. The past fiscal year reflected the continuing implementation and authority-wide institutionalization of these changes. In FY 2006, CHA developed and implemented a rent simplification policy that reduces CHA's administrative burden while making rent determination more understandable for tenants. Efforts to improve agency performance and internal controls, as well as to assess and evaluate MTW efforts to date, also continued. Housing development and rehabilitation for the elderly, support services and programs, and the provision of a continuum of care for seniors were also emphasized.

For CHA, MTW incorporates all but a very few of its federally-assisted programs. The first MTW Annual Plan, submitted to HUD in October, 1999, contained a wide range of specific regulatory changes, which were permitted in accordance with CHA's MTW Agreement. The Plan submitted in January of 2006 continued those changes and included additional regulatory changes.

CHA's central goal under MTW is to implement and operate a comprehensive, locally-developed affordable housing program that addresses the realities of the Cambridge housing market. The priority of MTW is to accurately identify local needs and shape the program so that it is both responsive and relevant to the housing supply, quality and range of low-income residents in the City of Cambridge. CHA's program does this in five major ways:

1. Preservation of existing affordable housing resources through:
   a) Capital improvements and extraordinary maintenance to the current public housing stock;
   b) Changes to improve the Leased Housing Program;

c) Project-basing as many leased housing units as possible; and,

2. Increased choice for low-income residents -- in terms of housing type, location and program options -- through rent policies, project-based vouchers, development choice, changes to waiting list preferences, eligibility and income diversification.
3. Development of new, permanently affordable units.
4. Ongoing tenant service programs in employment and training to help residents move to better work.
5. Administrative and other internal changes implemented as part of MTW to increase efficiency and performance.

In MTW, CHA must meet certain additional participation requirements. These take the form of requirements and assurances that CHA will:

1. provide that at least 75% of the families assisted during MTW will be very low-income (households below 50% of Area Median Income)*;
2. establish a reasonable rent policy to encourage work and self-sufficiency;
3. 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; and
4. meet all housing quality standards.

Under MTW, CHA develops an Annual Plan describing 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. Additionally, CHA provides an Annual Report that summarizes the activities of the prior fiscal year and discusses its efforts in relation to the goals and policies as set forth in the prior Annual Plan. The MTW Annual Report takes the place of all other HUD performance measures.

The timing of the Annual Plan and Report make it impossible to have the report from one year inform the immediately following year's plan. For example, the FY 2007 Plan was submitted to HUD in late January 2006. The FY 2006 Report is submitted almost six months later, it examines FY2006, which ended on 3/31/2006. This means that any insights gained by this report will have to be offered as a mid-year course correction to the FY2007 Plan, or be held off until the FY2008 Plan. In order to better facilitate these changes, CHA has started to incorporate some of these actions directly in the FY2006 Report, even though they are forward looking.

* The most recent income limits released by HUD became effective on March 8, 2006. Therefore, in determining household AMI percentage for FY2006, CHA used the previous income limits as they were in effect for most of FY2006. Under the previous set of income limits, Area Median Income (AMI) for a family of four was $82,600; at 80% of AMI, that family would be earning $66,150; at 50% of AMI, earning $41,350; and at 30% of AMI, earning $24,800.

INVENTORY • ALL

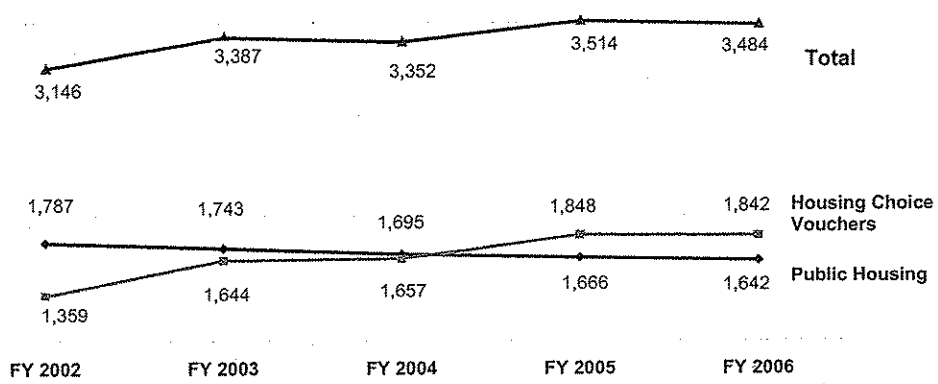
CHA currently manages 1,857 federally-assisted and 663 state-assisted conventional public housing units. The HOPE VI revitalization of John F. Kennedy (JFK) Apartments converted ownership of 83 units to an alternate form (John F. Kennedy Limited Liability Corporation), including conversion of some public housing units to housing choice voucher project-based assistance and the addition of scattered-site units. Federal leased housing subsidies number 2,521, and state leased housing subsidies total 163. Of the total in-place leased housing subsidies, 1,842 are part of the MTW Deregulation Demonstration, and the remaining 516 are in programs outside MTW (see Inventory table, *right*).

Public Housing Inventory	**Units**	**Percentage of Program**
Federally-Assisted Units (MTW)	1,857	74%
State-Assisted Units	663	26%
Total	2,520	100%
Leased Housing Inventory	**Units**	**Percentage of Program**
Federal MTW Units	1,842	74%
MTW Project-Based Units	407	
Federal Non-MTW Units	516	20%
State Units	163	6%
Total	2,521	100%
Affiliates (*listed separately but most are represented in the MTW PBA count*)	220	

HOUSEHOLDS SERVED • ALL

As required by MTW, CHA continues to serve no less than substantially the same number (and mix) of households as it would otherwise serve, absent the Demonstration (see "All Households," *right*). Further, CHA will not, as a result of MTW, decrease the number (or composition) of families receiving such assistance. Over the six years of participation to date, CHA has increased the total number of households served. These data underscore the need for (and apparent shortage of) affordable housing options in Cambridge, as well as the impact of MTW upon CHA's effectiveness in addressing that need.

All Households Served: FY 2002 to FY 2006



PUBLIC HOUSING

Capital Improvements and Extraordinary Maintenance Efforts: As in prior years, the preservation and continued viability and quality of the in-place stock continued to be part of CHA's fundamental mission in FY 2006. In response to funding cutbacks, CHA reduced spending on capital improvements and extraordinary maintenance projects to $5 million in FY 2006. Funding restrictions forced CHA to defer $13.2 million of capital expenditures in FY 2006. Further reductions in capital spending are expected in the coming years due to budget reductions in both the public housing and Housing Choice Voucher programs. Although it expects to receive funding well below the amount required to meet the needs of its properties, CHA will continue to explore ways to leverage additional funding and use its MTW fungibility to continue its capital and extraordinary maintenance projects.

Millers River Self-Energy Savings Company (ESCO)/Energy Performance Contracting: At the Millers River Apartments, a 302-unit elderly high-rise, the 30-year-old electrical heating system has been replaced with state-of-the-art gas-fired condensing boilers, new domestic hot water service and a new heat distribution system; in addition, the make-up air system for corridor ventilation was replaced. CHA is authorized under MTW to function as its own ESCo and retained the significant savings realized through self-management, construction oversight and the reduction in ongoing energy maintenance costs associated with the project. The $2.5 million project was funded in part by a $1.7 million tax-exempt municipal lease that CHA secured for 12 years at a very favorable 4.29% rate. The debt service on this lease will be fully covered with savings achieved by the project. CHA obtained approximately $60,000 in additional funding through a unique arrangement to sell CO2 gas emission reduction credits resulting from the project. Work to implement the energy savings project began in June 2004 and reached substantial completion in February 2006.

Public Housing Management: CHA continued its strong performance on the following indicators:

Inspections: CHA inspected 100% of its conventional public housing inventory, excluding units off-line for modernization.
Work Orders: Work order response time averaged less than seven days.
Rent Collections: Rent collections were at 98% of the total of CHA's issued rent statements.

Occupancy: CHA continues to serve more program participants in its MTW-related programs than it would absent the demonstration. In elderly housing, CHA is currently holding units off-line for major modernization in order to address the significant needs of the Federal elderly developments for new kitchens and baths, as well as significant exterior building work. In CHA's federal public housing, rent simplification was successfully implemented.

Security: CHA continued its security program's enforcement and prevention strategies. In FY 2006 approximately $32,000 was spent on 113 Cambridge Police Department security patrols in addition to $56,500 for residents security programs in the senior buildings.

Public Housing Management Practices: In anticipation of the new HUD Operating Fund rule, CHA continued its evaluation and comprehensive refinement of its property-based budget system, including changing practices for managers, creation of a management fee and switching indirect cost policies and procedures to the pro-ration based methodology required by the rule. CHA intends to comply with the HUD Operating Fund Regulations.

CHA Resident Survey: In March 2006, CHA conducted its Public Housing Resident Satisfaction Survey in place of the HUD-required Resident Satisfaction Survey, to gauge resident opinions on a range of management, maintenance, safety, social service and other factors. Results were strong: 86% of residents surveyed were satisfied with the overall conditions of their units; 89% were satisfied with maintenance; 85% were satisfied with the way they were treated by CHA office staff; and 96% of residents felt safe in their units.

LOCAL LEASED HOUSING

CHA continued to operate its Local Leased Housing Program in conformance with the approved MTW Agreement. Program utilization of MTW units was 1,842.

Project-Based Leased Housing: In FY 2006, CHA worked with the City of Cambridge to develop a new Project-Based Assistance Request for Proposals (RFP). In FY 2007, CHA and the City's Affordable Housing Trust will issue the RFP and award up to 40 PBA vouchers to projects proposed by other non-profits in the city.

Preservation of State Voucher Programs: CHA used $110,000 in federal funding to augment the Massachusetts Rental Voucher Program (MRVP) and the Alternative Housing Voucher Program (AHVP), making state program rent levels equivalent to Federal Leased Housing FMRs for 11 state vouchers.

Leased Housing Program Management: CHA continued to operate its Local Leased Housing Program in conformance with its approved MTW Agreement and met or exceeded its objectives relating to the following indicators:

Leased Housing Inspections: CHA inspected 100% of its inventory and ensured that all units met Housing Quality Standards.

Waiting List: As reported in the FY 2006 Annual Plan, CHA found it necessary to close the Leased Housing waiting list in FY 2004 based on the limited availability of program resources and over-utilization. The list remained closed through FY 2006, except for those applicants who met the emergency criteria.
Ensuring Rent Reasonableness: Rent reasonableness determinations were made at initial occupancy and prior to granting rent increases for 100% of all leased units. CHA used MTW authority to modify the rent reasonableness process.
MTW Changes: Using MTW authority, CHA continued to provide vacancy and damage claims options for landlords.

Deconcentration: CHA's program participants lease units throughout the City of Cambridge. During FY 2006 housing choice vouchers were used in all of the City's Census tracts. Through its deconcentration policy CHA monitored the number of apartments leased by Census tract to ensure that balanced housing patterns were sustained. No negative-impact areas were identified.

AFFILIATE HOUSING

Since the inception of MTW in April 1999, the development activity of CHA and its non-profit affiliates has totaled $73,235,707, for the acquisition or construction of 317 units. (As an indication of the local market, the City of Cambridge Community Development Department notes that in 2002, the most recent year for which data is available, median sale price for a single-family home is $610,000 and $348,500 for a condominium.) Moreover, CHA has used $10.8 million of its MTW resources to leverage over $62.35 million in public and private financing sources. For every dollar provided by CHA, its affiliate entities have leveraged six dollars of funding. The information below reports CHA's progress on the specific development programs and activities laid out in the FY 2006 Annual Plan.

Ongoing Partnerships with Regional and Local Institutions: CHA depends on the firm commitments and financial leverage provided by strong relationships with local lending partners, academic institutions, and State and local agencies. Among the continuing, productive relationships that were maintained through FY 2006 include those with the Cambridge Affordable Housing Trust (CAHT) and the City of Cambridge; the Harvard Housing Innovations Program; the East Cambridge Savings Bank, Cambridge Trust Company and Cambridge Savings Bank; and the Massachusetts Housing Partnership.

Condominium Acquisition Program: CHA and its non-profit affiliate, the Cambridge Affordable Housing Corporation (CAHC), continued the Condominium Acquisition Program (CAP) through FY 2006, as part of the ongoing effort to secure additional affordable housing units in an extremely tight housing market. In FY 2006, CAHC acquired an additional one-bedroom unit, bringing the total acquisition count to 13 units purchased under CAP.

RESIDENT PROGRAMS

Resident Programs and Economic Development: Funded by outside grants, CHA's resident programs met their annual goals, with the CHA/Cambridge Employment Program (CEP) serving 192 residents in FY 2006 and the Work Force Program serving 135 youth between the ages of 13 and 19. In addition, 83 adult speakers of other languages enrolled in the Gateways Adult Literacy Program; 258 residents attended the Community Computer Center and 17 high school graduates participated in the Bridge-to-College Program.

Program	FY 2005 Annual Plan Goal(s)	Number Served *
CHA/Cambridge Employment Program	Serve 50; Place 22 in Jobs	Served 192; Placed 32 in Jobs
Computer Centers	Serve 200	Served 258
Gateways ESL	Serve 65	Served 83
Bridge-to-College	Serve 12; 65% Accepted to Job Training or College	17 Served; 67% matriculation rate
Bunker Hill Community College	Offers between 12-15 courses each semester	13 courses offered Spring Semester, 2005; 12 courses offered Fall Semester, 2005
Work Force	Serve 135 Youth; 75% High School Seniors Matriculation	135 served through March, 2005; 86% Matriculation Rate

* *Most of these programs are funded through an EDSS grant, the reporting period for which runs from July through December, and from January through June. Numbers are tracked according to this time period and not CHA's fiscal year.*

Elderly Innovations: CHA continued its efforts to take the lead in providing affordable housing and support services to the city's aging population. These include the continuation or initiation of 24-hour health care and social services provision; on-site staff for supportive living and coordination of services; daily meal service; and office space and education services, such as English for Speakers of Other Languages (ESOL). CHA applies grant funding to secure staffing and provide these and other services at its existing elderly developments.

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CHA Housing Inventory

CHA has gradually increased the City's affordable housing stock over the course of the Demonstration. With a need to focus on preservation, CHA has few plans for adding new units, but remains open to development opportunities, if financially feasible. The table below shows the distribution of units for the fiscal year, including start and end-year final counts. Tables 3–1a and 3–1b in Appendix Three of this Report further detail CHA's inventory information, by number of bedrooms and type of housing by program.

FEDERAL PROGRAM	Total Units, Start FY 06	Total Units, Planned, Close FY 06	Total Units, Actual, Close FY 06
Public Housing Total	**1,857**	**1,857**	**1,857**
Elderly/Special Needs	759	759	759
Family	1,095	1,095	1,095
Non-Dwelling	3	3	3
John F. Kennedy Apts.	**83**	**83**	**83**
PH units	44	44	44
PBA units	25	25	25
Off-Site Condos	14	14	14
Other Federally-Assisted	**1**	**0**	**0**
Homeowners'	1	0	0
MTW Leased Housing Total *	**2,012****	**1,968**	**1,842**
Tenant-Based	1,576	1,507	1,435
*PBA ***	436	461	407**
Non-MTW Leased Housing Total	**516**	**516**	**516**
Putnam Square Apartment	0	0	0
Tenant-Based	382	382	382
Mod-Rehab/Shelter+Care	134	134	134
Federally-Assisted Subtotal	**4,469**	**4,424**	**4,298**

STATE PROGRAM	Total Units, Start FY 06	Total Units, Planned, Close FY 06	Total Units, Actual, Close FY 06
Public Housing Total	**663**	**663**	**663**
Elderly/Special Needs	334	334	334
Family	325	325	325
Non-Dwelling	4	4	4
Leased Housing Total	**163**	**163**	**163**
MRVP Tenant-Based	25	25	25
MRVP Project-Based	110	110	110
AHVP	28	28	28
Other State-Assisted	**126**	**126**	**135**
Roosevelt Towers Mid-Rise	77	77	77
Aberdeen/Hammond/Woodbridge	16	16	25
Putnam School	33	33	33
State-Assisted Subtotal	**952**	**952**	**961**

Total Units	**5,421**	**5,376**	**5,259**

** Several increments expired and were transferred into the MTW increment for FY 2006.*

*** CHA Affiliate units total 220 units at the close of FY 2006; most of these are represented in the MTW PBA count)*

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Public Housing – CHA's Core Mission

The core function of CHA is the provision of high-quality affordable housing for its residents. The continued viability of CHA's housing stock is the cornerstone of its mission. Successful maintenance of quality housing relies upon an aggressive program of needs assessment and capital construction to rehabilitate aging buildings and upgrade existing systems. CHA's approach toward the rehabilitation of its properties is made possible by MTW. The fungibility of capital, voucher, and operating funds is essential to necessary modernization and extraordinary maintenance and has been a key component of CHA's efforts to maintain housing quality. In addition, MTW fungibility has made a number of development opportunities possible, as detailed in this section and under "Affiliate Housing."

This section provides a description of CHA's capital and extraordinary maintenance, modernization of elderly developments, the Millers River Self-ESCo Initiative, occupancy demographics, waiting list characteristics, development choice, the elderly allocation plan's impact, and program management analysis, including results from a recent resident satisfaction survey.

Capital and Extraordinary Maintenance Efforts

Nearly $5 million dollars was expended in capital improvements and extraordinary maintenance in FY 2006, an amount that exceeds CHA's annual Capital Fund allocation by nearly $1.6 million but is still well below the needs of its properties. CHA also received Replacement Housing Factor (RHF) funding for the third year as part of its Capital Fund allocation and planning requirements under MTW. CHA will continue to seek RHF funding in the future and looks forward to using it to leverage additional funding for the development of additional housing.

The following chart details capital expenditures from FY 2000 through FY 2006. As shown in the graphic, capital spending increased significantly since FY 2000 from $4 million annually to nearly $9.1 million dollars in FY 2005, but dropped to $5 million in FY 2006. CHA expects expenditures to return to FY 2000 levels, given the funding cutbacks in both the public housing and Housing Choice Voucher programs.

Construction Spending FY 2000 - FY 2006

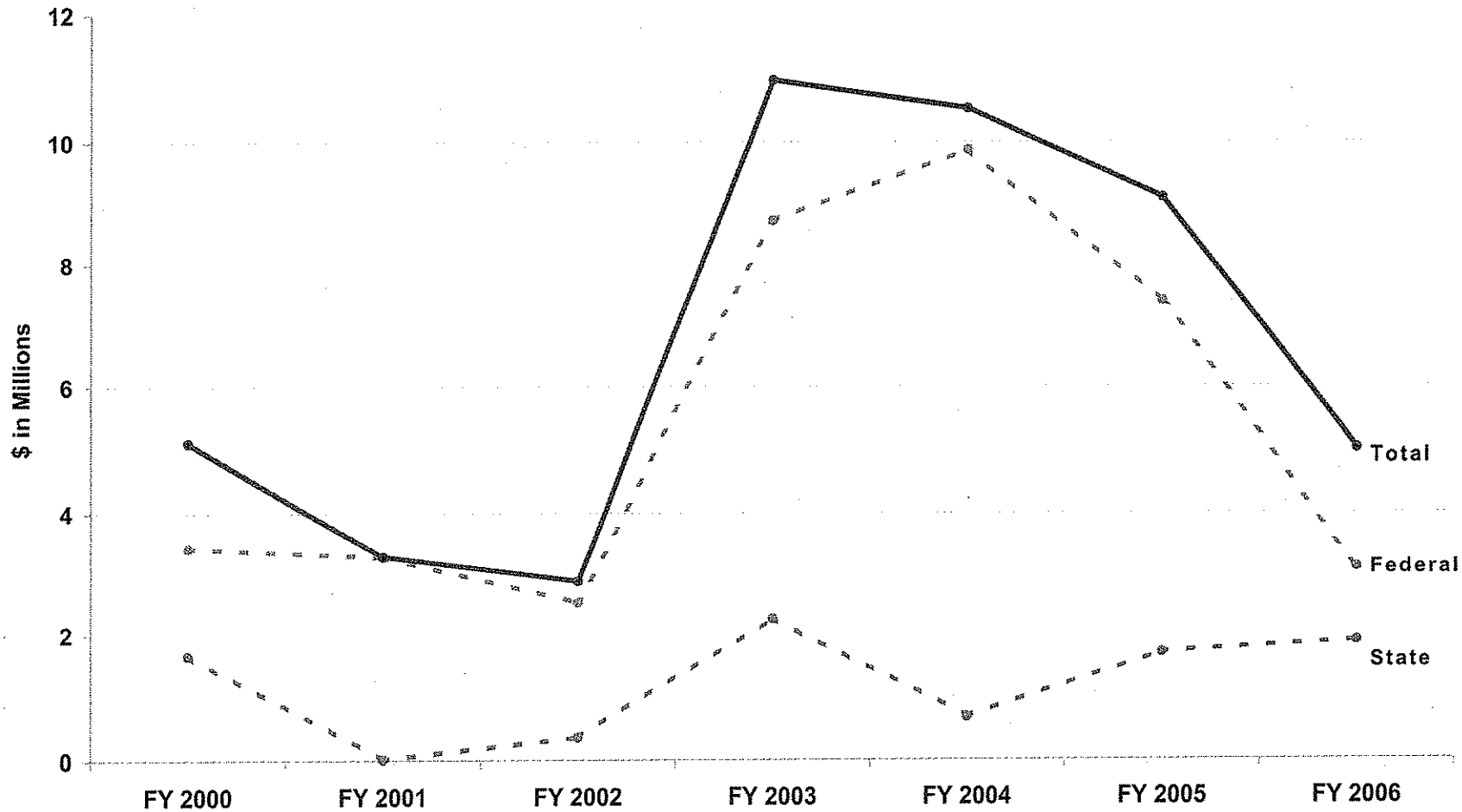


Table 1-1 (in Appendix One) compares planned capital expenditures and associated schedules at the start of FY 2006 with expenditures and schedules at the end of FY 2006 and includes a brief explanation of changes. As noted in that table as well as discussed below, CHA has deferred approximately $13.2 million of capital expenditures in FY 2006 due to funding reductions.

Over the past year, a number of significant capital improvements and extraordinary maintenance projects have been completed. These include:

- Award of an A/E contract for elevator modernization at Burns and Johnson Apartments;
- Execution of a Relocation Policies and Procedures Agreement with the River Howard residents for the upcoming comprehensive modernization program;
- Award of construction contracts for site improvements and fence installation at Jefferson Park;
- Award of a construction contract for roof replacement and drainage repairs at Washington Elms;
- Award of a construction contract for comprehensive modernization at River Howard;
- Installation of a new emergency generator at Truman Apartments;
- Modernization of elevators at Jefferson Park;
- Conversion of the electric baseboard heating system to a gas-fired, hydronic system and other utility savings work at Millers River Apartments; and
- Replacements and upgrades of stairs and balconies at the three UDIC properties.

CHA continues to use house doctor contracts for A/E and electrical engineering services for selective modernization work. In general, such contracts result in an efficient design process, and can move needed modernization work from design to construction in an expedited fashion.

In addition, the following developments have undergone construction or modernization during the past fiscal year:

Burns Apartments

Work on the exterior envelope at Burns Apartments began in September 2003 and included new window installation and enclosures to 29 balconies. Work was substantially complete in December 2004, four months ahead of schedule. By enclosing the balconies, new living space was captured, allowing the conversion of small, unattractive studios into more spacious one-BR units. Additionally, through consultation with the Cambridge Fire Department, work included a redesign and upgrade to all fire protection systems. The project was closed out and final payments made in FY 2006.

Total Cost:	$5.1 million	*FY 2006 Expenditures:*	$395,046

226 Norfolk Street

The redesign and renovation of this three-unit building was substantially complete in December 2004. The building's original three-BR units were significantly undersized, and the scope of the renovation provided for unit conversion to 2-BRs with expanded living areas and dining rooms. An under-utilized, unheated porch area was demolished and replaced with fully insulated living space, further adding to the unit size. Kitchens, baths and building systems were upgraded. The project was closed out and final payments made in FY 2006.

Total Cost:	$474,004	*FY 2006 Expenditures:*	$86,895

Truman Apartments

Installation of an emergency generator and construction of its housing unit begin in Fall 2004. An extended lead-time was required to order the equipment; the new emergency generator arrived on site in Spring 2005 and installation work was completed in August 2005.

Total Cost:	$270,539	*FY 2006 Expenditures:*	$195,355

Jefferson Park

Modernization of the two elevators in this mid-rise building began in Fall 2004 and was completed in May 2005. In addition to the elevator work, CHA awarded two construction contracts in FY 2006 to implement the last phase of site improvements and install fencing. Plans to improve stoops and storage enclosures were postponed in FY 2006 due to ongoing budget constraints.

Elevator Mod	$169,517	*FY 2006 Expenditures:*	$147,940
Site Work	$325,000	*FY 2006 Expenditures:*	$165,491
Total Cost:	$494,517	*FY 2006 Expenditures:*	$313,431

Fairmont, Jackson, and Valentine Streets (UDICs)
A construction contract to replace the stairs at Fairmont, Jackson, and Valentine Streets was awarded in August 2005 and work completed in March 2006.

Total Cost: $399,110 *FY 2006 Expenditures:* $369,324

Washington Elms
Plans to replace the roofs are being revised to provide for a more economical project as two successive bids were over budget. CHA completed a redesign and successfully re-bid the roof work in Fall 2005. Roof replacement work is ongoing, and should be completed by late June 2006.

Total Cost: $1,085,000 *FY 2006 Expenditures:* $38,000

River Howard Apartments
A construction contract for the comprehensive modernization of this 32-unit family development with structural issues was awarded in January 2006 and work began on-site in March 2006. Completion of this two-phase construction project is expected by December 2007.

Total Cost: $4,030,000 *FY 2006 Expenditures:* $0

The following developments are currently in the planning/predevelopment phase for scheduled renovations:

Corcoran Park
Wood replacement windows installed in 1978 are nearing the end of their useful life. Plans are underway to replace them with new double hung, insulated replacement units. An A/E is currently evaluating different options for replacement windows, and will have some sample windows installed at the site. We expect to bid this work in Fall 2006.

Estimated Cost: $1,350,000 *Estimated FY 2007 Expenditures:* $1,001,925

Washington Elms

Plans to bid window replacement are being developed, and we expect to bid this work in the Fall, 2006. CHA had hoped to upgrade the fire alarm system as part of selective electrical modernization at this and other developments. Construction documents are nearly complete, but negotiations with the Cambridge Fire Department over the scope of the plan improvements have stalled. The Fire Department has requested a significant expansion in the scope of the planned work, above what is required or prudent to complete.

Estimated Cost: $1,675,000 *Estimated FY 2007 Expenditures*: $1,500,000

Millers River

Plans to install a third elevator at this 302-unit development were completed and the project bid in September 2005 with bids coming in approximately $655,000 above budget. Given budgetary constraints, it was decided to cancel the project and not proceed with the work at this time.

Plans are also underway to reoccupy 89 units at Millers River due to the delay, given budgetary constraints, in proceeding with the planned comprehensive modernization of the development as discussed below. However, we hope to proceed with a more modest exterior refurbishment project, including waterproofing and window replacement, beginning in FY 2007.

Elevator Estimated Cost:	$1,500,000	*Actual Bid*:	$2,155,777
Reoccupancy Estimated Cost:	$700,000	*Estimated FY 2007 Expenditures*:	$700,000
Ext. Refurbishment Estimated Cost:	$5,600,000	*Estimated FY 2007 Expenditures*:	$ 290,000

Burns and Johnson Apartments

Since these two elderly/disabled developments were occupied in the mid-1970s, the elevator systems have undergone limited work, mostly for ADA and fire code compliance, and received minimal upgrades. An existing conditions report was completed in February 2006, and we hope to bid the project in Fall, 2006. Also, both locations are scheduled to have existing, outdated emergency generators replaced this year. Plans are also underway to reoccupy approximately 60 units at Johnson Apartments due to the delay, given budgetary constraints, in proceeding with the planned comprehensive modernization of the development as discussed below.

Elevator Estimated Cost:	$500,000	*Estimated FY 2007 Expenditures*:	$500,000
Emergency Generator Est. Cost:	$325,000	*Estimated FY 2007 Expenditures*:	$325,000
Reoccupancy Estimated Cost:	$200,000	*Estimated FY 2007 Expenditures*:	$200,000

Modernization of Elderly Public Housing Developments

Millers River and LB Johnson Apartments
CHA faces pressing needs at these developments and beginning in FY 2005 and continuing in FY 2006, CHA initiated and then completed an intensive planning process to explore long-term options for these sites. Both buildings have experienced severe water infiltration problems and unacceptable energy loss. Additionally, there is difficulty marketing many of the studio units because of their small size. Modernization design work at both developments proposes selective kitchen and bath replacement, balcony enclosures, and reconfiguring cramped studios to one-BR units. Preliminary design work is underway, and financing options are being explored.

Since the demand for CHA's elderly units is below historical levels, the next few years would provide an opportune time to complete the comprehensive renovation of these two large elderly buildings and may ease the necessary relocation process for residents. 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 far exceeds the available resources. Regrettably, the plans for major rehabilitation at both sites have to be delayed, and are not likely to begin until FY 2010 at the very earliest. This has been a major disappointment for the resident groups at both sites given the years already spend planning the improvement projects. CHA continues to explore a number of financing options, including borrowing against the annual CFP allocation, tax-exempt bonds, and low-income housing tax credits.

As noted above, CHA will be exploring in FY 2007 window replacement costs at both sites, possibly proceeding (should funding permit) with an exterior refurbishment program at Millers River and continue with more modest improvements at Johnson Apartments.

Millers River Self-ESCo/Energy Performance Contracting

Energy performance contracts use a stream of utility savings to pay for financing of capital improvements that then reduce energy costs. HUD approved the bulk of these projects in the past only when PHAs entered into agreements with Energy Savings Companies (ESCos). Under the terms of its MTW Agreement, CHA is allowed to function as its own ESCo and retain significant savings in terms of management of construction oversight and ongoing energy maintenance costs associated with qualifying projects.

Functioning as its own ESCo, CHA directly procured the services of an engineer specializing in state-of-the-art boiler system design and a financial advisor. The financial advisor assisted CHA in arranging financing for the Millers River project from a third-party investor. CHA

found that serving as its own ESCo has been more cost-effective than using the services of an outside ESCo and has been able to retain greater control over all phases of the project.

During FY 2006, CHA completed construction on its first self-ESCo energy performance project, a heat conversion project at Millers River. The work included replacing a 30-year-old electrical heating system with state-of-the-art gas-fired condensing boilers; installing new domestic hot water service and a new heat distribution system; and replacing the make-up air system for corridor ventilation. Toilets were also replaced with low-flow models. Work to implement the energy savings project began in June 2004, and reached substantial completion in February 2006. The $2.6 million project is funded in part by a $1.7 million tax-exempt municipal lease that CHA secured for 12 years at a very favorable 4.29% rate, as well as funds from the Capital Fund Program (CFP). The debt service on this lease will be fully covered with the project's energy savings.

In addition to the tax-exempt municipal lease and CFP funding, CHA obtained additional funding totaling approximately $60,000 through a unique arrangement to sell CO_2 emission reductions resulting from the project. The Mirant Corporation purchased the CO_2 emissions reductions to offset increases associated with the expansion of its generating plant located in Cambridge. CHA also expects to receive additional project funding through rebate programs offered by local utilities.

Capital Improvement Plan

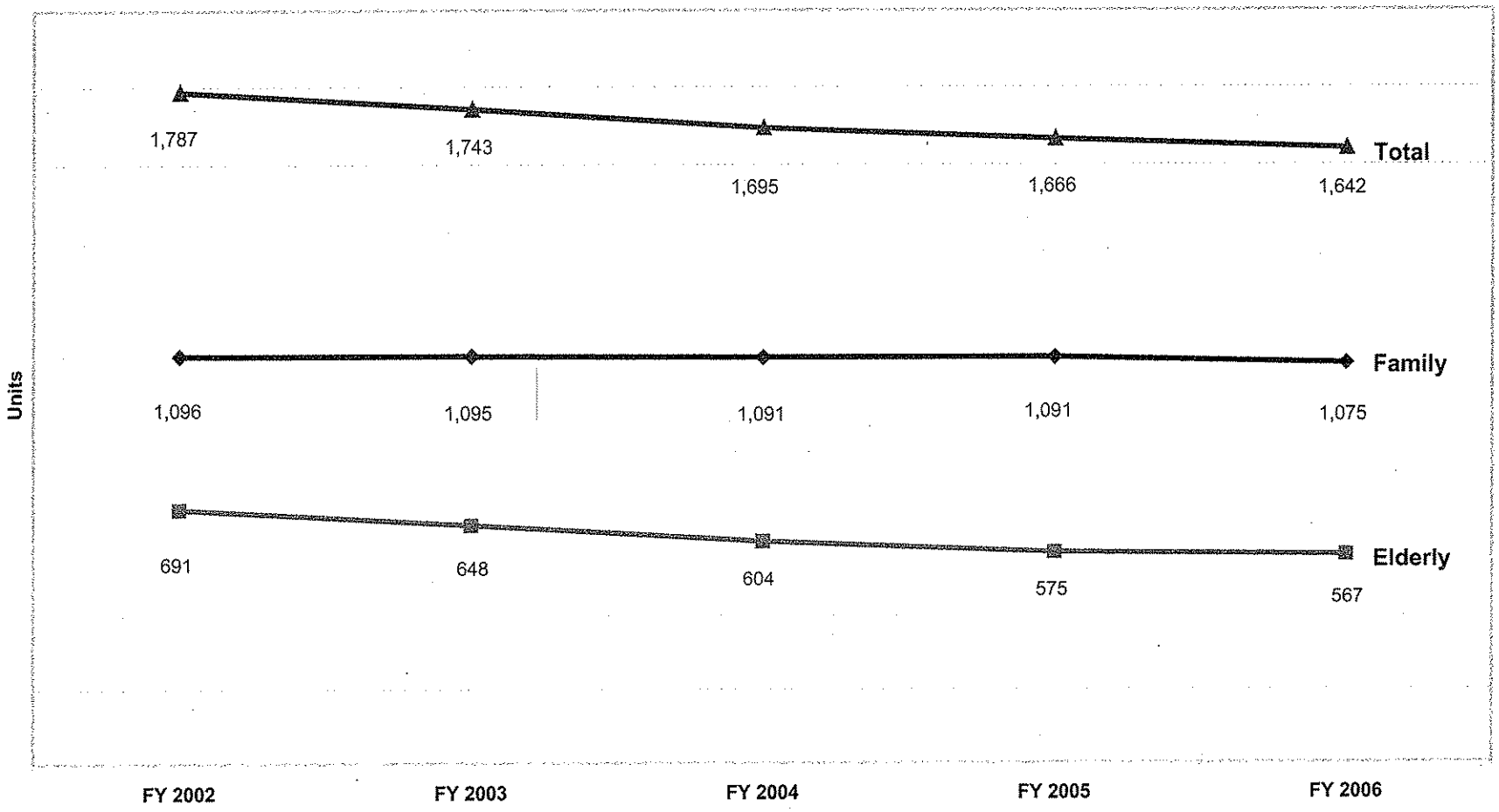
During FY 2006, Baker Wohl Architects were in the final stages of updating the CHA's Capital Improvement Plan for CHA's entire state and federal public housing portfolio. The firm completed inspections of all the sites, interviewed maintenance and management personnel, and reviewed prior modernization efforts as part of their comprehensive effort to identify and prioritize the modernization needs of various properties. The last update of the Capital Improvement Plan occurred in 2001. The CHA will use this updated Capital Improvement Plan as a budgeting, planning, and forecasting tool, to assist it in budgeting and prioritizing future years' capital needs. CHA's goal is to complete a 10 year capital plan by the end of 2006.

Public Housing - Households Served

CHA continued to serve essentially the same number and mix of households it would have served absent the MTW demonstration. The following text and graphic data describe changes in the number of households served between FY 2002 and FY 2006, by bedroom size, income, and race/ethnicity. More detailed tabular data illustrating these changes can be found in Appendix Three. CHA continues to serve at least the same number families as the base year.

Tables 3–4 through 3–6 of Appendix Three detail the annual changes in the number of conventional housing residents based upon bedroom size, income, and race/ethnicity. Slightly more than 1,640 households currently reside in conventional housing, as part of the MTW Demonstration. As shown in the following graphs, CHA has observed a slight decrease in the number of households served in conventional housing from FY 2002 to FY 2006. These changes are due to the large numbers of elderly studio units at the L.B.J. and Millers River development sites currently offline for major modernization. Given that CHA has had to delay the modernization, we will begin to reoccupy the buildings in FY 2007.

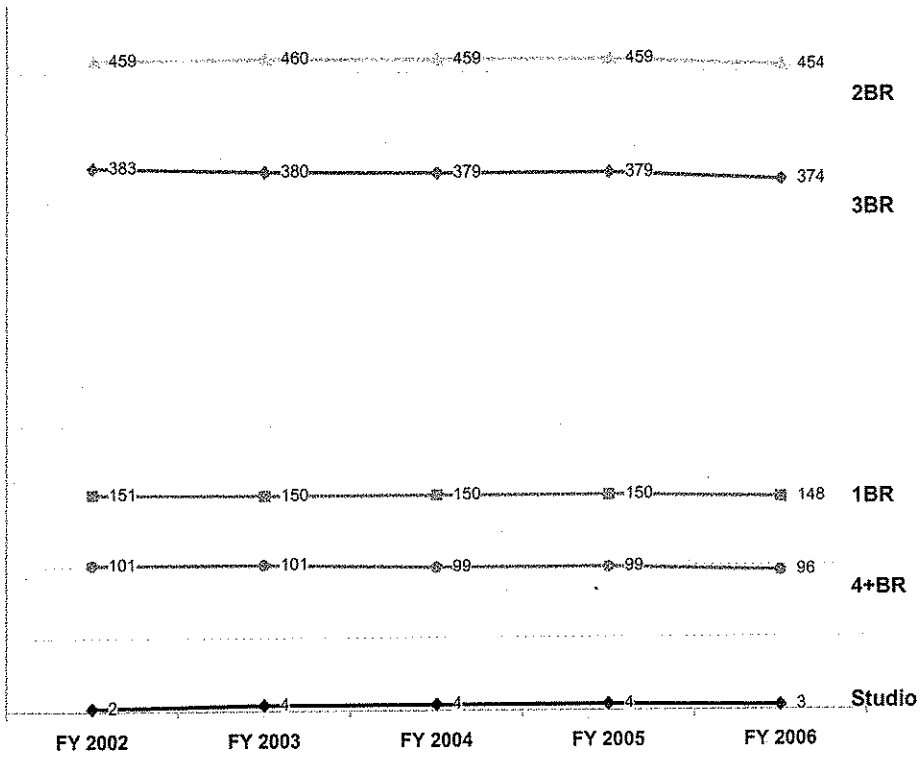
Households Served: Conventional Public Housing, FY2002-2006*



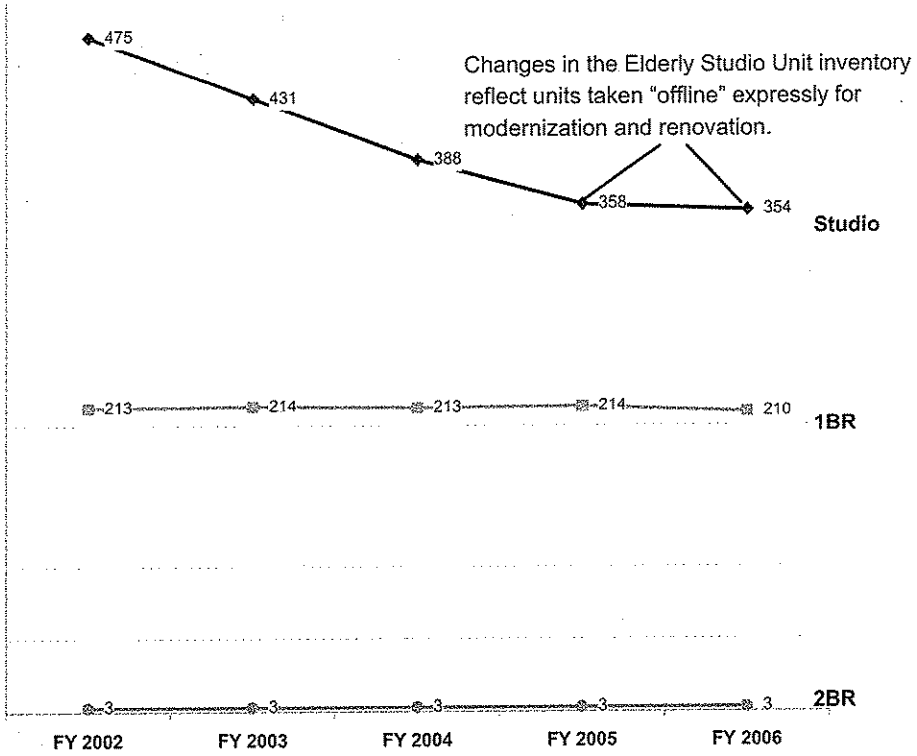
* There are over 150 elderly units offline in connection with modernization work.

Households Served: Conventional Public Housing by Unit Size, FY 2002 – FY 2006

Family Developments

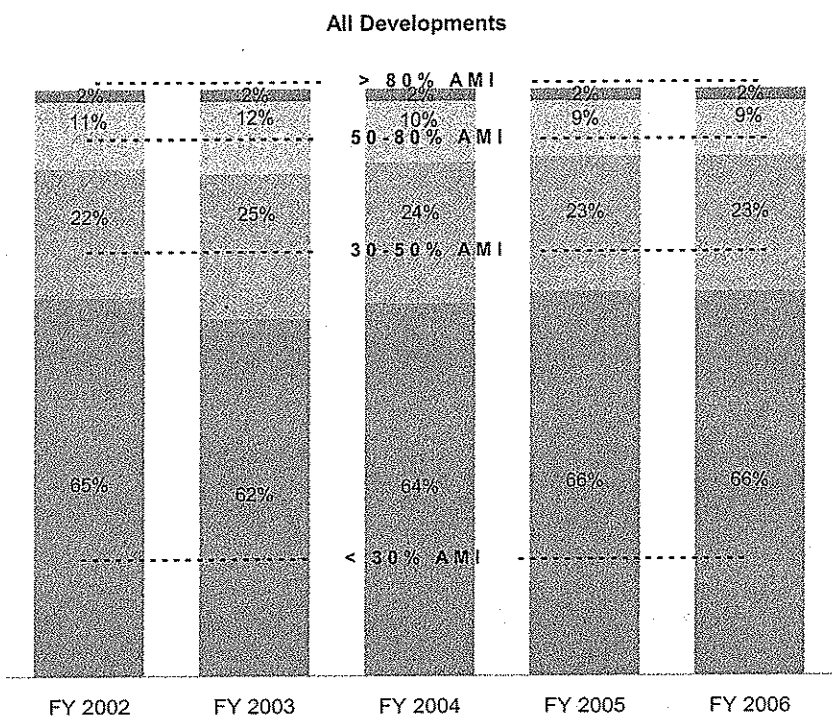


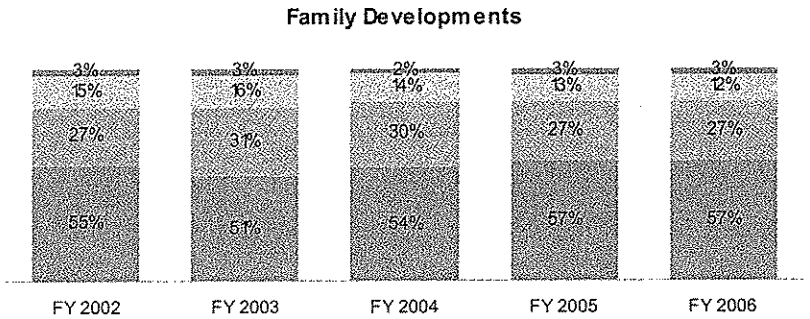
Elderly Developments

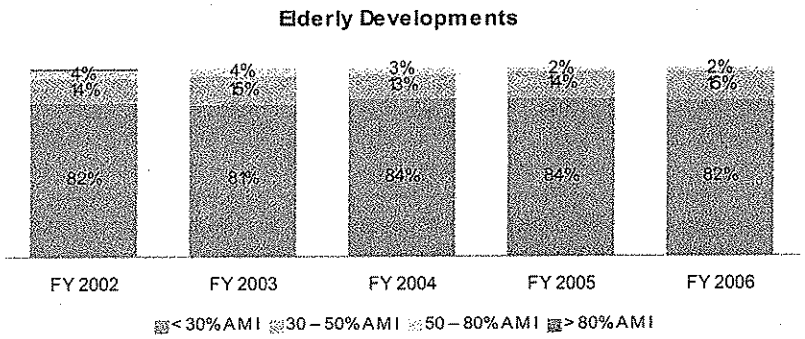


As demonstrated by the graphs below (see Tables 3–5, 3–7 and 3–8 in Appendix Three for more detail), CHA continues to serve essentially the same mix of households, according to income categories. Families earning less than 50% of Area Median Income (AMI) comprise 89% of the conventional housing population.

Households Served: Conventional Public Housing by Income, FY 2002 – FY 2006



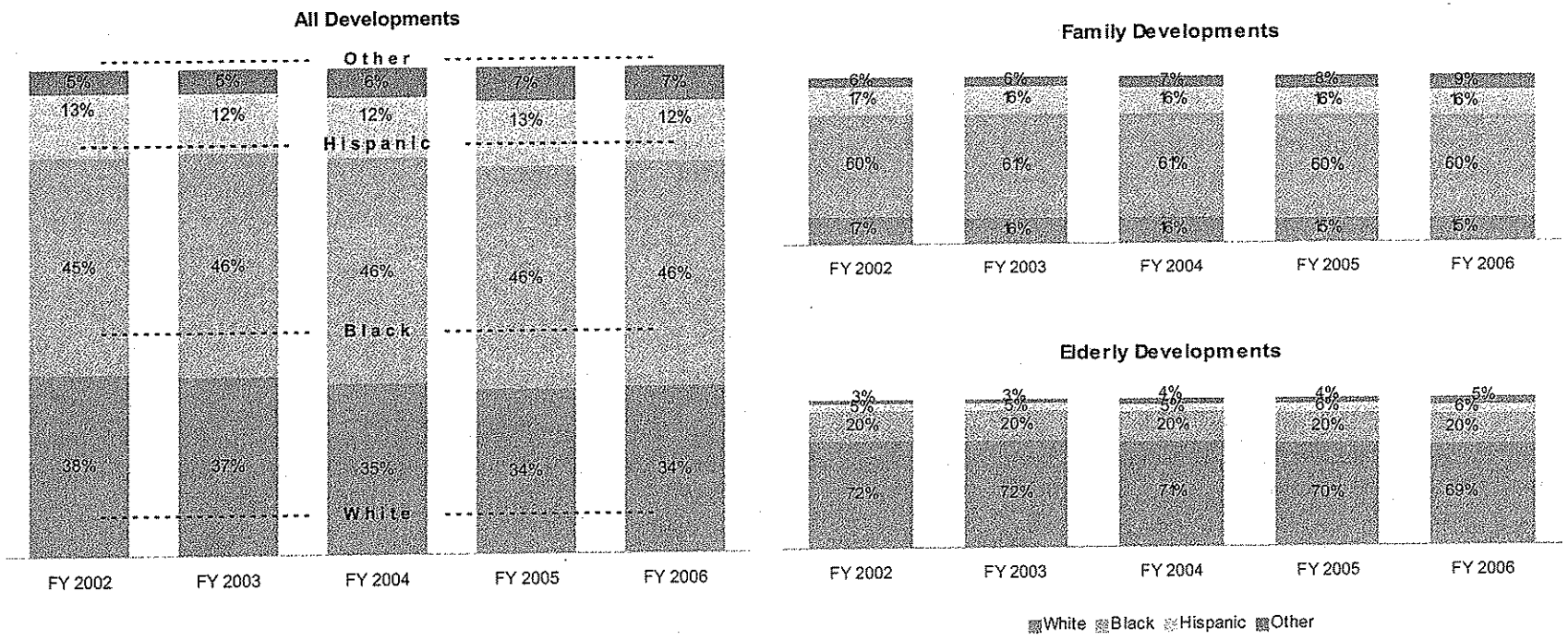




** These data include only those units eligible for inclusion in the MTW Demonstration, as described above.*

The following graphs illustrate a continuing, slight decline in white households and a corresponding rise in minority households served by CHA in conventional housing developments. Table 3–6 in Appendix Three provides greater detail regarding the percentages of specific races/ethnicities in these developments. Minority households decreased by 1% over the previous fiscal year and currently account for 65% of all conventional housing households. The decline in white households served by CHA over the past five years is consistent with broader demographic changes in the City of Cambridge. Data from the 2000 U.S. Census indicate that the white population in Cambridge decreased by 7.2% from 1990 to 2000, to 68% City-wide, even as the total population increased by 5%.

Households Served: Conventional Public Housing by Race/Ethnicity, FY 2002 – FY 2006



* *Excludes J.F. Kennedy Apartments, CHA's Hope VI program.*

Increases or decreases in households representing different income groups, races/ethnicities, or family size were nominal during the past fiscal year, and reflect CHA's normal turnover of units. CHA therefore continues to serve essentially the same number and mix of families (by family size, race/ethnicity and income) receiving housing assistance.

Public Housing Waiting Lists

This section describes the number and characteristics of applicants on CHA's conventional public housing waiting lists as of November, 2005. A comparison of this data with that of the previous fiscal year allows for an analysis of changes and trends in CHA's applicant pool. Tables 2-3 through 2-5 in Appendix Two contain summaries of these comparisons; Appendix Two, Development Choice Analysis, illustrates these comparisons with further details relating to specific development-choice waiting lists, based on bedroom size, income, and race/ethnicity.

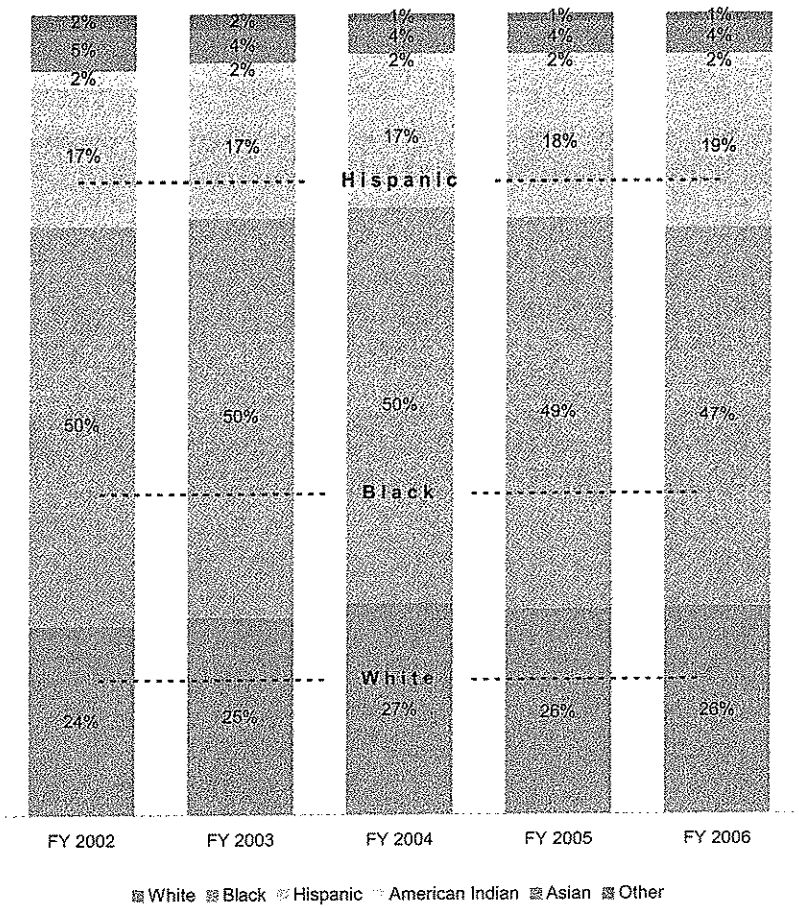
In October 2005, CHA closed its public housing waiting list in order to reduce the size of the list by removing applicants who were no longer interested in obtaining housing assistance from CHA. However, CHA chose not to update the one-bedroom waiting list due to the high demand on one-bedroom units. Throughout the second half of FY 2006, CHA worked to contact applicants on the waiting list, with those not responding to CHA's attempts removed from the list. This has resulted in an 85 percent decrease in the number of applicants on the list, allowing CHA to more effectively use the waiting list to find potential tenants. CHA expects to re-open the Public Housing waiting list in FY 2007.

Table 2-4 in Appendix Two illustrates applicants' incomes, as a percentage of AMI. Applicants earning 30% or below of AMI increased slightly over the previous fiscal year, to 86% percent of all applications.

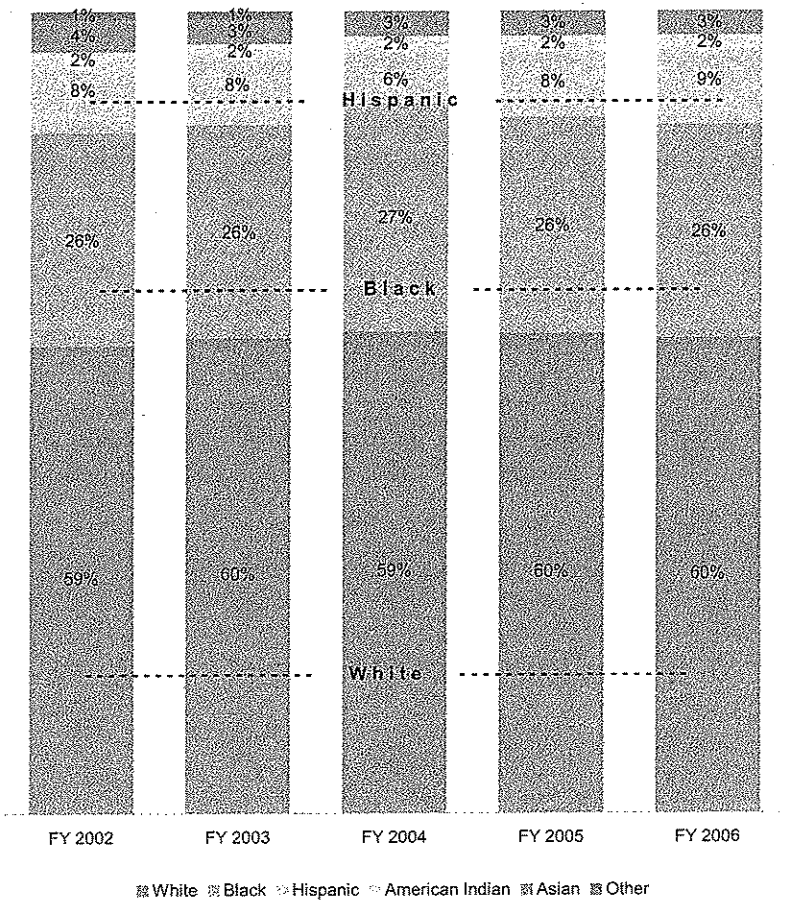
As seen in the graphs below (see Table 2–5 in Appendix Two for more detail), the overall distribution of applicants on Federal waiting lists, by racial/ethnic category, reflected changes from the previous fiscal year but remained generally consistent over the five-year time period shown. Waiting List Closure.

Waiting List Applicants: Conventional Public Housing by Race/Ethnicity, FY 2002 – FY 2006

Family Developments



Elderly Developments



Development Choice

Impact of Development Choice on Waiting Lists

Unless otherwise noted (and following the format of previous Annual Reports), this Report's development choice analysis addresses waiting list demographics of Cambridge residents only.

CHA's MTW Agreement requires an examination of its development choice waiting lists, to ensure that no patterns of racial/ethnic clustering occur in family or elderly developments. CHA is satisfied that no such patterns are emerging.

Development Choice at Family Developments

A summary table by race/ethnicity within family development waiting lists is shown in Tables 2–1a and 2–1b. As demonstrated in these tables, approximately 74 percent of applicants for family public housing are minority families, and over half of these are black. The proportion of white applicants remained consistent with the previous fiscal year.

This summary is complemented by a comprehensive assessment of the impacts of development choice on the waiting lists in Appendix Two and on households served in Appendix Three. Tables 2–1 through 2–2 and 3-1 through 3-3 of those appendices provide detailed analyses of the demographics of waiting lists and of developments based upon households' race/ethnicity.

Waiting List Applicants
Family Development Applicants (Development Choice Waiting Lists), by Race/Ethnicity, FY 2002 – FY 2006 *

		Number of Applicants							Number of Applicants						
Development	Units	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	Development	Units	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006
Corcoran Park	153	345	323	274	314	347	**Roosevelt Towers**	124	753	658	591	659	791
White		72 21%	68 21%	63 23%	79 25%	93 27%	White		166 22%	158 24%	154 26%	158 24%	212 27%
Minority		273 79%	255 79%	211 77%	235 75%	254 73%	Minority		587 78%	500 76%	437 74%	501 76%	579 73%
Jackson Gardens	46	348	282	238	310	407	**Washington Elms**	175	565	532	468	512	626
White		45 13%	42 15%	55 23%	74 24%	94 23%	White		96 17%	90 17%	89 19%	92 18%	133 21%
Minority		303 87%	240 85%	183 77%	236 76%	313 77%	Minority		469 83%	442 83%	379 81%	420 82%	493 79%
Jefferson Park	175	440	409	362	418	520	**Willow Street ****	15	158	148	159	181	220
White		70 16%	70 17%	69 19%	79 19%	112 22%	White		51 32%	47 32%	56 35%	63 35%	82 37%
Minority		370 84%	339 83%	293 81%	339 81%	408 78%	Minority		107 68%	101 68%	103 65%	118 65%	138 63%
Lincoln Way	60	138	98	89	104	135	**Woodrow Wilson**	69	289	289	286	322	339
White		23 17%	19 19%	20 22%	24 23%	31 23%	White		78 27%	87 30%	94 33%	103 32%	121 36%
Minority		115 83%	79 81%	69 78%	80 77%	104 77%	Minority		211 73%	202 70%	192 67%	219 68%	218 64%
Newtowne Court	268	661	590	494	557	684	**Scattered Sites *****	34	383	383	389	510	563
White		106 16%	106 18%	109 22%	111 20%	153 22%	White		65 17%	65 17%	82 21%	122 24%	147 26%
Minority		555 84%	484 82%	385 78%	446 80%	531 78%	Minority		318 83%	318 81%	307 79%	388 76%	416 74%
Putnam Gardens	122	462	406	392	423	500	**Federal 1st Available**	-	1,071	1,108	980	1,157	1,550
White		92 20%	97 24%	100 25%	110 26%	123 25%	White		236 22%	288 26%	304 31%	359 31%	475 31%
Minority		370 79%	309 79%	292 77%	313 75%	377 75%	Minority		835 78%	820 74%	676 69%	798 69%	1,075 69%
River Howard	32	297	288	275	294	285	**Total of Choices**	-	5,910	5,514	4,997	5,761	6,967
White		62 21%	58 20%	61 22%	68 23%	68 24%	White		1,182 20%	1,213 22%	1,249 25%	1,440 25%	1,844 26%
Minority		235 79%	230 80%	214 78%	226 77%	217 76%	Minority		4,728 80%	4,301 78%	3,748 75%	4,321 75%	5,123 74%

* *A resident is defined as a person who currently resides or has a job in the City of Cambridge.*

** *This is a state development with a development choice waiting list. It is included in this table because many applicants for federal developments also select state developments as one or more of their development choice preferences.*

*** *Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

Development Choice Waiting Lists by Race/Ethnicity
Information on the racial demographics of Cambridge residents on family and elderly waiting lists can be found in Appendix Two. As demonstrated in Tables 2–1 and 2–2, the race characteristics measured for the reporting period are in line with data from previous years. With regard to race/ethnicity, each family and elderly development list represents the general population of waiting list applicants, and there are no trends reflecting disparate choices among minority and white applicants.

Demographic Distribution by Development and Race

Tables 3-1 through 3-2 in Appendix Three demonstrate that the overall racial/ethnic composition of CHA family and elderly developments has not undergone any marked changes over the past five years and there are no apparent trends of racial/ethnic clustering. Because of the low turnover rates at CHA developments, years may pass before a full assessment of the development choice policy is feasible; however, CHA will continue to monitor racial demographics at its developments.

During FY 2006 there were only two developments with a change in percentage since FY 2002 exceeding five percent. The first was River Howard, where there was an increase in white households and a corresponding decrease in Hispanic households. This development is preparing to undergo modernization and the total number of occupants has decreased in preparation for the initial phases of modernization activities. The second was at the Daniel Burns apartments, where there was a decrease in white households, with a slight rise in the number of black, Hispanic and other minority households.

Independent Testers

CHA uses independent testers on a bi-annual basis, through the Fair Housing Center of Greater Boston. The report found "no outright evidence of discrimination based on race or national origin." While this is a positive result, the Fair Housing Center recommended staff training and retesting once the waiting lists are open. CHA will conduct staff training and will retest when the waiting lists are open. Complete results are detailed in Appendix Six.

Elderly Allocation Plan

CHA maintained its HUD-approved Elderly Allocation Program, as a placement mechanism allowing young/disabled residents to live in leased housing units rather than elderly developments. The program's goal of maintaining a balance of tenant composition is achieved by establishing a threshold of 13.5% disabled residents at existing elderly sites. CHA also provides applicants with access to 200 mainstream

vouchers and placed more than 90 additional applicants with disabilities through the use of these vouchers. CHA's Elderly Allocation Plan, which also allows for more efficient distribution of services to elderly residents, was extended through January 31, 2007.

On an annual basis, CHA monitors the disability-related tenant composition at its developments to identify changes that may have occurred since the implementation of CHA's Elderly Allocation Program. As indicated in Appendix Three, Table 3–3, young disabled tenants represent 12% of households at family developments and 16% of households at elderly developments. The development-based choices of this population show no patterns of potentially troubling clustering and are in fact very similar to the choice mix for both elderly and family applicants.

MTW Public Housing Rent Policy

While the cumulative effect of CHA's rent policies under MTW has been to benefit its tenants, CHA continued to explore ways to improve its services and become more efficient. In late FY 2006, CHA implemented a new Rent Simplification policy for federal public housing tenants in order to make the rent determination process more streamlined and understandable.

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, which is 30% of the low end of the income band. Rent Simplification sets minimum rents at $50, regardless of unit size. Ceiling rents that correspond to unit size are also established in the rent schedule. In addition, the annual recertification schedule has been replaced with a biannual schedule and the number of interim recertifications available to family households has been limited to two between biannual recertifications. Rent Simplification also eliminates the requirement that households report all increases in their income, allowing tenants to save money when their incomes increase. The example shown here is for an average family in CHA public housing, with an annual income of $23, 057 and no exclusions or deductions. They would pay $509 a month in rent for a three bedroom apartment.

Example CHA Rent Simplification Schedule				
Income Range		1 BR	2 BR	3 BR
$17,500	$19,999	$400	$392	$384
$20,000	$22,499	$462	$454	$446
$22,500	$24,999	$525	$517	$509
$25,000	$27,499	$587	$579	$571

CHA's Rent Simplification policy eliminates the local MTW income exclusions in effect since FY 2000, they were: the expansion of tuition deduction for post-secondary education, ceiling rent time limits, elderly wage exclusion, child care deduction for 13 and 14 year olds, disability to work program.

Under the new Rent Simplification Program three local income exclusions remain: 1.) All fulltime student income is excluded (except for portions excluded under PIH notice 2005-16) 2.) All adoption assistance payments are excluded and 3.) Income from assets less than $50,000 is excluded.

A deduction schedule for childcare and medical deductions has also been introduced under Rent Simplification. Using deduction bands will relieve CHA tenants from having to provide documentation for each dollar of medical and childcare expenses.

Medical Expenses	Medical Deduction	Childcare Expenses	Childcare Deduction
$1-$2500	$0	$1-2500	$0
$2501-$5000	$2500	$2501-$5000	$2500
$5001-$7500	$5000	$5001-$7500	$5000
$7501 and over	Go to Hardship Review	$7501 and over	Go to Hardship Review

CHA developed hardship policies for residents whose rent burden might increase due to the changes in the rent policy. First, CHA set an absolute 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.

Because Rent Simplification was enacted late in FY06, CHA is not yet able to determine the full impact this policy has had on CHA or its tenants. Prior to adopting Rent Simplification, CHA undertook an analysis of the policies and economic models predicted that over 60% of households would receive rent decreases resulting from Rent Simplification. As required by the CHA Board of Commissioners, CHA staff will monitor the impact of Rent Simplification as implementation proceeds, including the number of households qualifying for the income exclusions, childcare/medical deductions, ceiling and minimum rents and hardship review. See Appendix Four for further details about CHA's Rent Simplification policy.

Income Diversification and Deconcentration

Income diversification is a MTW effort to increase the percentage of working families in CHA's developments in order to add economic diversity to the community, reduce concentrated poverty, address the pressing need in Cambridge for affordable housing for families between 50% and 80% of AMI and, ideally, reduce CHA's dependence on federal subsidies. CHA has targeted 75 percent of family units for availability to very low-income households (below 50% of AMI), and 25% of family units for availability to low-income households (between 50 to 80% of AMI).

FY2006 Area Median Income (AMI)				
Household	30%	Very Low	Low	100%
1	17,350	28,950	46,300	57,813
2	19,840	33,100	52,950	66,054
3	22,350	37,200	59,550	74,360
4	24,800	41,350	66,150	82,600
5	26,800	44,650	71,450	89,192
6	28,800	47,950	76,750	95,784
7	30,750	51,250	82,050	102,377
8	32,750	54,600	87,350	109,035

FY 2006	Average Income	Average AMI %
Lower HUD Threshold 85%	**$19,598**	
Putnam Gardens	$20,798	29%
River Howard	$20,996	29%
Newtowne Court	$21,604	30%
Jefferson Park	$22,484	30%
Washington Elms	$23,352	31%
Corcoran Park	$24,090	33%
Scattered	$24,372	35%
Upper HUD Threshold 115%	**$26,516**	
Roosevelt Towers	$27,348	37%
Average Development	**$23,057**	**31%**

In FY 2006, CHA suspended the use of this preference in response to continued concern by community advocates. CHA will continue to monitor patterns of income diversification at its developments and will use the placement preference in the future if it appears that CHA is in danger of failing to comply with HUD's deconcentration mandate.

The table at the right shows the deconcentration thresholds according to current HUD guidelines that would apply if CHA were not in MTW. CHA is in compliance with deconcentration as only one development (Roosevelt Towers) is over 115% or under 85%. Roosevelt Towers is the development at which income diversification was first deployed in a full-scale effort to diversify income. This effort was a success and raised the average income of tenants.

Income diversification's impact upon the demographics of CHA conventional housing developments is minimal as no preference placement was used in FY 2006. It is interesting to note that in the last five years (from FY 2002 to FY 2006):

- The number of families below 30% AMI increased by 2%;
- The number of families between 30-50% AMI decreased by 1%;
- The number of families between 50%-80% AMI decreased by 3%; and
- The number of households above 80% AMI changed by 0%.

As measured by AMI, income diversification has declined due CHA's suspension of the income placement preference. The decline also occurred because AMI has grown faster than tenants' incomes, even though average household income has increased by nearly $2,000.

CHA Resident Satisfaction Survey

As part of the MTW Agreement, CHA was allowed to replace the Real Estate Assessment Center (REAC) Resident Satisfaction survey with one better suited to gauge resident opinions on a range of management, maintenance, safety, social service, and other factors. CHA engaged an independent firm, Edgemere Consulting Corporation, to develop and administer the survey. The survey was administered in March 2006 by telephone. A statistically valid sample was drawn from CHA's existing resident population. Trained multi-lingual surveyors called 1,010 residents, of whom 257 completed the survey. Depending on the individual language needs of respondents, bilingual interviewers administered the survey. A copy of the survey results and relevant background materials are included in Appendix Seven. Overall, the survey reflected a high level of resident satisfaction with CHA operations. Key survey results include the following:

- About 86% of residents surveyed expressed satisfaction with the conditions of their CHA apartments and safety and security of their neighborhoods while 81% of residents surveyed expressed satisfaction with the quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots.
- About 81% of residents surveyed indicated they had contacted CHA for maintenance or repair service within the past year. Within this group, satisfaction was very high: 89% expressed satisfaction with the quality of repair work and 82% expressed satisfaction with the amount of time it took to complete the work. CHA staff is particularly proud to report that 93% of residents were satisfied with the way CHA maintenance staff performing the repair work treated them.
- Residents also expressed a high level of satisfaction overall with CHA management operations. 85% of residents who had visited their CHA Housing Management office within the past year expressed satisfaction with the availability of information on their rent and lease responsibilities and 85% expressed satisfaction with the accuracy of the information. 84% of these residents expressed satisfaction with the way they were treated by CHA office staff.

- Residents also expressed their sense of safety in this survey. 96% of residents surveyed felt safe in their units, and 90% of residents felt safe on the outside grounds of their development.

Program Management Indicators

Continuing initiatives include a number of changes not directly related to the regulatory relief provided by MTW but which are parts of the overall MTW framework. The Demonstration's emphasis on deregulation requires CHA to evaluate all areas of its operations, performance evaluation, and accountability. Institutionally these include vacancy rates, rent collections, work order abatement, and inspection success rates.

Occupancy / Vacancy Rate

Overall, CHA is pleased to report that its low vacancy levels were maintained through FY 2006. As shown in the summary table below (and in greater detail in Table 5–3 in Appendix Five), CHA's combined adjusted (for modernization work) occupancy percentage for its conventional public housing inventory is 98 percent.

FY 2006 Budgeted			FY 2006 Actual			Difference Budgeted vs. Actual	
Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %
90%	99%	1%	87.1%	98.0%	2%	-3%	-1%

Rent Collection

In FY 2006, rent collections were 97.8 percent. Detailed information is found in Table 5–4 of Appendix Five.

Work Orders

The agency continued its high level of performance in FY 2006. CHA abates emergency work orders within 24 hours. Non-emergency work orders averaged 6.4 days. Work order response time by development is detailed in Table 5–2 of Appendix Five.

Inspections

CHA inspected 100 percent of its conventional public housing inventory in FY 2006, excluding units off-line for modernization. Annual inspections help CHA monitor capital improvement and maintenance needs and are an important element in maintaining the overall physical condition of the properties. This is detailed in Appendix Five, Table 5–1.

Safety and Security

CHA's safety and security program emphasizes both enforcement and prevention strategies in its ongoing effort to control crime and keep its developments as safe as possible. The last Resident Satisfaction Survey (RSS), conducted in March 2006, reflected high levels (84-96%) of residents' overall feelings and perceptions of safety. Based on the survey, CHA continues to provide a safe environment at its family and elderly developments. In FY 2006, 113 security patrols were carried out at CHA developments at a total cost of over $32,000.

By re-aligning security responsibilities within the Operations Department, CHA strengthened the connection between its institutional safety approach and specific site-based outcomes. Lease enforcement efforts, on-site managerial control and strong resident involvement continued through CHA's full-time Tenant Liaison position and were supported by CHA Tenant Councils. The Tenant Liaison continues to participate in various municipal and statewide domestic violence educational groups and provides Tenant Council leaders with outreach materials for distribution and on-site display. Raised awareness and continuing efforts regarding this issue have improved CHA's ties with other community support groups in these areas.

Enforcement

CHA works closely with residents and the City of Cambridge Police Department (CPD) to target patrols toward those properties most in need of protective services. Having adopted a "one strike and you're out" drug/criminal policy, CHA, in cooperation with the City, tracks all arrests made on its properties and uses that information to direct police patrols. Monthly meetings between CHA security and management staff and CPD uniformed and undercover staff routinely target trouble areas and plan appropriate corrective action. Quarterly assessment meetings involving residents, management, program staff and providers give overall guidance to our enforcement efforts.

Prevention

Most prevention programs remain focused on youth. The national award-winning Work Force program continues to serve about 135 students from family developments, ages 13-19 each year. The Boys and Girls Club of Cambridge runs a program of sports, arts and crafts, cooking and other activities for elementary school-age children and young teens targeting our youth.

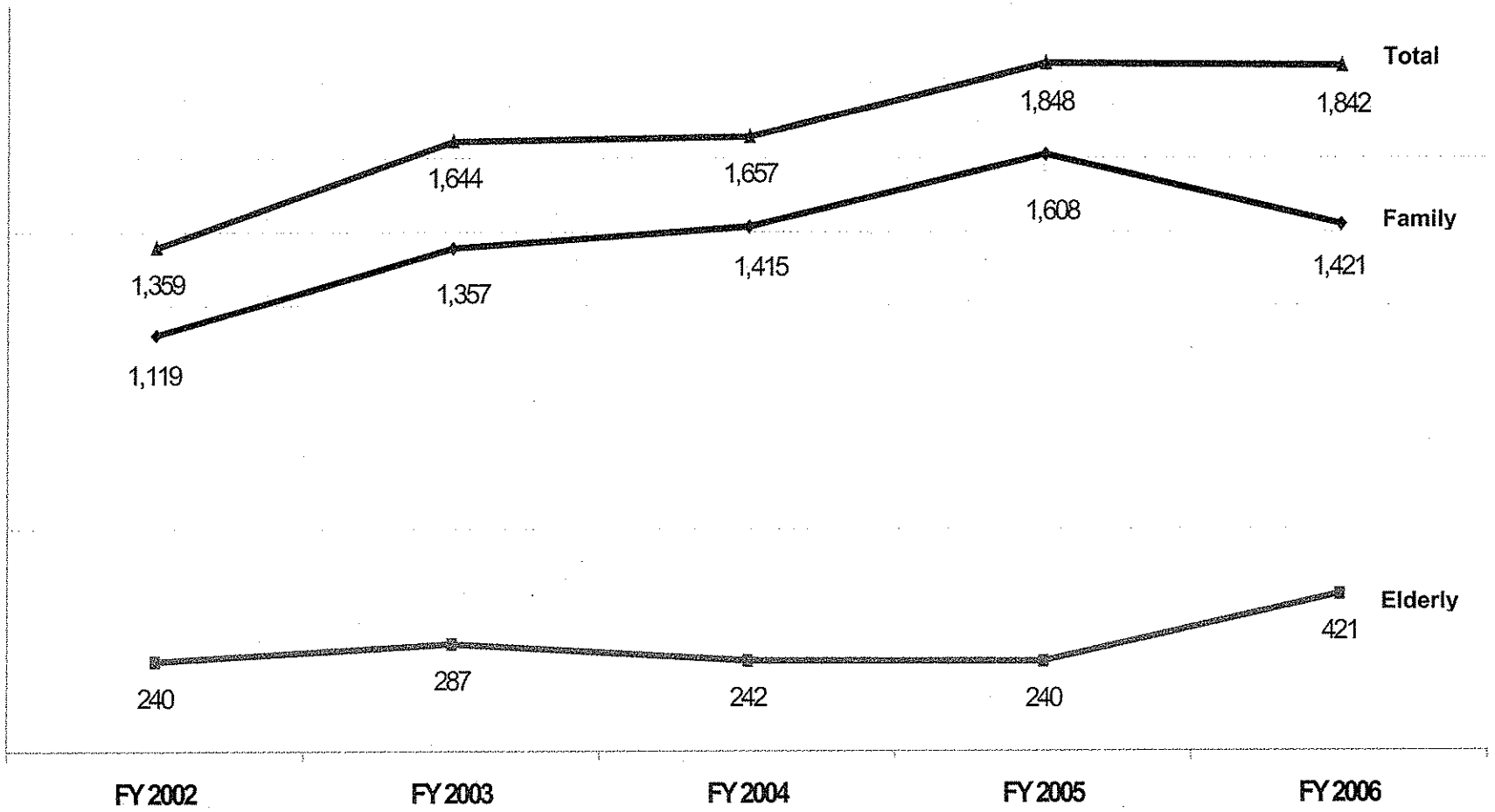
Local Leased Housing Program

CHA continued to operate a Local Leased Housing Program in conformance with its MTW Agreement. Over the past year, CHA met or exceeded its major objectives for the Local Leased Housing Program as set forth in the FY 2006 Annual Plan.

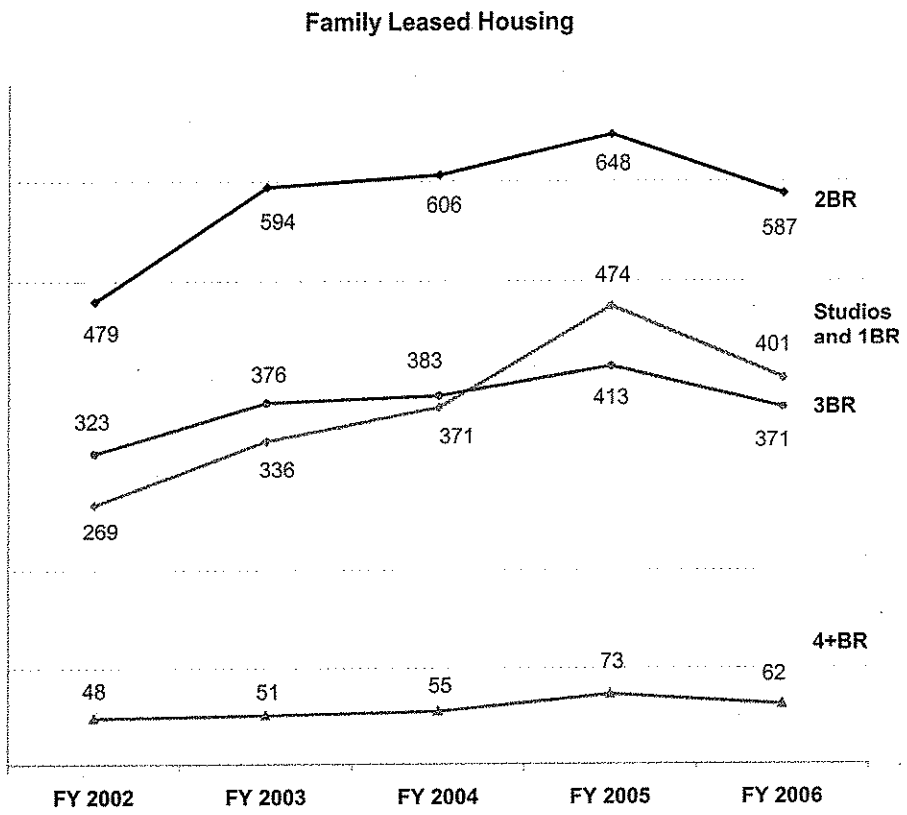
Households Served – Leased Housing

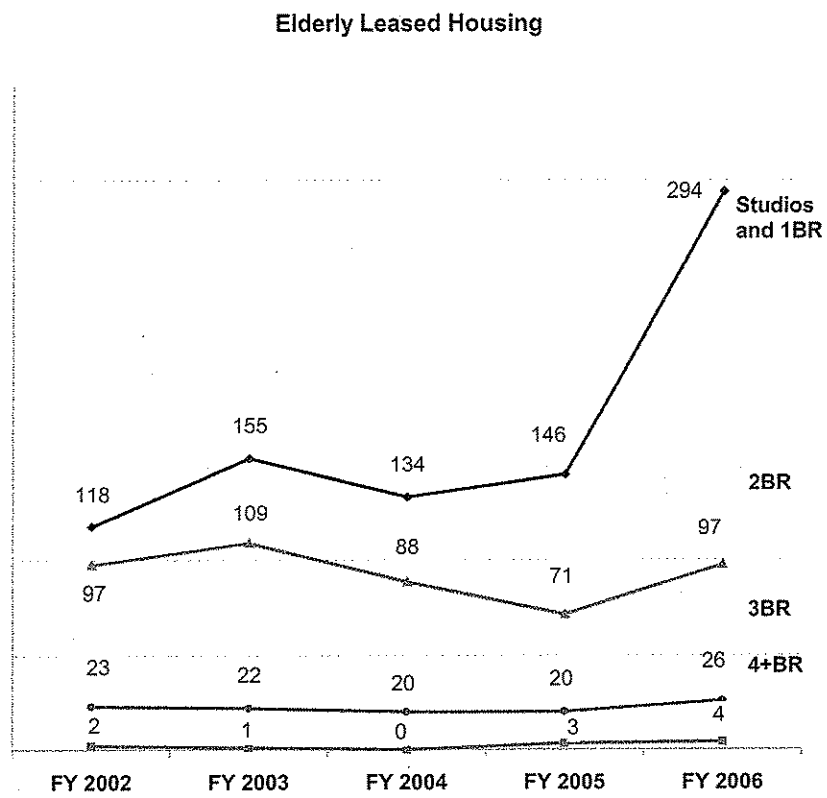
Tables 3–4 through 3–6 in Appendix Three of this Report include detailed information on the changes between FY 2002 and FY 2006 in Leased Housing households served, by bedroom size, income, and race/ethnicity, and based on actual occupancy. Over 1,800 households participate in the Leased Housing Program, using vouchers included in the MTW Demonstration. The majority of households lease one-, two-, or three-bedroom units, rather than studios or four-bedroom (or larger) apartments. Since the start of the Demonstration, CHA has been able to serve more households than had it not participated in MTW.

Households Served: Housing Choice Voucher Programs, FY 2002 to FY 2006*



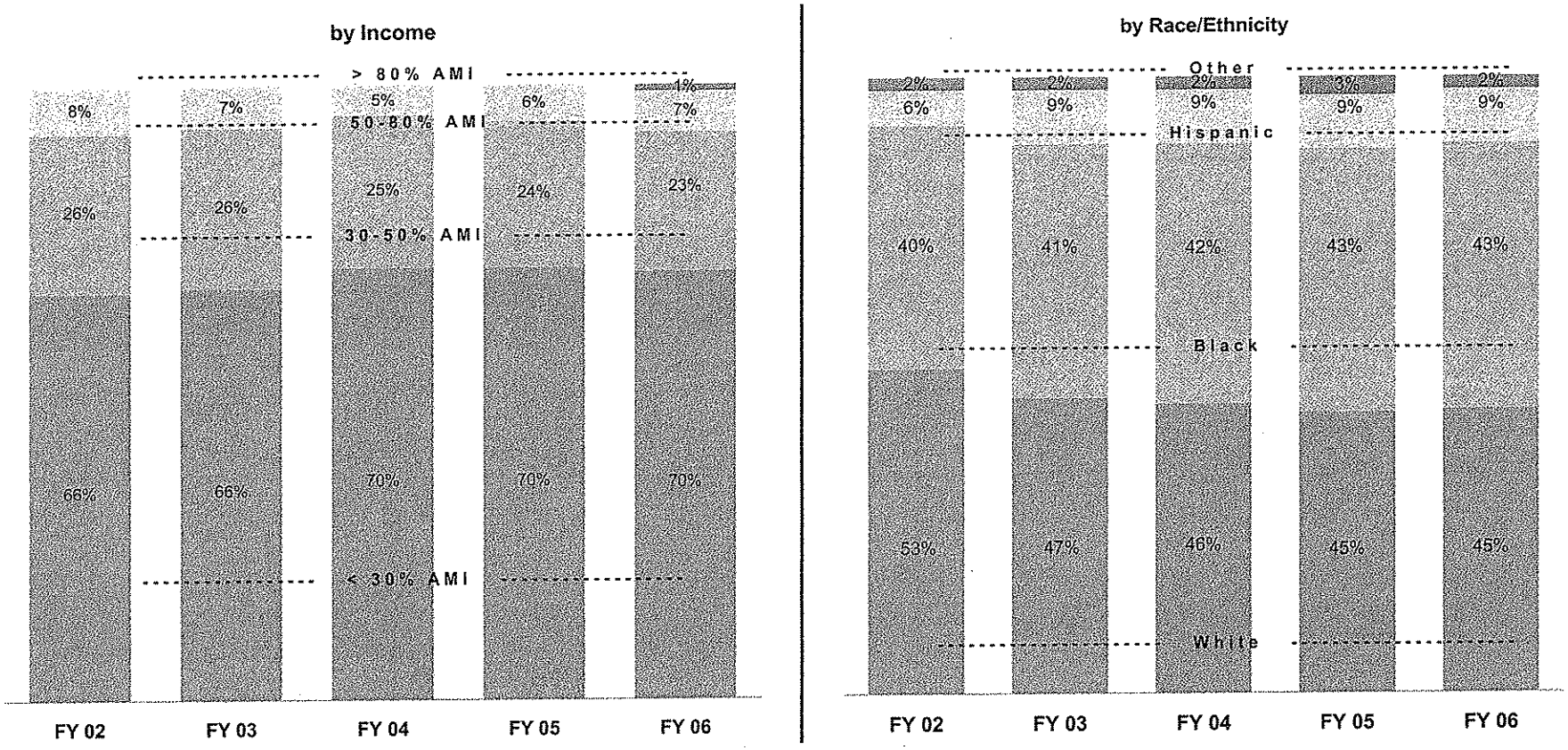
Households Served: Housing Choice Voucher Programs by Unit Size, FY 2002 to FY 2006





As illustrated in the graph on the left of the next page —and consistent with similar trends in conventional public housing—each Leased Housing income group remained largely the same over the past fiscal year. Households earning below 30 percent of AMI now represent slightly more than two-thirds of Leased Housing families, while families earning 50 percent of AMI or higher represent approximately eight percent.

Households Served: Housing Choice Voucher Programs, FY 2002 to FY 2006*



* *These data include only those units eligible for inclusion in the MTW Demonstration, as described above.*

The graph above, right depicts changes in leased housing households by race/ethnicity. Households comprised of racial minorities decreased by approximately one percent over the past fiscal year. This information is presented in greater detail in Tables 3–5 and 3–6 in Appendix Three.

Project-Based Leased Housing

CHA has used MTW to substantially modify its Project-Based Local Leased Housing Program. CHA's Project-Based Assistance (PBA) strategy is centered on a simplified, competitive process allowing qualified owners to apply for project-based units throughout the year (subject to the levels of demand relative to supply) and features the following basic elements:

- Leasing of existing units without a minimum rehabilitation expenditure threshold, consistent with HUD's revised regulations;
- Subject to annual appropriations, implementation of leases for up to ten-years;
- To assist in leveraging additional funding sources, provision of predevelopment commitment letters to qualified owners;
- Elimination of restrictions on the percentage of units that can be leased in an individual building or project, provided such leasing activity will not negatively impact the neighborhood and is consistent with the agency's overall affordable housing goals; and
- Simplification of program paperwork and qualification requirements.

The hold on CHA's acceptance of new PBA applications processing began in FY 2004 and continued through FY 2006. CHA continues to meet its commitments to owners participating in the PBA program. In FY 2006, CHA worked with the City of Cambridge to develop a competitive request for proposals (RFP) for approximately 40 PBA vouchers that will be issued in conjunction with projects approved by the City's Affordable Housing Trust in FY 2007.

Leased Housing Waiting List

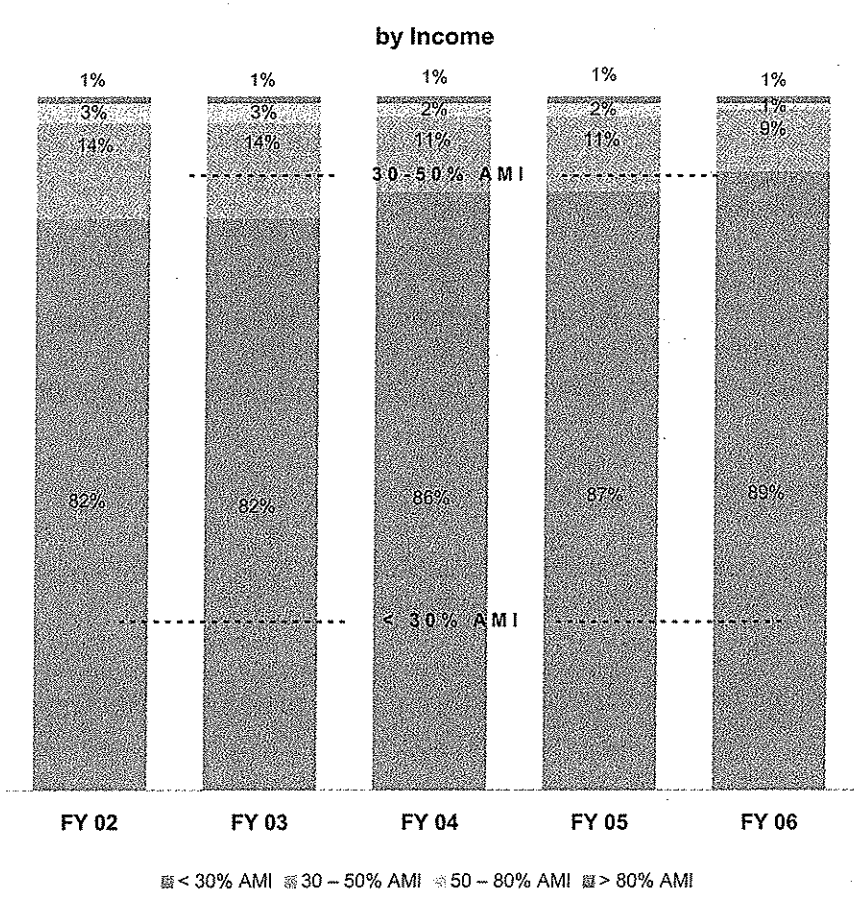
This section describes the number and characteristics of households on CHA's Leased Housing waiting list in FY 2006. This information is compared to similar information from previous years to assess changes and trends in CHA's applicant pool.

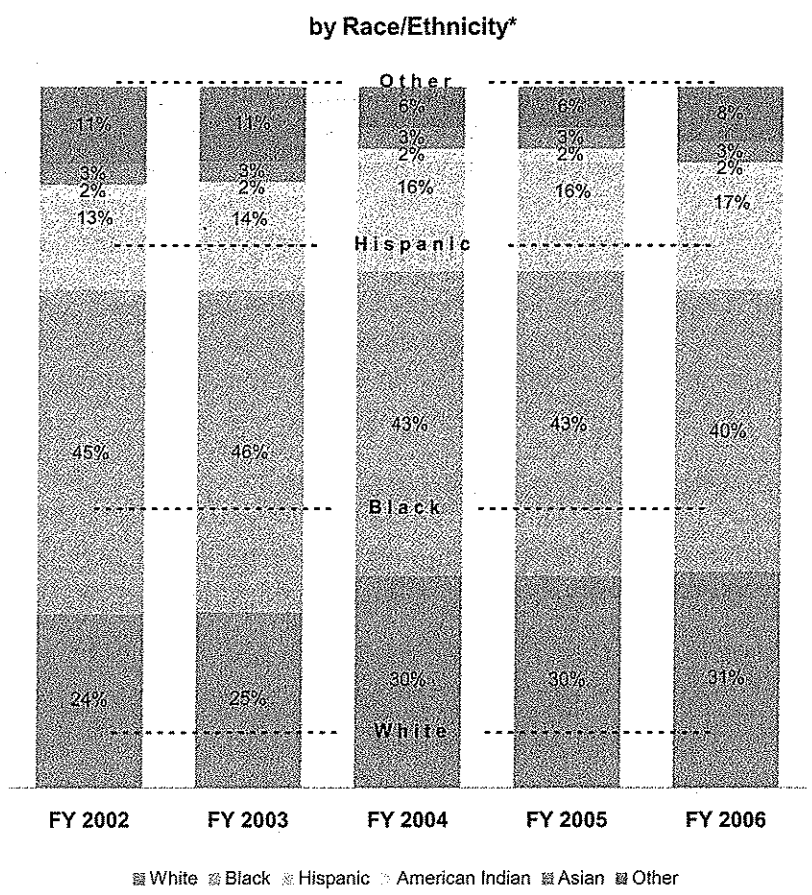
CHA closed it leased housing waiting list at the start of FY 2004; while the waiting list was closed, CHA contacted applicants to determine whether they were still interested in being on the list. Applicants that failed to respond were removed to the waiting list, reducing the number of people on the waiting list by 82%.

The graph below, left (and Table 2–4 in Appendix Two) depicts the distribution of Leased Housing applicants, by ranges of income. Household percentages in each of the AMI categories remained largely consistent with distributions observed in the previous fiscal year.

The graph below, right (and Table 2-5 in Appendix Two, in greater detail) shows that the distribution of Leased Housing applicants in each racial/ethnic category remained largely consistent with distributions of the previous fiscal year.

Waiting List Applicants (Federal Waiting List): Housing Choice Voucher Programs, FY 2002 – FY 2006*





* *The Housing Choice Voucher Waiting list contains partially entered statistics for many non-residents. Many were not coded for race and ethnicity and are listed as "Other."*

Waiting List Closure

CHA found it necessary to close the Leased Housing waiting list on April 30, 2003. The original intent was to continue allowing access to the list for certain applicants who qualified for ranking preferences. However, after closing the list, updating the numbers, and closely analyzing trends of utilization and attrition, this was determined to be impossible. The list remained closed to all applicants in FY 2006, with the exception of those who met the emergency status criteria as outlined in CHA's Administrative Plan. As stated earlier, CHA reduced the number of households on the waitlist by 82% after contacting households to determine their continued interest in obtaining CHA assistance. CHA is also working on re-formulating its placement preferences before it re-opens the waiting list, which is expected to occur in FY2007.

Leased Housing - Rent and Occupancy Policies

In FY 2006, CHA continued to make local MTW determinations regarding 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, certificate expiration and re-issuance terms;
- Waiting list and tenant selection procedures; and
- Content of the housing assistance payment contracts and contractual rental agreements.

In FY 2006, CHA adopted a rent simplification policy that brought limited changes to the Housing Choice Voucher program, including: increased asset exclusion to $50,000, a limit on the number of interim recertifications available to non-elderly or non-disabled tenants, and new minimum rents. A more detailed statement of rental and occupancy policies can be found in Appendix Four, including a list of other changes to the Housing Choice Voucher program resulting from rent simplification.

Ensuring Rent Reasonableness
Rent reasonableness determinations were made at initial occupancy and prior to granting rent increases for 100% of all leased units.

Expanding Housing Opportunities
Program utilization of MTW units was planned at 1,968 units. However, CHA has 1,842 units under lease. This reduction in units resulted from two years of prorated budgets that have produced funding insufficient to bring CHA to full utilization. CHA was also holding vouchers for use in previously committed project-based assistance developments. This included Lancaster Street and Trolley Square as well as the vouchers for the Affordable Housing Trust project. In total this represented over 100 vouchers. CHA is anticipating in FY 2007 issuing more vouchers.

Deconcentration
CHA's program participants lease units throughout Cambridge. During FY 2006 housing choice vouchers were used in all of the City's Census tracts, and a number of Local Leased Housing Program initiatives are focused on maintaining this diversity of placement. Through its deconcentration policy CHA monitored the number of apartments leased by Census tract to ensure that balanced housing patterns were sustained. No negative-impact areas were identified.

Leased Housing Inspections
The Leased Housing inspection process begins after a program participant completes a Request for Lease Approval. This inspection covers Housing Quality Standards (HQS) compliance, lead compliance, and State Safety & Sanitary Codes compliance. A CHA Leased Housing Inspector and an inspector from the City Inspectional Services conduct separate inspections. All units must receive and pass the initial inspections; otherwise the lease is not signed, and the unit is ineligible for the Leased Housing Program.

CHA inspects 100 percent of its Leased Housing units annually. Since FY 1998, 100 percent of units were HQS-compliant upon 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). As demonstrated in the table below, CHA maintained this standard during FY 2006:

Inspections, FY 2006, Planned vs. Actual - Leased Housing

	Planned FY 2006		Actual FY 2006	
Type of Inspection	**Inspected**	**Passing HQS**	**Inspected**	**Passing HQS**
Annual HQS Inspections	100%	100%	100%	100%

Local Leased Housing Marketing Effort

CHA continued its ongoing efforts to market the Local Leased Housing Program to new property owners and to encourage existing owners to remain with the program. These efforts included publication of a landlord newsletter; availability of CHA Web site containing useful information and documents to help owners and tenants navigate the lease-up process; periodic meetings with property owners, owner associations, local realtors, and others involved with the local real estate market. The major thrust of these efforts focused on retention and improving the quality of units in the program.

Preservation of State MRVP Program

CHA received state approvals to implement changes to the state Massachusetts Rental Voucher Program (MRVP) described in the FY 2003 and FY 2004 Annual Plans. CHA uses federal resources to augment the state subsidy program, thus making state program rent levels the same as the federal Leased Housing FMRs. CHA is currently subsidizing 11 families of the remaining 29 families participating in the MRVP program. These 11 units would have been lost had it not been for approximately $110,000 of MTW funds. CHA also sought state approval to subsidize the Assisted Housing Voucher Program (AHVP) program, as with the MRVP program. However, AHVP-type FMRs were recently increased, making the voucher more attractive to owners of rental property and CHA concluded that subsidizing AVHP vouchers was not necessary at this time.

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Affiliate Housing

MTW fungibility allows CHA to pursue affordable housing development activities as follows:

1) CHA manages a single fund budget that gives full flexibility in making funds available as grants or loans for acquisition, rehabilitation, and new development.
2) Modifications were implemented to the Leased Housing program that made project-based subsidies easier to secure by nonprofit organizations.
3) These strategies are often combined; enabling CHA (through its nonprofits) to leverage private and public financing that together with CHA funding, made development projects feasible.

Since the inception of MTW in April 1999, the development activity of CHA and its non-profit affiliates has totaled $73,235,707, for the acquisition or construction of 317 units. Moreover, CHA has used $10.8 million of its MTW resources to leverage over $62.35 million in public and private financing sources. For every dollar provided by CHA, its affiliate entities have leveraged six dollars of funding. The information below reports CHA's progress on the specific development programs and activities laid out in the FY 2006 Annual Plan.

Creating Partnerships

Partnering with City and its Affordable Housing Trust

The Cambridge Affordable Housing Trust (CAHT) and the City of Cambridge committed critical funding sources to CHA and its affiliated organizations in order to expand the supply of affordable housing options in Cambridge. Since 1999, CHA and its nonprofit affiliates have received funding commitments from City sources totaling $7.5 million for both acquisition and/or new construction in Cambridge. The efficacy of these efforts is evident throughout the City and most often noticed in neighborhoods where few affordable housing options otherwise exist. In 2006 CHA received a total of $987,358 for the Lancaster Street project and the condominium acquisition program.

Partnering with Harvard University through the Harvard Housing Innovations Fund

Funds from the Harvard Housing Innovations Program are currently being used in four development projects: 217 Western Avenue, 6 Ashton Place, 8-10 Lancaster Street, and 195 Prospect Street. The four funding packages, totaling $2.25 million, are structured as 20-year loans at 2% with interest only payments due for the first ten years and the remaining principal and interest due over the final ten years.

Partnering with Massachusetts Housing Partnership

CHA has been partnering with Massachusetts Housing Partnership (MHP) to support the Cambridge Affordable Housing Corporation (CAHC) Condominium Acquisition Program (CAP). Under the MHP's Scattered Site Credit Line Program, a second mortgage credit facility in the amount of up to $600,000 was committed in July 2003 to be utilized to finance acquisitions of 15 scattered–site condo units in Cambridge. CAHC has successfully acquired 13 units under the CAP program that are rented to low-income families through the Housing Choice Voucher program, and expects to acquire its final unit during FY 2007. With limited land for new development and the thriving condo market, the CAP program has proven to be an effective approach to ensure supply of affordable housing in the Cambridge.

Partnering with Local Lenders – East Cambridge Savings Bank, Cambridge Trust Company, and Cambridge Savings Bank

CHA has worked closely with East Cambridge Savings Bank, Cambridge Trust Company and Cambridge Savings Bank in providing permanent and/or construction financing for affiliate properties, including, but not limited to, 8-10 Lancaster Street, 191 Prospect Street, 217 Western Avenue, 6 Ashton Place, and the scattered-site condos.

Multi-Family Acquisition Program

Through its multi-family acquisition program and using either one of its non-profit affiliates or a limited liability corporation, CHA has sought to acquire buildings, a number of units within a larger building, or buildable sites. Funding sources for such projects have included funds from CHA through the budget flexibility permitted through MTW, as well as conventional debt financing from private banks; grants from the Commonwealth of Massachusetts, the Federal Home Loan Bank, Lead Safe Cambridge and the Cambridge Affordable Housing Trust Fund; low-interest and/or deferred loans from the Massachusetts Housing Partnership; tax-exempt bonds; and low-income housing tax credits and historic rehabilitation tax credits.

Plans for FY 2006 for CHA's multi-family acquisition program included the continued implementation of several ongoing development efforts through CHA's identity of interest affiliate organizations. These efforts, initiated in earlier MTW years, require multi-year development efforts to complete the needed rehabilitation or conversion to an affordable housing resource. The major milestones that were achieved in these efforts in FY 2006 are summarized below.

8-10 Lancaster Street, 65 units

The flexibility of MTW allowed CHA to take advantage of a major opportunity to purchase this 65-unit building. In FY 2006, CHA successfully closed the financial transaction with the project's equity investor, completed construction on the second and final phase of the rehabilitation project, and reached a 98% occupancy level. Full occupancy will occur in early FY 2007.

195 Prospect Street, 20 units

CAHC is continuing to pursue permanent financing for the project. 195 Prospect Street is a 20-unit apartment building that CAHC purchased in May 2003 to preserve it as a resource for households of limited income. With financial assistance from the City of Cambridge and CHA, including funds from Harvard and the CAHT, CAHC quickly assembled bridge funding to purchase the building. This was only possible because of the flexibility allowed under MTW. CAHC has successfully transitioned the building to one that is fully affordable, thereby avoiding its conversion to market rate condominium units as well as displacement of households of limited resources. In FY 2005, 195 Prospect Street reached full occupancy, and remains fully occupied.

CHA and its affiliates will continue to pursue development activities, on a more modest scale, from vacant lots to multi-family buildings, and/or groups of units within larger buildings owned by different entities.

Condominium Acquisition Program

In an effort to secure additional affordable housing units in an extremely tight housing market, CHA and CAHC created the Condominium Acquisition Program (CAP). The purpose of CAP is to acquire scattered-site condominium units, thereby providing additional affordable housing units throughout Cambridge without the complexity of purchasing and rehabbing entire buildings or undertaking a new construction project. CAHC recapitalized the program, for a third time, in July 2003 to support an acquisition goal of up to 15 units. Funding sources include the Cambridge Affordable Trust Fund, MHP and CHA in addition to conventional mortgages provided by East Cambridge Savings Bank. In FY 2006, CAHC completed the purchase of an additional one-bedroom unit, with funding provided by a local bank, CAHT, DHCD and CHA. To date, CAHC has acquired six one-bedrooms, six two-bedrooms and one three-bedroom unit, for a total of 13 units purchased under CAP. CAHC hopes to purchase its final unit under this CAP funding round and recapitalize the program during FY 2007.

The lack of available sites for new development, the lack of multi-family properties for acquisition, and the high rate of condo conversion in Cambridge all make CAP one of the City's most viable and effective options for securing additional affordable housing.

Affordable Housing Program

In the FY 2006 Plan, CHA indicated its desire 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.

One area that has received particular focus in FY 2006 has been determining the feasibility of using a mixed finance approach to remove 794 units from the State public housing program while renovating them as affordable low-income housing. Towards that end, CHA contracted with VIVA Consulting to complete an assessment of CHA's state portfolio. The assessment reported on the capital needs required to modernize the properties, and included a site-by-site analysis of debt required to fund the necessary capital repairs, ways for the program to pay for any debt, other options for funding and potential impact of this added debt to the property's operations and CHA's mission. VIVA has completed its preliminary work and concluded that, under any scenario, most of the properties will require significant state or local subsidy funding in order to complete all the necessary capital repairs, which have an estimated cost of $47.3 million. Further, they have determined that the conversion of any units to market rents is not beneficial for all developments, and some properties would not operate at breakeven operations, even if 25% of the units were converted to market rents. The preliminary findings of this assessment provides the clearest evidence to date of the financial complexity that will need to be solved to move forward with the much needed restoration of our State public housing program.

Asset Management

CHA has developed a portfolio of scattered-site units and larger, multi-family rental developments that it actively manages. These are largely owned by its identity of interest non-profits: CAHC, Essex Street Management, Inc. (ESMI), Lancaster LLC, and J.F.K. LLC. The management of these units, CHA's ongoing responsibilities in its role as developer, oversight of third-party agreements with Neville Place and Neville Center, and CHA's intent to participate as an active member in any unit's existing condominium association, prompted the Operations department to hire a Senior Manager with experience in the public, private and nonprofit sectors, as well as a manager aide. This asset management team manages the day-to-day and long-term challenges of CHA's affiliated non-profit housing portfolio.

In FY06, CHA continued the review of these specific areas:

- Assessment and strategizing restructuring of approach to management of CHA affiliate properties;
- Development and implementation of asset management function that will regularly review and monitor the financial viability of all CHA affiliate properties;
- Research and adoption of appropriate software to enable managers to run reports, manage accurate rent collection, assign work orders, and prepare annual budgets on affiliate properties; and
- Reviewing of management agreements with Affiliates to provide a standard set of services and track costs.

Resident Programs

In FY 2006, CHA continued to implement a broad range of supportive services and economic development programs, with the Family Self-Sufficiency Program (FSS) folded into a larger group of programs focused on addressing the needs of youth, adults and seniors and/or specific CHA developments. In developing and delivering resident services programs, CHA both maintained partnerships with local service organizations and sought out new ones. We continue to find that such partnerships minimize costs, attain leverage with CHA's limited funds, avoid duplication of services and maximize positive impacts.

Reinvention of the Family Self-Sufficiency Program

CHA restructured and integrated its FSS initiative into its ROSS-funded Economic Development and Supportive Services Program in order to leverage the internal programs and linkages, while forging partnerships with the community organizations best able to provide the many customized sub-services crucial to FSS program participants. Key features of the re-engineered program include utilization of the Case Manager position to provide many different functions: teaching, coaching, tutoring, and case-management. This enabled 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." CHA also eliminated the FSS escrow feature in order to free up more family income and added a post-secondary education/training Individual Training Account for adults in order to ease access to the vocational training needed for economic advancement. While enormously successful in assisting residents to access training, this component has been eliminated due to HUD funding cuts.

Family Services

CHA's youth programs have been 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 programs offered. Since CHA does not directly administer or fund many of these programs, detailed service statistics are not always available.

- The WIC (Women, Infants & Children) Nutrition Program was hosted at one CHA development to enhance the wellness of the youngest residents and their primary caregivers.

- One After-School Daycare Center located in Roosevelt Towers continued to operate and receive funding from the Cambridge Economic Opportunity Council (CEOC). This center accepts toddlers and assist families with childcare through school age.
- CHA provided space to the Headstart Program, a proven formative and educational program, housing five classrooms in family developments throughout the city.
- A City-funded youth recreation and educational program is provided at Corcoran Park through the West Cambridge Youth Center.
- A contract with the Boys and Girls Clubs provides after-school programming and summer camp at Washington Elms/Newtowne Court (Windsor Street Community Building), for elementary and high school age children, as well as recreational and social programming for teens.
- In collaboration with the Cambridge Health Alliance, CHA houses on-site outpatient healthcare services at two centrally-located health clinics: Windsor Street, serving the area around including Washington Elms and Newtowne Court, and Jefferson Park, serving both public housing residents and the broader North Cambridge community.

Education, Employment and Training Services for Youth

CHA continued to operate its award-winning Work Force Program, which served 135 youth ages 13 - 19 over the past twelve months. The program continued to offer its College Prep component, providing a variety of academic supports, life and study skills training, college tours, assistance with admissions and financial aid applications, an in-house scholarship program and follow-up post-matriculation supports. Last year, 86% of the high school seniors participating in the program went on to college. The Work Force has recently launched a new Literacy Initiative, funded in part by the Cambridge Public Schools, that supports student's academic objectives. The program has been developed with the school district in response to a perceptible and troubling decline in students' reading and writing skills in recent years, particularly among minority and low-income students. A second major impetus was the statewide shift toward "educational accountability," culminating in the introduction of the MCAS (Massachusetts Comprehensive Assessment System tests) that all students must pass to graduate.

Cooperation with Cambridge Public Schools

In the summer of 2005 the school district contracted with CHA to operate a program for students who have been suspended or expelled from the local high school. Dubbed "The Bridge," this program offers a full-day academic program focusing on development of literacy and numeracy skills. While approximately half the 28 students enrolled in The Bridge this year live in CHA-subsidized housing, the Cambridge Public Schools' experience with the CHA Tenant Services Department as a provider of educational programming is so positive

that the district selected the housing authority to operate a program which is not directed exclusively at CHA youth. Funding from this contract helps to support the CHA's Work Force Program.

Education, Employment and Training Services for Adults

CHA / Cambridge Employment Program
Operated in partnership with the Cambridge Office of Workforce Development, this program provided vocational case management, counseling, jobs preparation, career skills development, job placement and follow-up assistance to 192 adult CHA residents, an increase over last year. This program placed 25 residents in jobs, 23 in occupational training and ten in college (the number declined with the elimination of the Individual Training Accounts discussed below).

Individual Training Accounts (ITAs)
Three years ago, using HUD-awarded ROSS Funds, CHA created ITAs to assist residents to enroll in vocationally-oriented training from private vendors, community colleges, and four-year colleges. In total, 59 individuals used these ITAs to enroll in a total of 78 classes. Of those, 91% successfully completed their classes. As noted above, however, this successful component has been shut down by a reduction in CHA's Resident Opportunities and Self-Sufficiency (ROSS) funding from HUD. CHA is currently seeking a combination of local CDBG and foundation funding to resurrect the program.

Gateways Adult Literacy
This CHA program, operated in collaboration with the Cambridge Community Learning Center, served 83 adult speakers of other languages seeking English proficiency (ESOL) and language-enhanced computer literacy.

Bridge-to-College Program
Operated in partnership with the Cambridge Community Learning Center, Bridge to College provided classroom instruction and individual counseling to 17 high school graduates and GED-holders who were not academically ready for community college courses.

Community Computer Centers
Two fully equipped computer centers, located at family developments which bracket the city, served a total of 258 residents, providing introductory and intermediate computer instruction for adults, an academic resource for teens enrolled in The Work Force and a training resource for Headstart teachers. A successful and well-attended new six-week literacy skills program for children ages 4–7 and their parents was conducted three times this academic year in partnership with several community-based organizations. Both computer centers are in

operation every morning, afternoon and evening, Monday through Friday and on Saturday mornings, but the number of classes has been reduced due to a reduction in funding from HUD's Neighborhood Networks program.

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) provided fourteen semester-long courses leading to vocational certificates as well as the more generalized 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 to implement a system to track usage of the College's services by CHA residents.

Program	FY 2006 Annual Plan Goal(s)	Number Served *
CHA/Cambridge Employment Program	Serve 50; Place 22 in Jobs	Served 192; Placed 32 in Jobs
Computer Centers	Serve 200	Served 258
Gateways ESL	Serve 65	Served 83
Bridge-to-College	Serve 12; 65% Accepted to Job Training or College	17 Served; 67% matriculation rate
Bunker Hill Community College	Offers between 12-15 courses each semester	13 courses offered Spring Semester, 2005; 12 courses offered Fall Semester, 2005
Work Force	Serve 135 Youth; 75% High School Seniors Matriculation	135 served through March, 2005; 86% Matriculation Rate

* *Most of these programs are funded through ROSS and Neighborhood Networks grants, the reporting periods for which run from July through December, and from January through June. Numbers are tracked according to these time periods and not CHA's fiscal year.*

Elderly Innovations

CHA continues its efforts to take the lead in providing affordable housing options and support services to Cambridge's aging population.

Service Coordinators
CHA funds 3.5 FTE service coordinators. Additional funding is provided through the HUD Multi-Family Service Coordinator Program and the State's Mixed Populations grant for other positions. CHA's Service Coordinators for its elderly complexes partner and network with qualified, local service agencies and programs, such as Cambridge Health Alliance, Geriatric Services, Protective Services and Somerville Cambridge Elder Services. These agencies offer a variety of medical and mental health services that allow elderly residents to maintain their independence. Currently, the six CHA service coordinators provide case management, outreach and referral services to nearly seven hundred elderly and disabled public housing residents.

Elder Service Plan and Putnam School Apartments
In collaboration with the Elder Service Plan, an affiliate of the Cambridge Health Alliance, CHA has developed an innovative program housed on the fourth floor of Putnam School Apartments that provides around-the-clock health care and social services to nine nursing home eligible residents in a congregate setting. The program allows these nine residents, who would otherwise be placed in an institutional setting, to live in a home-like environment with their own private bedrooms and comfortable shared living space. Besides medical care, the residents receive homemaking and personal care services. They are able to attend an adult day health program at the nearby ESP Center or participate in social activities arranged by the activities director on site. Currently, eight residents occupy the nine units. One unit is available for frail elders requiring transitional care so that they may return to their own homes or apartments.

Supportive Living Program
CHA offers a supportive living program at Manning Apartments. This program allows elders to age in place through support provided to them as needed by around-the-clock services and staffing. An on-site Supportive Living Coordinator assesses home care eligibility and service needs and plans structured social activities. Services such as medication reminders, personal care, homemaking, laundry, and Lifeline response are available as needed.

Hot Meals
Daily hot meal service is offered in elderly developments that feature kitchen-equipped community rooms. Otherwise, the Meals on Wheels program delivers to individual households upon request.

North Cambridge Senior Center
In collaboration with the City of Cambridge Department of Human Services, CHA provides office space at the Russell Apartments, a fifty-one-unit senior complex located in North Cambridge that houses the North Cambridge Senior Center. The center provides activities to the residents of Russell and other public housing developments as well as to seniors living in the nearby North Cambridge neighborhood.

English as a Second Language
CHA, in collaboration with the City of Cambridge's Community Learning Center, offers ESOL classes to elderly and disabled residents with minimal English skills in three large elderly housing complexes (LBJ, Manning and Millers River Apartments). Participants come from diverse backgrounds including Haiti, Cape Verde, Brazil, El Salvador, China, Somalia, and the Dominican Republic. Course curricula have been developed to focus on "Everyday English," real-life situations involving housing, transportation, and health. The teaching model emphasizes vocabulary development, personal stories, and sample dialogues. Classes are intended to help residents communicate more effectively with local agencies and organizations to address basic needs and to gain access to services more easily, from maintenance requests to social services. With improved knowledge of English, residents are encouraged to participate in building activities, social hours, bus trips, etc., which lessen isolation and increase their opportunities for socialization with other building residents.

Financial Management

The programs under the MTW agreement include Federal Public Housing, Federal Housing Choice Vouchers, and the Capital Fund Program. These programs are funded according to the MTW agreement. CHA also administers other federal programs not covered by the MTW agreement. These include 315-Turnkey III program, which does not receive any subsidy from HUD; a non-MTW Housing Choice Voucher leased housing program; and five different moderate-rehab leased-housing programs. The competitive grant programs administered by CHA in FY 2006 include a mix of several ROSS grants, Shelter plus Care grant, and Service Coordinator grants.

The financial operations for FY 2006 in this Annual Report include the following:

- Sources and Uses of Funds by Programs from FY 2001 – FY 2006, including budget to actuals for the past year;
- Detailed Sources and Uses, FY 2006 Budgeted vs. Actual for Public Housing;
- Detailed Sources and Uses, FY 2006 Budgeted vs. Actual MTW Housing Choice Voucher;
- Fungible Block Grant Fund Established FY 2006;
- Estimated Operating Reserve position as of March 31, 2006.

Sources and Uses by Program, FY 2001 – FY 2006

	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	FY 2006
Sources	Actual	Actual	Actual	Actual	Actual	Budget	Actual
Public Housing Program	13,084,667	13,817,092	15,408,722	14,950,508	14,921,583	14,735,325	14,866,064
Leased Housing Program	19,939,316	21,255,111	27,460,805	30,034,628	31,264,297	31,406,508	31,620,922
Moving to Work	15,739,999	16,641,150	18,367,066	21,748,600	24,519,534	25,891,224	25,931,886
Non Moving to Work	4,199,317	4,613,961	9,093,739	8,286,028	6,744,763	5,515,284	5,689,036
Other Federal Programs	1,155,122	1,174,495	1,162,555	635,454	17,928	10,773	1,364
*10c (3-09)**	1,096,965	1,120,392	1,120,965	607,489*	-	-	-
315- Turnkey III	58,157	54,103	41,590	27,965	17,928	10,773	1,364
Modernization	2,367,207	2,724,921	3,544,063	4,641,193	7,810,434	6,048,000	2,430,226
Development	1,910,900	-	4,458,086	133,016	159,914	-	-
Grants	1,594,657	986,403	1,180,140	1,167,248	1,033,273	1,140,604	807,405
Total Sources	**$40,051,869**	**$39,958,022**	**$53,214,371**	**$51,562,047**	**$55,207,429**	**$53,341,210**	**$49,725,981**
Uses							
Public Housing Program	12,574,462	13,834,968	15,830,643	17,172,255	18,291,392	15,361,426	16,001,268
Leased Housing Program	18,158,304	22,429,539	25,662,089	30,923,692	33,074,010	30,740,843	31,591,892
Moving to Work	11,170,464	12,706,328	15,406,806	21,788,280	24,760,239	24,834,826	25,915,793
Leased / Dev Activities	2,846,913	5,180,916	1,136,818	907,141	1,524,665	-	-
Non Moving to Work	4,140,927	4,542,295	9,118,465	8,228,271	6,789,106	5,906,017	5,676,099
Other Federal Programs	1,160,409	1,214,675	1,229,619	643,879	10,312	10,773	795
*10c (3-09)**	1,096,352	1,180,230	1,198,440	616,488	-	-	-
315- Turnkey III	64,057	34,445	31,179	27,391	10,312	10,773	795
Modernization	2,367,207	2,724,921	3,544,063	4,641,193	7,810,434	6,637,135	2,430,226
Development	1,910,900	-	4,458,086	133,016	159,914	-	-
Grants	1,594,657	986,403	1,188,549	1,131,084	1,033,273	1,140,604	834,108
Total Uses	**$37,765,939**	**$41,190,506**	**$51,913,049**	**$54,645,119**	**$60,379,334**	**$53,890,781**	**$50,858,289**
Surplus / (Deficit)	**$2,285,930**	**($1,232,484)**	**$1,301,322**	**($3,083,072)**	**($5,171,906)****	($549,571)	($1,132,309)

**The 10c (3-09) program was converted into vouchers six months into FY2004.*
***Included in this number is the creation of the Block Grant Fund*

Analysis of FY 2006 Programs

In FY 2006, CHA had sources of over $49.7 million in the above programs; this is close to what was budgeted. The biggest difference is the $3.6 million in the modernization program that was not drawn down due to deferring several major projects varying from original budget estimates. More detail can be found in Appendix One: Capital Improvement Information.

Subsidy decreases also negatively impacted the overall budgets. Both the public housing program and the voucher programs received pro-rations (meaning CHA received less than 100% of the funding required to operate the program). CHA anticipated these pro-rations when making the FY 2006 budget. Therefore, the variation on budgeted to actual sources, while still being felt, was minimized.

The Block Grant fund created last year (FY2005) provided the funding to make up the overall agency deficit of ($1,132,309).

Detailed Sources and Uses, FY 2006 Budgeted vs. Actual for Public Housing

Sources	Budgeted	Actual	$ Variance	%
Operating Receipts	7,729,945	8,265,056	535,111	7%
Subsidy	7,005,380	6,601,008	-404,372	-6%
Total Sources	**$14,735,325**	**$14,866,064**	130,739	**1%**
Uses				
Administrative Expenses	3,390,308	3,415,320	25,012	1%
Tenant Services	261,960	257,834	-4,126	-2%
Maintenance Labor	2,567,228	2,187,259	-379,969	-15%
Materials/Supplies, Contract Costs	1,861,499	1,786,056	-75,443	-4%
Protective Services	53,247	65,173	11,926	22%
General Expenses	1,951,198	2,193,082	241,884	12%
Utilities	4,390,956	4,650,674	259,718	6%
Capital / EM / Non-Routine	885,032	1,445,870	560,838	63%
Total Uses	**$15,361,428**	**$16,001,268**	**$639,840**	**4%**
Surplus / (Deficit)	($626,103)	($1,135,204)	($509,101)	
Transfers from Block Grant		**$1,500,000**		
Cash After Transfers		**$364,796**		

Analysis of FY 2006 Operations – MTW Public Housing

Operating receipts were slightly higher than budgeted by $535,111 (7 percent). This was due to increased rent receipts and higher than budgeted interest and other income.

Based on HUD's final proration, subsidy funding was decreased by $404,372 (6 percent). The Maintenance Labor expense lines was down mostly due to far fewer snow emergencies this year which reduced the need for over-time.

Compared to our prior year efforts, low funding levels required CHA to set lower goals for spending on Capital projects and Extraordinary Maintenance work. Even so, the decision was made to move forward with several emergency generators and non-routine other items to be paid for through the Block Grant. In addition, spending on utilities exceeded CHA's budget due to unexpected increases in the price of electricity and natural gas; still CHA was able to mitigate these loses by entering into long term energy contracts and a mild winter helped (although CHA claims no control over the winter).

A transfer of $1,500,000 from the Block Grant Fund was made to the public housing program in order to make up for its deficit.

Detailed Sources and Uses, FY 2006 Budgeted vs. Actual MTW Housing Choice Voucher

Sources	Budgeted	Actual	$ Variance	%
Operating Receipts	21,120	189,129	168,009	795%
Subsidy	25,870,104	25,742,757	-127,347	0%
Total Sources	**$25,891,224**	**$25,931,886**	**$40,662**	**0%**
Uses				
Administrative Expenses	1,764,024	1,822,223	58,199	3%
General Expenses	160,822	166,975	6,153	4%
Housing Assistance Payment	22,909,980	20,343,188	-2,566,792	-11%
Operating Transfers	-	3,583,408		
Total Uses	**$24,834,826**	**$25,915,793**	**$1,080,967**	**4%**
Surplus / (Deficit)	**$1,056,398**	**$16,093**	**$-1,040,305**	

Analysis of FY 2006 Operations – MTW Leased Program

In FY 2006, sources were fractionally higher than originally budgeted by $40,662 (0 percent) for the Housing Choice Voucher program. CHA's fiscal year varies from the new calendar based funding cycle. This variation creates challenges in forecasting the subsidy amount. The result in FY2006 is a small shortfall of $127,347.

The Cambridge rental market softened over the course of FY2006 as seen in the reduction of the average housing assistance payment. In addition, $3,583,408 was transferred out the voucher program into the Block Grant Fund. In FY2007, depending on market costs, CHA plans to issue up to 300 new tenant-based vouchers. One hundred of these vouchers will be reserved for non-elderly disabled households who are not able to get into CHA public housing due to the elderly allocation plan approved by HUD. The estimated cost of the new vouchers is $2,500,000.

Block Grant Fund

In FY2006, the Block Grant Fund started out with $3,937,645. The Housing Choice Voucher programs contributed $3,583,408. The Block Grant Fund also received $1,827,534 in repaid loan obligations from Affiliates in FY2006. The Block grant Fund transferred funds to support numerous capital and non-routine projects, support of the dramatically under funded State public housing program and various block grant projects.

As noted in the FY 2007 MTW Plan there are currently over $6 million dollars in new proposed projects (for example there are over $4 million of deferred capital and extraordinary maintenance items) that would require Block Grant funding.

Details of Block Grant Fund

Beginning of FY06	**$3,937,645**
Transfer from HCV	$3,583,408
Repaid loans	$1,827,534
Interest Income	$194,608
Misc. Receipts	$68,935
Operating Transfer	($3,094,989)
Block Grant Projects	($168,540)
End of FY06	**$6,348,601**

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
Subtotal	**4,310,031**
Proposed MTW Projects	
Resident Services Trust Endowment	225,000
Benchmarking Study	100,000
Voucher Simplification	50,000
40 PBA Development Program (3-Years)	1,400,000
Subtotal	**1,775,000**
Grand Total Proposed Projects	**6,085,031**

Estimated and Actual Operating Reserves

	FY 2002		FY 2003		FY 2004		FY 2005		FY 2006	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
Beginning of Year	$15,168,600	$16,266,749	$17,160,066	$17,284,416	$19,192,823	$19,262,853	$16,091,100	$10,440,587	$5,397,571	5,214,454
Increase/Decrease	($4,406,659)	($1,187,689)	($6,802,383)	$1,401,521	($5,569,938)	($2,913,568)	($3,309,492)	($1,234,261)	($549,571)	394,393
End of Year	$10,761,941	$15,079,060	$10,357,683	$18,685,937	$13,622,885	$16,349,285	$12,781,608	$9,206,327	$4,848,000	5,608,847
Retired Bridge Loans					$1,024,672	$484,821	$1,389,876			
Restricted Funds		($2,467,680)		($8,964,981)	($11,504,034)	($11,106,833)	($10,904,526)			
Block Grant Fund								($3,937,645)		
Available Reserves	$10,761,941	$12,611,380	$10,357,683	$9,720,956	$3,143,523	$5,727,273	$3,266,958	$5,268,682	$4,848,000	5,608,847

Analysis of FY 2005 MTW Reserve Level

When compared to FYE 2005, MTW reserve levels increased by $394,393. The reserve of $5,608,847 represents a reasonable and prudent level of operating reserve for these programs, especially given uncertainty over available funding. The reserve level showed an increase of $760,847 over the budgeted level of $4,848,000. This increase was primarily due to the deferred extraordinary maintenance projects related to the public housing program. In FY07, CHA will explore the possibility of distributing the Public Housing operating reserve into property-based accounts.

Cambridge Housing Authority

MTW Deregulation Demonstration Program

Annual Report

Fiscal Year 2006 (4/1/2005 – 3/31/2006)

May 2006

CHA
CAMBRIDGE HOUSING AUTHORITY

Appendices

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Appendix One: Capital Improvement Information

Appendix One: Capital Improvement Information

Table 1–1 Construction Cost Report, FY 2006

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2006 Expenditures		Notes
		As of FY 2006 Plan	Revised/ Actual	As of FY 2006 Plan	Revised	Anticipated	Actual	
Washington Elms	Roof Replacement and Drain Repairs	$1,500,000	$1,085,000	October 2005	August 2006	$944,000	$38,000	Original bids were over-budget, resulting in a re-bid in November 2004, which also resulted in a bid over-budget. Project was reworked for a more economical design, and new bids received in October 2005. Contract awarded in November 2005. Roof demolition and installation began in March 2006.
Jackson, Fairmont, Valentine	Stairs and Balconies	$175,000	$399,110	March 2006	Completed March 2006	$175,000	$369,324	Construction started in late September 2005, with substantial completion occurring in March 2006, three months ahead of schedule.
Daniel F. Burns and Lyndon B. Johnson Apartments	Elevator Repairs	$500,000	No Change	March 2006	March 2007	$500,000	$0	CHA had to issue two RFPs before finding a suitable elevator consultant for the project. Contract was awarded in July 2005, and an extended period was required to complete contract negotiations with selected firm. Notice to proceed was issued in December 2005, and an existing conditions report submitted in February 2006.
Millers River Apartments	New Elevator	$1,500,000	$0	March 2009	Project Cancelled	$1,500,000	$0	Project was bid in September 2006, and bids came in approximately $655,000 above budget. Given budgetary constraints, it was decided that the project would not proceed.

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2006 Expenditures		Notes
		As of FY 2006 Plan	Revised/ Actual	As of FY 2006 Plan	Revised	Anticipated	Actual	
Jefferson Park	Stoop Enclosure/Site Improvements – Buildings 11/13	$2,000,000	$325,000	November 2006	June 2006	$200,000	$165,491	Limited site improvements and fencing replacement totaling approximately $325K to be completed. Work on both aspects of project nearly complete as of March 31, 2006. The remainder of the project, stoop repairs and storage enclosures, will not be proceeding given due to funding constraints.
Millers River Apartments	Energy Upgrade/Heat Conversion	$2,478,000	$2,706,000	January 2006	December 2007	$1,850,000	$1,676,073	Work was substantially complete in February 2006. Punch list work ongoing.
Lyndon B. Johnson Apartments	Kitchen/Bathroom/ Balconies	$10,040,000	No Change	March 2009	No Change Project Postponed	$250,000	$0	The total cost of this project 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. Unfortunately, the lack of available Section 8 PBAs has significantly impacted our ability to leverage the bulk of needed funds, so plans for the major rehabilitation have been delayed, and are not likely to begin until FY 10 at the very earliest.
River Howard	Windows/Doors/ Structural/Comp Mod	$3,000,000	$3,950,000	November 2007	December 2007	$1,200,000	$0	Project was bid in December 2005, and contract totaling $3,729,061 awarded in January 2006. Work started on-site in March 2006 with first payment to the contractor being made in CHA's FY 07.
Daniel. F. Burns Apartments	Window/Balconies/ Building Envelope	$5,165,000	5,099,033	March 2005	Completed December 2004	$0	$395,046	Work was substantially complete in December 2004, four months ahead of schedule. Final payment, which was made in March 2006, was pending resolution of punch list work and closeout.

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2006 Expenditures		Notes
		As of FY 2006 Plan	Revised/ Actual	As of FY 2006 Plan	Revised	Anticipated	Actual	
226 Norfolk	Comp Mod	$500,000*	$474,004	December 2004*	Completed December 2004	$0*	$86,895	Work was substantially completed in December 2004. Final payment was pending punch list/close-out, and was made in March 2006 upon completion of punch list work and execution of closeout documents.
Truman Apartments	Emergency Generator	$250,000**	$270,539	July 2005**	Completed August 2005	$0*	$195,355	Work was substantially complete in August 2005, and was delayed by long lead-time in obtaining equipment. Final payment made in December 2005.
Jefferson Park	Elevator	$200,000**	$169,517	July 2005**	Completed May 2005	$0*	$147,940	Work was substantially complete in May 2005. Closeout and final payment made in October 2005.
Various	Annual Contingency	NA	NA	NA	NA	$193,600	$0	Any expenditure of project contingency would show up in the individual project's listed above.
TOTAL FY 2006		$27,843,000	$26,518,203			$6,812,600	$3,074,124	

** Information taken from CHA FY 2005 MTW Annual Plan.*
*** Information taken from CHA FY 2005 MTW Annual Report.*

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Appendix Two: Waiting Lists, All Programs: Development Choice & Demographics

Appendix Two: Waiting Lists

Development Choice – Impacts on Waiting Lists

Board approval of the MTW Annual Plan on September 22, 1999 allowed CHA to implement a unit assignment system based upon development choice. Under this system, applicants for family housing may choose to be placed on a waiting list for several developments, including "first available," rather than being placed on one overall waitlist for all developments.

The MTW Agreement provides that CHA's development choice program must be consistent with the site-based waiting list guidance provided in the February 18, 1999 Interim Rule regarding PHA Plans. The Final Rule published following Board approval of the Annual Plan amended the Interim Rule by specifying that a PHA must use independent tests or other means satisfactory to HUD once every three years, instead of bi-annually, to assure that the site-based waiting lists are not being implemented in a discriminatory manner. CHA's agreement with HUD, however, specifies that testing will occur bi-annually.

CHA reported on the independent testing in its FY 2002 Report and on the Fair Housing Center of Greater Boston testing in its FY 2004 Report. The most recent tests were conducted in 2006. Five matched pairs of white and African-American testers were sent to CHA while five other pairs telephoned CHA to inquire about housing options. The testing evidence was used to ascertain whether applicants are given equal information and treatment by CHA staff. The testing conducted at CHA showed no evidence of discrimination based on race.

As part of implementation, CHA may not discriminate against applicants based on their race, ethnicity, disability or other factors that would affect its ability to further fair housing. CHA must annually assess changes in racial, ethnic, or disability-related tenant composition at each development that may have occurred during the implementation of development choice. This appendix provides that assessment and finds no unfair housing patterns developing in terms of racial, ethnic, or other clustering related to disabilities on the development choice wait lists.

CHA'S Leasing and Occupancy Department, in conjunction with the Operations Department, implemented the unit assignment system based upon development choice in the first year of MTW. Under the system, applicants for public housing are processed centrally at CHA's Central Office; however, applicants are able to state a preference among CHA developments. The central waiting list was replaced with 15 family development lists, ten elderly development lists and four "First Available" lists (Family federal & state, and Elderly federal & state).

Development choice has received a very positive response from both current residents and applicants. During FY 2000, all resident applicants were mailed a packet containing information about all developments. Applicants were then asked to return their choices (up to four for family developments and three for elderly developments) ranked in order of preference, from among CHA's developments. Several rounds of follow-up—for a variety of reasons, including no response, too many choices, choices in developments which had no appropriate sized apartments, *etc.*—preceded the data entry of all of these choices. All new resident applicants are also asked to use the same development choice system to select preferences from among developments. CHA's development choice has resulted in development lists that closely match the old central list in terms of race, ethnicity and income.

Impact of Development Choice on Waiting Lists

The MTW Agreement requires that CHA examine the development choice waiting lists to ensure that no pattern of racial/ethnic clustering, either white-to-minority or within minorities is occurring in family or elderly developments. As demonstrated below, CHA is satisfied that no such patterns are emerging. An examination of both family and elderly development choice wait lists by race/ethnicity and within racial/ethnic categories follows.

Development Choice at Family Developments

A summary table by race/ethnicity within family development waiting lists is shown in Tables 2–1a and 2–1b. As demonstrated in these tables, approximately 74 percent of applicants for family public housing are minority families, over half of who are black. The proportion of white applicants remained consistent with prior years at 26%.

As shown in Table 2–1a, the family development wait lists represent the general population of applicants with regard to race.

Table 2–1a: **DEVELOPMENT CHOICE WAITING LISTS**
Family Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnicity, FY 2002 – FY 2006 *

		# of Choices					White						Total Minority					
Development	**Dev. Units**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**% Chg**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**% Chg**
Corcoran Park	153	345	323	274	314	347	21%	21%	23%	25%	27%	6%	79%	79%	77%	75%	73%	-6%
Jackson Gardens **	46	348	282	238	310	407	13%	15%	23%	24%	23%	10%	87%	85%	77%	76%	77%	-10%
Jefferson Park	175	440	409	362	418	520	16%	17%	19%	19%	22%	6%	84%	83%	81%	81%	78%	-6%
Lincoln Way **	60	138	98	89	104	135	17%	19%	22%	23%	23%	6%	83%	81%	78%	77%	77%	-5%
Newtowne Court	268	661	590	494	557	684	16%	18%	22%	20%	22%	6%	84%	82%	78%	80%	78%	-6%
Putnam Gardens	122	462	406	392	423	500	20%	24%	25%	26%	25%	5%	80%	76%	75%	74%	75%	-5%
River Howard	32	297	288	275	294	285	21%	20%	22%	23%	24%	3%	79%	80%	78%	77%	76%	-3%
Roosevelt Towers	124	753	658	591	659	791	22%	24%	26%	24%	27%	5%	78%	76%	74%	76%	73%	-5%
Washington Elms	175	565	532	468	512	626	17%	17%	19%	18%	21%	4%	83%	83%	81%	82%	79%	-4%
Willow Street **	15	158	148	159	181	220	32%	32%	35%	35%	37%	5%	68%	68%	65%	65%	63%	-5%
Woodrow Wilson	69	289	289	286	322	339	27%	30%	33%	32%	36%	9%	73%	70%	67%	68%	64%	-9%
Scattered Sites ***	34	383	383	389	510	563	17%	17%	21%	24%	26%	9%	83%	81%	79%	76%	74%	-9%
Federal 1st Available	---	1,071	1,108	980	1,157	1,550	22%	26%	31%	31%	31%	9%	78%	74%	69%	69%	69%	-9%
Total of Choices		**5,910**	**5,514**	**4,997**	**5,761**	**6,967**	**20%**	**22%**	**25%**	**25%**	**26%**	**6%**	**80%**	**78%**	**75%**	**75%**	**74%**	**-6%**
Total Cambridge Residents		**2,179**	**2,112**	**1,906**	**2,211**	**2,675**												

* *A resident is defined as a person who currently resides or has a job in the City of Cambridge.*

** *This is a state development with a development choice waiting list. It is included in this table because many applicants for federal developments also select state developments as one or more of their development choice preferences.*

*** *Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

The overall percentage of minority and white households, derived from "Total of Choices," as represented in Table 2–1a, generally mirrors the breakdown at the individual family developments, demonstrating that in the six years in which CHA has operated Development Choice, no racial segregation or clustering of whites and minorities has been apparent.

A second concern over Development Choice, for both HUD and CHA, is that by allowing applicants to choose where they live, patterns of racial segregation within racial/ethnic categories may be either initiated or reinforced. As shown in Table 2–1b, the development wait lists represent the general population of wait list applicants with regard to race. This is shown as "Total of Choices," in Table 2–1b.

Table 2–1b: **DEVELOPMENT CHOICE WAITING LISTS**
Family Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnic Category, FY 2002 – FY 2006 *

	American Indian						Asian						Black						Hispanic					
Development	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Corcoran Park	2%	3%	2%	2%	2%	0%	5%	5%	3%	3%	5%	0%	59%	58%	58%	58%	55%	-4%	12%	13%	13%	13%	12%	0%
Jackson Gardens **	3%	3%	2%	1%	0%	-3%	9%	8%	6%	7%	8%	-1%	54%	54%	55%	57%	54%	0%	20%	20%	13%	13%	15%	-5%
Jefferson Park	2%	2%	2%	2%	2%	0%	11%	8%	7%	7%	9%	-2%	60%	62%	60%	63%	59%	-1%	10%	11%	12%	10%	9%	-1%
Lincoln Way **	1%	1%	0%	0%	1%	0%	7%	4%	3%	2%	4%	-3%	61%	68%	67%	65%	57%	-4%	14%	7%	7%	10%	15%	1%
Newtowne Court	2%	2%	1%	1%	1%	-1%	9%	7%	6%	6%	6%	-3%	57%	58%	55%	58%	57%	0%	16%	15%	16%	15%	14%	-2%
Putnam Gardens	3%	2%	2%	1%	1%	-2%	7%	7%	5%	5%	7%	0%	55%	54%	54%	56%	53%	-2%	14%	14%	14%	12%	14%	0%
River Howard	3%	3%	3%	2%	2%	-1%	8%	8%	7%	6%	6%	-2%	51%	52%	51%	53%	52%	1%	17%	17%	17%	16%	16%	-1%
Roosevelt Towers	1%	1%	1%	1%	1%	0%	6%	5%	5%	4%	6%	0%	53%	53%	51%	55%	52%	-1%	18%	18%	18%	16%	14%	-4%
Washington Elms	2%	2%	2%	1%	1%	-1%	9%	8%	7%	6%	6%	-3%	55%	56%	55%	60%	57%	2%	16%	16%	17%	15%	14%	-2%
Willow Street **	4%	5%	3%	2%	2%	-2%	8%	7%	6%	7%	7%	-1%	39%	39%	40%	41%	40%	1%	17%	16%	17%	14%	14%	-3%
Woodrow Wilson **	3%	2%	2%	2%	1%	-2%	7%	6%	5%	6%	5%	-2%	48%	46%	44%	47%	46%	-2%	15%	16%	16%	13%	12%	-3%
Scattered Sites ***	2%	2%	1%	1%	1%	-1%	6%	7%	4%	4%	4%	-2%	62%	61%	57%	58%	56%	-6%	14%	14%	17%	12%	12%	-2%
Federal 1st Available	2%	2%	2%	2%	1%	-1%	6%	6%	5%	5%	5%	-1%	53%	52%	48%	49%	48%	-5%	16%	14%	15%	14%	15%	-1%
Total of Choices	2%	2%	2%	1%	1%	-1%	8%	6%	5%	5%	6%	-2%	55%	54%	53%	55%	53%	-2%	16%	15%	15%	13%	14%	-2%

* *A resident is defined as a person who currently resides or has a job in the City of Cambridge.*

** *This is a state development with a development choice waiting list. It is included in this table because many applicants for federal developments also select state developments as one or more of their development choice preferences.*

****Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

Development Choice at Elderly Developments

The racial/ethnic breakdown for Elderly waiting lists is shown in Tables 2–2a and 2–2b. Table 2–2a represents the breakdown between white and minority applicants, while Table 2–2b shows the breakdown within each racial minority category. As shown in Table 2–2a, 42% of all persons on elderly/disabled waiting lists are minority, with minorities declining 4% over the past five years of the demonstration. Over the past year the waiting list was static at 731, nearly double the number applicants in FY 2002.

Table 2–2a: **DEVELOPMENT CHOICE WAITING LISTS**
Elderly Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnicity, FY 2002 – FY 2006 *

		# of Choices					White						Total Minority					
Development	Dev. Units	Total FY 2002	Total FY 2003	Total FY 2004	Total FY 2005	Total FY 2006	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Daniel F. Burns Apartments	198	35	36	44	42	22	63%	67%	66%	60%	55%	-8%	37%	33%	34%	40%	45%	8%
Federal 1st Available	--	133	202	222	177	258	47%	55%	56%	52%	56%	9%	53%	45%	44%	48%	44%	-9%
H.S. Truman Apartments	60	36	32	41	41	41	67%	66%	63%	68%	76%	9%	33%	34%	37%	32%	24%	-9%
L.B. Johnson 60	180	39	38	39	48	44	56%	61%	64%	60%	64%	8%	44%	39%	36%	40%	36%	-8%
Linnaean Street **	24	51	49	67	63	71	65%	71%	70%	70%	66%	1%	35%	29%	30%	30%	34%	-1%
Manning Apartments **	199	123	127	153	165	169	45%	47%	47%	49%	51%	6%	55%	53%	53%	51%	49%	-6%
Millers River 32	301	76	71	85	89	74	63%	61%	59%	60%	66%	3%	37%	39%	41%	40%	34%	-3%
Putnam School**	33	63	54	72	71	76	52%	46%	49%	51%	57%	5%	48%	54%	51%	49%	43%	-5%
Putnam Square		90	84	109	118	105	60%	61%	59%	53%	59%	-1%	40%	39%	41%	47%	41%	1%
Russell **	51	111	98	124	116	114	52%	52%	56%	55%	55%	3%	48%	48%	44%	45%	45%	-3%
Weaver Apartments	20	20	24	28	27	23	55%	50%	46%	48%	43%	-12%	45%	50%	54%	52%	57%	12%
Total of Choices		777	815	984	957	997	54%	56%	56%	57%	58%	4%	46%	44%	44%	43%	42%	-4%
Total Cambridge Residents		518	608	695	731	731												

* *A resident is defined as a person who currently resides or has a job in the City of Cambridge.*

** *This is a state development with a development choice waiting list. It is included in this table because many applicants for federal developments also select state developments as one or more of their development choice preferences.*

The overall percentage of minority and white elderly/disabled households, represented in Table 2–2a, "Total Number of Choices," generally mirrors the breakdown at the individual Elderly/Disabled developments. This demonstrates that in the six years during which CHA has operated Development Choice, no racial segregation or clustering of whites and minorities is appearing.

HUD's and CHA's concerns that allowing applicants to choose where they live may reinforce or initiate patterns of racial segregation within racial/ethnic categories also apply to the elderly/disabled developments. As shown in Table 2–2b, the development wait lists represent the general population of wait list applicants with regard to race. This is shown as "Total of Choices" in Table 2–2b and generally mirrors the breakdown at the individual developments waiting lists.

Table 2–2b: **DEVELOPMENT CHOICE WAITING LISTS**
Elderly Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnic Category, FY 2002 – FY 2006 *

Federal Elderly Development	American Indian						Asian						Black						Hispanic					
	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Daniel F. Burns	6%	6%	0%	0%	5%	-1%	6%	6%	2%	5%	9%	3%	20%	14%	23%	29%	27%	7%	6%	8%	9%	7%	5%	-1%
Federal 1st Available	5%	4%	4%	2%	3%	-2%	5%	2%	2%	3%	4%	-1%	36%	31%	31%	36%	29%	-7%	8%	7%	7%	7%	7%	-1%
H.S. Truman	8%	9%	2%	2%	0%	-8%	3%	3%	2%	5%	2%	-1%	22%	19%	20%	17%	17%	-5%	0%	3%	12%	7%	5%	5%
L.B. Johnson	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	36%	37%	31%	33%	32%	-4%	8%	3%	5%	6%	5%	-3%
Linnaean Street **	2%	0%	0%	2%	1%	-1%	2%	2%	1%	3%	7%	5%	25%	18%	21%	18%	18%	-7%	6%	8%	7%	8%	7%	1%
Manning **	1%	2%	1%	1%	2%	1%	7%	4%	3%	6%	4%	-3%	37%	37%	37%	35%	34%	-3%	11%	10%	12%	10%	9%	-2%
Millers River	3%	3%	1%	0%	1%	-2%	4%	1%	1%	2%	3%	-1%	28%	31%	31%	29%	28%	0%	3%	4%	8%	9%	1%	-2%
Putnam School **	3%	2%	1%	1%	1%	-2%	6%	4%	1%	1%	3%	-3%	25%	31%	29%	31%	25%	0%	13%	17%	19%	16%	14%	1%
Putnam Square **	3%	2%	1%	1%	2%	-1%	7%	8%	6%	8%	10%	3%	23%	21%	22%	28%	20%	-3%	7%	7%	13%	11%	9%	2%
Russell **	2%	2%	1%	2%	4%	2%	5%	4%	4%	5%	4%	-1%	32%	32%	31%	30%	31%	-1%	10%	10%	8%	8%	6%	-4%
Weaver Apartments	0%	0%	0%	0%	4%	4%	5%	4%	4%	4%	4%	-1%	35%	33%	36%	37%	35%	0%	5%	13%	14%	11%	13%	8%
Total of Choices	3%	3%	2%	1%	2%	-1%	5%	3%	3%	4%	5%	0%	30%	29%	29%	29%	28%	-2%	8%	8%	10%	9%	8%	0%

** A resident is defined as a person who currently resides or has a job in the City of Cambridge.*

*** This is a state development with a development choice waiting list. It is included in this table because many applicants for federal developments also select state developments as one or more of their development choice preferences.*

As Table 2–2b demonstrates, CHA is pleased to report that development choice wait lists reflect not only the overall percentage of minority applicants in the waiting list population, but also the waiting list population as broken down by race/ethnicity.

CHA Performance on Development Choice Requirements

Consistent with the MTW Agreement, the CHA Board of Commissioners must certify that CHA is in accordance with the following criteria in order for Development Choice to continue:

- *CHA must regularly transmit occupancy data to HUD's Multifamily Tenant Characteristics System (MTCS).*

  HUD instructed CHA not to submit to MTCS until an MTW 50058 form is developed. HUD sent a draft form to CHA in January, 2001 and has now instructed CHA to begin submitting the MTW 50058 form in FY 2007.

- *CHA provided full disclosure to each applicant of any option available in the selection of which developments to reside, including information about each site (estimated wait, location, occupancy, number and size of accessible units, amenities, transportation and resident services).*

  CHA is disclosing all required information.

- *CHA certifies that the adoption of development choice would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD.*

  CHA is not under any court order or settlement agreements.

- *CHA certifies that the adoption of development choice is consistent with affirmatively furthering fair housing, and includes such measures as reasonable marketing activities.*

  Development choice is consistent with affirmatively furthering fair housing, and includes such measures as reasonable marketing activities.

- *As part of the MTW Annual Plan and Report, CHA shall assess changes in racial, ethnic, or disability-related tenant composition at each development that may have occurred during the implementation of development choice, based on confirmed MTCS data.*

  In this Report, CHA assesses changes in racial, ethnic, and disability-related tenant composition. However, this assessment is not based on confirmed MTCS data because, as described above, HUD has not supplied an MTW 50058 form.

- *At least bi-annually,[*] CHA will use independent testers or other means satisfactory to HUD (and described in that year's plan), to assure that development choice is not being implemented in a discriminatory manner, and that no pattern of discrimination exists, providing the results to HUD.*

  CHA uses independent testers to assure that development choice is not being implemented in a discriminatory manner and the independent testers found no pattern of discrimination. CHA provided the results of its last round of testing to HUD in the Annual Report for FY 2004.

- *CHA will take any steps necessary to remedy any problems surfacing as a result of the biannual review.*

  CHA agrees to take any steps necessary to remedy any problems surfacing as a result of its bi-annual review.

[*] At the time of CHA's MTW Agreement, the interim PHA Plan rule in effect stated that testing must be bi-annual. The final PHA Plan rule that replaced it noted that independent testing be completed once every three years.

Waiting Lists, All Programs - Demographics

Table 2-3a: **Waiting Lists**
Conventional Public Housing Applicant Households (Resident and Non-Resident), by Bedroom Size, FY 2002 – FY 2006

	Total Applicants						Studio						1 BR					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Family	6,135	6,441	6,773	7,721	9,715	58%	17	57	66	63	68	300%	2,088	2,367	2,807	3,302	4,035	93%
Elderly	1,376	1,601	1,932	1,870	2,406	75%	956	1,158	1,444	1,410	1,484	55%	323	342	368	344	814	152%
Total	**7,511**	**8,042**	**8,705**	**9,591**	**12,121**	**61%**	**973**	**1,215**	**1,510**	**1,473**	**1,552**	**60%**	**2,411**	**2,709**	**3,175**	**3,646**	**4,849**	**101%**

Table 2–3b: **Waiting Lists**
Conventional Public Housing Applicant Households (Resident and Non-Resident), by Bedroom Size, FY 2002 – FY 2006

	2 BR						3 BR						4+ BR					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Family	2,280	2,401	2,288	2,566	3,471	52%	1,498	1,364	1,355	1,494	1,773	18%	252	252	257	296	368	46%
Elderly	90	91	109	105	97	8%	7	8	6	6	8	14%	0	2	5	5	3	—
Total	**2,370**	**2,492**	**2,397**	**2,671**	**3,568**	**51%**	**1,505**	**1,372**	**1,361**	**1,500**	**1,781**	**18%**	**252**	**254**	**262**	**301**	**371**	**47%**

Table 2–4a: **Waiting Lists**
Public Housing Applicant Households (Resident and Non-Resident), by Area Median Income (AMI), FY 2002 – FY 2006

	Total Applicants						< 30% AMI						30 – 50% AMI					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Public Housing																		
Family	6,135	6,404	6,741	7,692	9,271	51%	78%	79%	83%	84%	85%	7%	16%	16%	12%	12%	12%	-4%
Elderly	1,376	1,564	1,803	1,869	1,920	40%	85%	87%	90%	90%	91%	6%	10%	9%	7%	7%	6%	-4%
PH Subtotal	7,511	7,968	8,544	9,561	11,191	49%	79%	80%	85%	85%	86%	7%	15%	14%	11%	11%	11%	-4%
Housing Choice																		
Family	4,404	4,635	8,119	7,582	6,012	37%	82%	82%	86%	87%	89%	7%	14%	14%	12%	11%	9%	-5%
Elderly/Disabled	548	590	830	777	564	3%	82%	82%	89%	90%	90%	8%	10%	13%	8%	8%	7%	-3%
H.C.V. Subtotal	4,952	5,225	8,949	8,359	6,576	33%	82%	82%	86%	87%	89%	7%	14%	14%	11%	11%	9%	-5%
CHA Total	12,463	13,193	17,493	17,920	17,767	43%	81%	81%	85%	86%	87%	6%	14%	14%	11%	11%	10%	-4%

Table 2–4b: **Waiting Lists**
Public Housing Applicant Households (Resident and Non-Resident), by Area Median Income (AMI), FY 2002 – FY 2006

	50 – 80% AMI						> 80% AMI					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Public Housing												
Family	5%	4%	3%	3%	3%	-2%	2%	2%	1%	1%	1%	-1%
Elderly	3%	3%	2%	2%	2%	-1%	2%	2%	1%	1%	1%	-1%
PH Subtotal	4%	4%	3%	3%	2%	-2%	2%	2%	1%	1%	1%	-1%
Housing Choice												
Family	3%	3%	2%	2%	1%	-2%	1%	1%	1%	1%	1%	0%
Elderly/Disabled	4%	4%	2%	2%	2%	-2%	3%	3%	1%	1%	1%	-2%
H.C.V. Subtotal	3%	3%	2%	2%	1%	-2%	1%	1%	1%	1%	1%	0%
CHA Total	4%	4%	2%	2%	2%	-2%	1%	1%	1%	1%	1%	0%

* *While CHA does not admit persons earning in excess of 80% of AMI at the time that such income is verified for admissions purposes, persons of all incomes may submit an application for CHA housing. A small percentage of applicants on the waiting list therefore self-certify that they earn over 80% of AMI.*

Table 2–5a: **Waiting Lists**
Conventional and Housing Choice Voucher Program Applicants, by Race/Ethnicity, FY 2002 – FY 2006

	Total Applicants						American Indian						Asian					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Family	6,135	6,404	8,649	7,692	9,271	51%	2%	2%	2%	2%	2%	0%	5%	4%	4%	4%	4%	-1%
Elderly	1,376	1,564	2,498	1,869	1,920	40%	2%	2%	2%	2%	2%	0%	4%	3%	3%	3%	3%	-1%
Housing Choice	4,952	5,225	8,949	8,359	6,577	33%	2%	2%	2%	2%	2%	0%	3%	3%	3%	3%	3%	0%
Total	**12,463**	**13,193**	**20,096**	**17,920**	**17,768**	**43%**	**2%**	**2%**	**2%**	**2%**	**2%**	**0%**	**4%**	**4%**	**4%**	**4%**	**4%**	**0%**

Table 2–5b: **Waiting Lists**
Conventional and Housing Choice Voucher Program Applicants, by Race/Ethnicity, FY 2002 – FY 2006

	Black						Hispanic						White						Other					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Family	50%	50%	50%	49%	47%	-3%	17%	17%	17%	18%	19%	2%	24%	25%	27%	26%	26%	2%	2%	2%	1%	1%	1%	-1%
Elderly	26%	26%	27%	26%	26%	0%	8%	8%	6%	8%	9%	1%	59%	60%	59%	60%	60%	1%	1%	1%	0%	0%	0%	-1%
Housing Choice *	45%	46%	43%	43%	40%	-5%	13%	14%	16%	16%	17%	4%	24%	25%	30%	30%	31%	7%	11%	11%	6%	6%	8%	-3%
Total	**46%**	**46%**	**44%**	**44%**	**42%**	**-4%**	**15%**	**15%**	**16%**	**16%**	**17%**	**2%**	**28%**	**29%**	**32%**	**32%**	**32%**	**4%**	**6%**	**5%**	**3%**	**4%**	**4%**	**-2%**

* *The Housing Choice Voucher Waiting list contains partially entered statistics for many non-residents. Many were not coded for race and ethnicity and are listed as other.*

Appendix Three: Households Served, All Programs: Development Choice & Demographics

Appendix Three: Households Served, All Programs

Development Choice

Impact of Development Choice on CHA Resident Demographic Profile

CHA developments have very low turnover rates, so years may pass before a full assessment can be made of the impact of development choice on placements in individual developments. However, in analyzing the demographics over the six years since its implementation, racial/ethnic clustering is not apparent. Development choice has been implemented in a fair and equitable manner and has promoted housing choice with no adverse effect on the racial/ethnic distribution at CHA developments.

At the end of FY 2006, CHA federal developments housed a total of 1,642 households. As Tables 3–1 through 3–3 demonstrate, the overall racial/ethnic composition of CHA family and elderly developments did not undergo any marked changes over the five years during which development choice took place. CHA will continue to closely monitor the racial demographics at individual developments. However, given the low turnover of units and the resulting low number of placements, the full impact of development choice may not be realized for years. While there were only 66 new placements in federal family developments last year, providing little data from which to draw statistically valid conclusions, no patterns of racial/ethnic clustering are evident. Of these 66 placements, 32% were white and 68% were minority households.

Table 3–1a: Development Choice Households Served

Family Developments, by Race/Ethnicity, FY 2002 – FY 2006

	White											Total Minority										
Family Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**
Corcoran Park	39	26%	37	25%	36	24%	36	24%	34	23%	-3%	113	74%	114	75%	115	76%	116	76%	115	77%	3%
Jefferson Park	29	16%	31	17%	31	17%	26	15%	25	14%	-2%	147	84%	147	83%	148	83%	150	85%	153	86%	2%
Newtowne Court	31	12%	29	11%	27	10%	29	11%	31	12%	0%	235	88%	238	89%	239	90%	239	89%	236	88%	0%
Putnam Gardens	24	20%	25	21%	21	17%	19	16%	20	17%	-3%	97	80%	96	79%	100	83%	103	84%	101	83%	3%
River Howard	8	25%	8	25%	8	25%	8	28%	5	31%	6%	24	75%	24	75%	24	75%	21	72%	11	69%	-6%
Roosevelt Towers	13	10%	13	10%	14	11%	16	13%	17	14%	4%	111	90%	111	90%	110	89%	108	87%	107	86%	-4%
Scattered Sites *	8	17%	8	17%	8	19%	8	18%	8	17%	0%	39	83%	38	83%	35	81%	36	82%	39	83%	0%
Washington Elms	28	16%	25	15%	27	16%	27	15%	26	15%	-1%	143	84%	146	85%	144	84%	148	85%	147	85%	1%
Family Total	**180**	**17%**	**176**	**16%**	**172**	**16%**	**169**	**16%**	**166**	**15%**	**-2%**	**909**	**83%**	**914**	**84%**	**915**	**84%**	**921**	**84%**	**909**	**85%**	**2%**

** Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

Table 3–1a shows the racial/ethnic breakdown at family developments. The overall percentages of minority and white households have changed by only two percentage points from FY 2002 to FY 2006, suggesting that development choice has not significantly impacted the racial demographics at CHA developments. There was only one development where the change in percentage was larger than five percent. This development is River Howard, where there was a six percent increase in white households and a corresponding decrease in Hispanic households. This development is preparing to undergo modernization and the total number of occupants has decreased in preparation for the initial phases of modernization activities. CHA will monitor the racial and ethnic mix of households at River Howard in order to mitigate any clustering that may occur.

Table 3–1b: Development Choice Households Served

Family Developments, by Racial Minority, FY 2002 – FY 2006

	Black											Hispanic										
Family Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**
Corcoran Park	93	61%	93	62%	93	62%	94	62%	93	62%	1%	17	11%	15	10%	16	11%	16	11%	16	11%	0%
Jefferson Park	117	66%	116	65%	117	65%	116	66%	118	66%	0%	16	9%	15	8%	14	8%	15	9%	12	7%	-2%
Newtowne Court	152	57%	158	59%	161	61%	158	59%	156	58%	1%	66	25%	61	23%	59	22%	60	22%	61	23%	-2%
Putnam Gardens	76	63%	75	62%	77	64%	81	66%	79	65%	2%	12	10%	12	10%	11	9%	9	7%	10	8%	-2%
River Howard	15	47%	15	47%	15	47%	13	45%	8	50%	3%	8	25%	8	25%	8	25%	7	24%	3	19%	-6%
Roosevelt Towers	77	62%	77	62%	73	59%	72	58%	72	58%	-4%	23	19%	22	18%	23	19%	20	16%	19	15%	-4%
Scattered Sites *	28	60%	27	59%	23	53%	24	55%	27	57%	-3%	8	17%	8	17%	7	16%	7	16%	7	15%	-2%
Washington Elms	102	60%	104	61%	99	58%	98	56%	95	55%	-5%	37	22%	38	22%	38	22%	41	23%	40	23%	1%
Family Total	**660**	**61%**	**665**	**61%**	**658**	**61%**	**656**	**60%**	**648**	**60%**	**-1%**	**187**	**17%**	**179**	**16%**	**176**	**16%**	**175**	**16%**	**168**	**16%**	**-1%**

* *Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

As illustrated in Table 3-1b, black families account for the majority of residents at all CHA developments. The most notable change in percentage occurred at Washington Elms, which showed a five percent decline in black households from FY2002 to FY2006. This change makes Washington Elms one of the CHA developments with the lowest percentages of black households.

Table 3–1b also shows that Hispanics make up approximately 16% of the population in CHA developments. In most cases, the percentage decreases shown at various developments bring those sites closer to the overall representation of Hispanic households at CHA housing. Overall the Hispanic representation has decreased by one percentage point. This may be due in part to re-classification as "other" minority categories. As promised in earlier Reports, CHA will continue to monitor these changes.

Table 3–1c: Development Choice Households Served

Family Developments, by Racial Minority, FY 2002 – FY 2006

	Other										
Family Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**Chg %**
Corcoran Park	3	2%	6	4%	6	4%	6	4%	6	4%	2%
Jefferson Park	14	8%	16	9%	17	9%	19	11%	23	13%	5%
Newtowne Court	17	6%	19	7%	19	7%	21	8%	19	7%	1%
Putnam Gardens	9	7%	9	7%	12	10%	13	11%	12	10%	3%
River Howard	1	3%	1	3%	1	3%	1	3%	0	0%	-3%
Roosevelt Towers	11	9%	12	10%	14	11%	16	13%	16	13%	4%
Scattered Sites *	3	6%	3	7%	5	12%	5	11%	5	11%	5%
Washington Elms	4	2%	4	2%	7	4%	9	5%	12	7%	5%
Family Total	**62**	**6%**	**70**	**6%**	**81**	**7%**	**90**	**8%**	**93**	**9%**	**3%**

* *Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

Table 3-1c shows that other minorities, including Asian and American Indian, represent approximately 9% of the resident population at family developments.

The overall percentage of minority households characterized as "Other" generally mirrors the breakdown at the individual developments. This demonstrates that, in the six years in which CHA has operated Development Choice, no racial segregation or clustering of whites and minorities is apparent.

The changes in percentage points that appear the largest are due to either: 1) an extremely small number of units, so that the movement of one household in or out has an extremely large effect on the overall percentage representation of that household's racial/ethnic category, or 2) a change that brings the particular racial/ethnic category at a particular site closer to the representation of that group to the overall number in all CHA housing.

Again, as with family housing, both HUD and CHA are concerned that allowing applicants to choose where they live may reinforce or initiate patterns of racial segregation within racial/ethnic categories in the designated elderly/disabled developments. CHA will continue to monitor these changes to ensure that development choice does not impact fair housing efforts.

Table 3–2a: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Race/Ethnicity, FY 2002 – FY 2006

	White											Total Minority										
Elderly Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**
Daniel F. Burns	148	77%	144	76%	127	74%	123	72%	133	68%	-9%	44	23%	45	24%	44	26%	47	28%	62	32%	9%
H.S. Truman Apts.	31	70%	32	73%	40	73%	44	75%	44	75%	5%	13	30%	12	27%	15	27%	15	25%	15	25%	-5%
Lyndon B. Johnson	82	54%	75	53%	67	52%	59	51%	52	51%	-3%	71	46%	66	47%	61	48%	56	49%	50	49%	3%
Millers River	223	81%	202	80%	183	79%	166	79%	151	79%	-2%	54	19%	52	20%	48	21%	45	21%	40	21%	2%
Robert S. Weaver	12	60%	12	60%	11	58%	12	60%	12	60%	0%	8	40%	8	40%	8	42%	8	40%	8	40%	0%
Elderly Total	**516**	**72%**	**465**	**72%**	**428**	**71%**	**404**	**70%**	**392**	**69%**	**-3%**	**202**	**28%**	**183**	**28%**	**176**	**29%**	**171**	**30%**	**175**	**31%**	**3%**

Though the percentage of minority families at CHA elderly/disabled developments is lower than that at family developments, Table 3–2a indicates that minority representation at elderly/disabled developments FY 2002 has increased by 3%. The largest change in composition occurred at the Daniel Burns apartments, where there was a decrease in white households, with a slight rise in the number of black, Hispanic and other minority households.

Table 3-2b: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Racial Minority, FY 2002 – FY 2006

	Black											Hispanic										
Elderly Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**
Daniel F. Burns Apts.	36	19%	36	19%	34	20%	35	21%	43	22%	3%	3	2%	4	2%	4	2%	7	4%	8	4%	2%
H.S. Truman Apts.	6	14%	4	9%	8	15%	8	14%	8	14%	0%	5	11%	5	11%	4	7%	4	7%	3	5%	-6%
Lyndon B. Johnson	49	32%	46	33%	41	32%	36	31%	30	29%	-3%	14	9%	13	9%	13	10%	13	11%	13	13%	4%
Millers River Apts.	38	14%	35	14%	31	13%	29	14%	24	13%	-1%	12	4%	12	5%	12	5%	11	5%	11	6%	2%
Robert S. Weaver .	6	30%	6	30%	7	37%	7	35%	7	35%	5%	1	5%	1	5%	0	0%	0	0%	1	5%	0%
Elderly Total	**145**	**20%**	**127**	**20%**	**121**	**20%**	**115**	**20%**	**112**	**20%**	**0%**	**36**	**5%**	**35**	**5%**	**33**	**5%**	**35**	**6%**	**36**	**6%**	**1%**

Table 3–2c: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Racial Minority, FY 2002 – FY 2006

	Other										
Elderly Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**Chg %**
Daniel F. Burns Apartments	5	3%	5	3%	6	4%	5	3%	11	6%	3%
H.S. Truman Apartments	2	5%	3	7%	3	5%	3	5%	4	7%	2%
Lyndon B. Johnson Apartments	8	5%	7	5%	7	5%	7	6%	7	7%	2%
Millers River Apartments	4	1%	5	2%	5	2%	5	2%	5	3%	2%
Robert S. Weaver Apartments	1	5%	1	5%	1	5%	1	5%	0	0%	-5%
Elderly Total	**21**	**3%**	**21**	**3%**	**22**	**4%**	**21**	**4%**	**27**	**5%**	**2%**

From the six years of data represented above, no patterns of racial/ethnic clustering are emerging.

Tables 3-2a through Table 3–2c show the percentage of specific racial/ethnic groups at CHA elderly/disabled developments. As in family developments, black families represent the largest minority group (20 percent) at elderly/disabled developments, while other minorities comprise approximately 11 percent of the elderly/disabled population.

Demographic Distribution by Development – Young Disabled Residents

CHA has designated certain developments as Elderly/Disabled through its Allocated Housing Plan, approved by HUD in 1997 and extended in February, 2002. On an annual basis, CHA monitors the disability-related tenant composition at each development to identify any changes that may have occurred during the implementation of development choice.

Table 3-3: **DEVELOPMENT CHOICE, DESIGNATED HOUSING HOUSEHOLDS SERVED**
Young Disabled Tenant Composition, by Development Site, FY 2002 – FY 2006

	FY 2002		FY 2003		FY 2004		FY 2005		FY 2006		Chg %
	#	% of Dev. Site	#	% of Dev. Site	#	% of Dev. Site	#	% of Dev. Site	#	% of Dev. Site	
Corcoran Park	8	5%	8	5%	8	5%	6	4%	8	5%	0%
HomeOwners	1	17%	1	20%	1	33%	0	0%	NA	NA	-17%
Jefferson Park	20	11%	19	11%	18	10%	19	11%	19	11%	0%
Newtowne Court	38	14%	36	13%	38	14%	45	17%	54	20%	6%
Putnam Gardens	14	12%	14	12%	14	9%	7	6%	8	7%	-5%
River Howard	3	9%	3	9%	3	10%	2	9%	3	21%	12%
Roosevelt Towers	8	6%	7	6%	7	6%	10	8%	10	8%	2%
Scattered Sites	3	6%	1	3%	1	2%	2	4%	2	4%	-2%
Washington Elms	30	17%	26	15%	26	15%	23	13%	25	14%	-3%
Subtotal, Family Developments	**125**	**11%**	**115**	**11%**	**116**	**10%**	**114**	**11%**	**129**	**12%**	**1%**
Daniel F. Burns	29	15%	23	13%	17	10%	17	9%	20	10%	-5%
H.S. Truman	8	19%	9	20%	9	15%	7	12%	7	12%	-7%
L.B. Johnson	44	29%	34	25%	34	27%	25	23%	23	24%	-5%
Millers River	69	25%	56	22%	48	22%	39	20%	36	19%	-6%
Robert S. Weaver	2	10%	2	10%	3	15%	2	10%	2	10%	0%
Subtotal, Elderly Developments	**152**	**22%**	**124**	**19%**	**111**	**19%**	**90**	**16%**	**68**	**16%**	**-6%**
Total Households, All Developments	**277**	**16%**	**239**	**14%**	**227**	**13%**	**204**	**12%**	**197**	**13%**	**-3%**

As indicated in Table 3–3, disabled residents represent at least 10% of the population throughout FY 2002 to FY 2006 at family developments. The young disabled population has decreased by 6% from FY 2002 to FY 2006 in elderly/disabled developments. The development-based choices of this population show no patterns of potentially troubling clustering.

Households Served - Demographics

Table 3–4a: **Households Served**
Conventional and Housing Choice Voucher Programs, by Bedroom Size, FY 2002 – FY 2006

Program	Total Households						Studio						1BR					
	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Public Housing																		
Family	1,096	1,095	1,091	1,091	1,075	-2%	2	4	4	4	3	50%	151	150	150	150	148	-2%
Elderly *	691	648	604	575	567	-18%	475	431	388	358	354	-25%	213	214	213	214	210	-1%
PH Subtotal	1,787	1,743	1,695	1,666	1,642	-8%	477	435	392	362	357	-25%	364	364	363	364	358	-2%
Housing Choice																		
Family	1,119	1,357	1,415	1,608	1,421	27%	41	44	47	67	58	41%	228	292	324	407	343	50%
Elderly	240	287	242	240	421	75%	16	28	20	19	35	119%	102	127	114	127	259	154%
H.C.V. Subtotal	1,359	1,644	1,657	1,848	1,842	36%	57	72	67	86	93	63%	330	419	438	534	602	82%
Total	3,146	3,387	3,352	3,514	3,484	11%	534	507	459	448	450	-16%	694	783	801	898	960	38%

Table 3–4b: **Households Served**
Conventional and Housing Choice Voucher Programs, by Bedroom Size, FY 2002 – FY 2006

	2BR						3BR						4+BR					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Public Housing																		
Family	459	460	459	459	454	-1%	383	380	379	379	374	-2%	101	101	99	99	96	-5%
Elderly	3	3	3	3	3	0%	0	0	0	0	0	----	0	0	0	0	0	----
PH Subtotal	462	463	462	462	457	-1%	383	380	379	379	374	-2%	101	101	99	99	96	-5%
Housing Choice																		
Family	479	594	606	648	587	23%	323	376	383	413	371	15%	48	51	55	73	62	29%
Elderly	97	109	88	71	97	0%	23	22	20	20	26	13%	2	1	0	3	4	100%
H.C.V. Subtotal	576	703	694	719	684	19%	346	398	403	433	397	15%	50	52	55	76	66	32%
Total	1,038	1,166	1,156	1,181	1,141	10%	729	778	782	812	771	6%	151	153	154	175	162	7%

Table 3–5: **Households Served**
Conventional and Housing Choice Voucher Programs, by Income, FY 2002 – FY 2006

	< 30% AMI						30 – 50% AMI						50 – 80% AMI						> 80% AMI					
Program	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	% Chg
Public Housing																								
Family	55%	51%	54%	57%	57%	2%	27%	31%	30%	27%	27%	0%	15%	16%	14%	13%	12%	-3%	3%	3%	2%	3%	3%	0%
Elderly	82%	81%	84%	84%	82%	0%	14%	15%	13%	14%	15%	1%	4%	4%	3%	2%	2%	-2%	1%	0%	0%	0%	0%	-1%
PH Subtotal	65%	62%	64%	66%	66%	1%	22%	25%	24%	23%	23%	1%	11%	12%	10%	9%	9%	-2%	2%	2%	2%	2%	2%	0%
Housing Choice																								
H.C.V. Subtotal	66%	66%	70%	70%	70%	4%	26%	26%	25%	24%	23%	-3%	8%	7%	5%	6%	7%	-1%	0%	0%	0%	0%	1%	1%
Total	66%	64%	67%	68%	68%	2%	24%	26%	24%	23%	23%	-1%	9%	9%	8%	7%	8%	-1%	1%	1%	1%	1%	1%	0%

Table 3–6: **Households Served**
Conventional and Housing Choice Voucher Programs, by Race/Ethnicity, FY 2002 – FY 2006

	White						Black						Hispanic						Other					
Program	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**% Chg**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**% Chg**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**% Chg**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**FY 2006**	**% Chg**
Public Housing																								
Family	17%	16%	16%	15%	15%	-2%	60%	61%	61%	60%	60%	0%	17%	16%	16%	16%	16%	-1%	6%	6%	7%	8%	9%	3%
Elderly	72%	72%	71%	70%	69%	-3%	20%	20%	20%	20%	20%	0%	5%	5%	5%	6%	6%	1%	3%	3%	4%	4%	5%	2%
PH Subtotal	38%	37%	35%	34%	34%	-4%	45%	46%	46%	46%	46%	1%	13%	12%	12%	13%	12%	-1%	5%	5%	6%	7%	7%	2%
Housing Choice																								
H.C.V. Subtotal	53%	47%	46%	45%	45%	-8%	40%	41%	42%	43%	43%	3%	6%	9%	9%	9%	9%	3%	2%	2%	2%	3%	2%	0%
Total	44%	42%	41%	40%	40%	-4%	43%	43%	44%	45%	45%	2%	10%	10%	11%	11%	11%	1%	3%	3%	4%	4%	5%	2%

Table 3–7a: **Households Served**

Conventional Public Housing, Family Developments, by Income, FY 2002 – FY 2006

	< 30% AMI											30 – 50% AMI										
Family Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**
Corcoran Park	78	52%	70	46%	74	49%	81	53%	77	52%	0%	40	27%	45	30%	47	31%	46	30%	39	26%	-1%
Jefferson Park	106	60%	109	61%	106	59%	103	59%	113	63%	3%	49	28%	47	26%	45	25%	42	24%	42	24%	-4%
Newtowne Court	147	56%	134	50%	155	59%	171	64%	157	59%	3%	73	28%	80	30%	78	29%	61	23%	71	27%	-1%
Putnam Gardens	82	68%	72	60%	71	59%	74	61%	73	60%	-8%	25	21%	34	28%	35	29%	32	26%	35	29%	8%
River Howard	21	68%	21	66%	20	63%	18	62%	11	69%	1%	9	29%	9	28%	7	22%	8	28%	5	31%	2%
Roosevelt Towers	48	39%	43	35%	49	40%	53	43%	57	46%	7%	38	31%	41	33%	42	34%	42	34%	39	31%	0%
Scattered Sites *	21	45%	17	37%	22	51%	26	59%	23	49%	4%	16	34%	18	39%	13	30%	14	32%	16	34%	0%
Washington Elms	98	56%	85	50%	86	50%	93	53%	101	58%	2%	50	29%	59	35%	62	36%	53	30%	47	27%	-2%
Family Total	**601**	**55%**	**551**	**51%**	**583**	**54%**	**619**	**57%**	**612**	**57%**	**2%**	**301**	**28%**	**333**	**31%**	**329**	**30%**	**298**	**27%**	**294**	**27%**	**-1%**

** Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

Table 3–7b: **Households Served**

Conventional Public Housing, Family Developments, by Income, FY 2002 – FY 2006

	50 – 80% AMI											> 80% AMI**										
Family Development	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**	**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**FY 2006**		**% Chg**
Corcoran Park	30	20%	32	21%	26	17%	22	15%	27	18%	-2%	3	2%	4	3%	4	3%	3	2%	5	3%	1%
Jefferson Park	19	11%	16	9%	23	13%	23	13%	16	9%	-2%	3	2%	6	3%	5	3%	8	5%	7	4%	2%
Newtowne Court	41	16%	48	18%	25	9%	31	12%	35	13%	-3%	4	2%	5	2%	7	3%	5	2%	4	1%	-1%
Putnam Gardens	11	9%	14	12%	15	12%	14	12%	11	9%	0%	3	3%	1	1%	0	0%	2	2%	2	2%	-1%
River Howard	0	0%	1	3%	4	13%	3	10%	0	0%	0%	1	3%	1	3%	1	3%	0	0%	0	0%	-3%
Roosevelt Towers	31	25%	34	27%	29	23%	24	19%	18	15%	-10%	6	5%	6	5%	4	3%	5	4%	10	8%	3%
Scattered Sites *	9	19%	8	17%	7	16%	3	7%	6	13%	-6%	1	2%	3	7%	1	2%	1	2%	2	4%	2%
Washington Elms	20	11%	22	13%	19	11%	24	14%	21	12%	1%	7	4%	5	3%	5	3%	5	3%	4	2%	-2%
Family Total	**161**	**15%**	**175**	**16%**	**148**	**14%**	**145**	**13%**	**134**	**12%**	**-3%**	**28**	**3%**	**31**	**3%**	**27**	**3%**	**29**	**3%**	**34**	**3%**	**0%**

**Scattered Sites include Fairmont, Garfield, Jackson Street, and Valentine Street.*

*** Households earning over 80% of AMI earned below 80% of AMI when they were admitted to CHA developments.*

Table 3–8a: **Households Served**
Conventional Public Housing, Elderly Developments, by Income, FY 2002 – FY 2006

	< 30% AMI											30 – 50% AMI										
Elderly Development	FY 2002		FY 2003		FY 2004		FY 2005		FY 2006		% Chg	FY 2002		FY 2003		FY 2004		FY 2005		FY 2006		% Chg
Daniel F. Burns	136	70%	129	68%	123	72%	126	74%	144	74%	4%	47	24%	49	26%	39	23%	38	22%	41	21%	-3%
H.S. Truman Apts.	31	72%	34	77%	43	78%	51	86%	45	76%	4%	10	23%	8	18%	12	22%	8	14%	14	24%	1%
Lyndon B. Johnson	139	90%	124	88%	116	91%	103	90%	91	89%	-1%	11	7%	16	11%	11	9%	11	10%	9	9%	2%
Millers River	239	86%	217	85%	205	89%	185	88%	170	89%	3%	29	10%	27	11%	17	7%	21	10%	18	9%	-1%
Robert W. Weaver	19	95%	19	95%	18	95%	19	95%	16	80%	-15%	0	0%	0	0%	1	5%	1	5%	4	20%	20%
Elderly Total	**564**	**82%**	**523**	**81%**	**505**	**84%**	**484**	**84%**	**466**	**82%**	**0%**	**97**	**14%**	**100**	**15%**	**80**	**13%**	**79**	**14%**	**86**	**15%**	**1%**

Table 3–8b: **Households Served**
Conventional Public Housing, Elderly Developments, by Income, FY 2002 – FY 2006

	50 – 80% AMI											> 80% AMI*										
Elderly Development	FY 2002		FY 2003		FY 2004		FY 2005		FY 2006		% Chg	FY 2002		FY 2003		FY 2004		FY 2005		FY 2006		% Chg
Daniel F. Burns	11	6%	11	6%	8	5%	6	4%	9	5%	-1%	0	0%	0	0%	0	0%	0	0%	1	1%	1%
H.S. Truman Apts.	2	5%	2	5%	0	0%	0	0%	0	0%	-5%	0	0%	0	0%	0	0%	0	0%	0	0%	0%
Lyndon B. Johnson	3	2%	1	1%	1	1%	1	1%	2	2%	0%	2	1%	0	0%	0	0%	0	0%	0	0%	-1%
Millers River	9	3%	8	3%	7	3%	4	2%	2	1%	-2%	2	1%	2	1%	1	0%	1	1%	1	1%	0%
Robert W. Weaver	1	5%	1	5%	0	0%	0	0%	0	0%	-5%	0	0%	0	0%	0	0%	0	0%	0	0%	0%
Elderly Total	**26**	**4%**	**23**	**4%**	**16**	**3%**	**11**	**2%**	**13**	**2%**	**-2%**	**4**	**1%**	**2**	**0%**	**1**	**0%**	**1**	**0%**	**2**	**0%**	**-1%**

** Households earning over 80% of AMI earned below 80% of AMI when they were admitted to CHA developments.*

Table 3–9: FY 2005 Area Median Income (AMI) for Boston Metropolitan Area, including Cambridge*

Household Size	30% AMI	40% AMI	Very Low-Income	Low-Income	100% AMI
1	17,350	23,125	28,950	46,300	57,813
2	19,850	26,421	33,100	52,950	66,054
3	22,350	29,744	37,200	59,550	74,360
4	24,800	33,040	41,350	66,150	82,600
5	26,800	35,677	44,650	71,450	89,192
6	28,800	38,314	47,950	76,750	95,784
7	30,750	40,951	51,250	82,050	102,377
8	32,750	43,614	54,600	87,350	109,035

** The most recent income limits released by HUD became effective on March 8, 2006. Therefore, in determining household AMI percentage for FY2006, CHA used the income limits listed in the above table, which were in effect for most of FY2006.*

Appendix Four: Rent Policy Analysis

Appendix Four: Rent Policy / Rent Simplification

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 for its federal public housing tenants. In order to adopt this new policy, CHA conducted extensive 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. CHA models predict over 60% of households receiving rent decreases resulting from Rent Simplification. Early data suggests that these predictions are proving to be accurate, with rent decreases for 67% of tenants whose rent was redetermined in March, April and May.

The Rent Simplification program established 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. Rent Simplification set minimum rents at $50, regardless of unit size. Ceiling rents were also established in the rent schedule and correspond to unit size.

Through Rent Simplification, CHA revised the system of exclusions and deductions utilized in determining income for residents. Under rent simplification, all fulltime student income and all adoption assistance payments are excluded from income. In addition, income from assets under $50,000 is excluded from income calculations. Previous MTW exclusions were eliminated. Childcare and medical expense deductions were revised, with expenses falling into deduction bands of $0, $2,500 or $5,000.

CHA established a biannual system for rent redetermination under its Rent Simplification policy. CHA also established a limit of two interim recertifications between a tenant's biannual recertification (elderly and disabled households are excluded from this limit). As a result of this policy, CHA will no longer require that tenants report all increases in their income, allowing tenants to earn and save more without penalty.

Understanding that some households' rent will go up in 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.

IMPACT ON CHA

Earned Income Exclusions. In FY 2006, this exclusion was eliminated under CHA's Rent Simplification policy. Therefore, CHA is no longer able to report on its impacts.

Welfare and Disability to Work. In FY 2006, these exclusions were eliminated under CHA's Rent Simplification policy. Therefore, CHA is no longer able to report on their impacts.

Expansion of Tuition and Childcare Deductions. In FY 2006, these deductions were eliminated under CHA's Rent Simplification policy. Therefore, CHA is no longer able to on their impacts. In future Annual Reports, CHA will provide analyses on the impacts of the Childcare/Medical deductions available under Rent Simplification.

Maintenance Fee. A one-time $100 maintenance fee, charged for moving to a larger apartment, was implemented prior to the current fiscal year. In FY 2006, CHA collected $300 in maintenance fees.

Transfer Surcharge. A monthly surcharge for a second transfer to a larger apartment was also implemented. No family to date has met the eligibility requirement for this surcharge.

Minimum Rents. There are currently 42 households who are on minimum rent, representing an increase of seven households over the previous fiscal year. Some of these tenants are on minimum rents established by Rent Simplification, while others continue to pay the minimum rents established by the previous rent policy. CHA collects approximately $20,000 in minimum rents.

Ceiling Rent. In FY 2001, CHA instituted time limits that would take effect over the next five to ten years; the "clock" started for the 188 tenants who were then on the ceiling rent. Currently there are 110 families paying ceiling rent, down from 172 in FY 2005; this change may be a reflection of both the changes in ceiling rent amounts and the slower economy. If CHA did not have a ceiling rent policy in place and continued to charge 30% of income while families remained as CHA residents, CHA would receive additional monthly rent returns of up to $44,000.

IMPACT ON RESIDENTS

Earned Income Exclusions. In FY 2006, this exclusion was eliminated under CHA's Rent Simplification policy. Therefore, CHA is no longer able to report on its impacts.

Welfare and Disability to Work. In FY 2006, these exclusions were eliminated under CHA's Rent Simplification policy. Therefore, CHA is no longer able to report on their impacts.

Expansion of Tuition and Childcare Deductions. In FY 2006, these deductions were eliminated under CHA's Rent Simplification policy. Therefore, CHA is no longer able to on their impacts. In future Annual Reports, CHA will provide analyses on the impacts of the Childcare/Medical deductions available under Rent Simplification.

Maintenance Fee. The maintenance fee has been applied to defray some of the costs associated when residents transfer to larger apartments. Three residents were charged this fee in FY 2006 (residents are given the option of paying in installments). CHA has not received any negative feedback from residents receiving transfers who were charged the fee.

Transfer Surcharge. No residents have been charged the multiple transfer surcharge.

Minimum Rent. There are forty-two households paying the minimum rent. CHA may, given good reason and on a case-by-case basis, grant temporary exemptions to families unable to pay the minimum rent. Management has not reported any negative feedback from the families whose rents have changed.

Ceiling Rent. Tenants on ceiling rent benefit substantially from this rent policy. The average household on ceiling rent earns an income of $56,091, pays $979 in rent and receives a $400 discount per month, for a total of $4,800 per year.

Leased Housing Rent Policy

The Rent Simplification policy that CHA adopted in FY 2006 included limited changes to CHA's Housing Choice Voucher (HCV) program. These changes are:

- HCV participants are limited to one interim recertification between annual recertifications (except for elderly and disabled households);
- Exclusion of income from assets under $50,000;
- The minimum rent is set at $50 for units of all sizes; and
- Tenants can apply for an interim rent based on zero income. This rent would be in effect no longer that 90 days.

Appendix Five: CHA Management Information

Appendix Five: CHA Management Information

Table 5–1: Inspections, FY 2006, Planned vs. Actual - Conventional Public Housing*

Property	FY 2006 Budgeted		FY 2006 Actual	
	% Inspected	% Passing UPCS	% Inspected	% Passing UPCS
Washington Elms	100%	100%	100%	100%
Corcoran Park	100%	100%	100%	100%
Putnam Gardens	100%	100%	100%	100%
Newtowne Court	100%	100%	100%	100%
Jackson Street	100%	100%	100%	100%
Fairmont Street	100%	100%	100%	100%
Valentine Street	100%	100%	100%	100%
River Howard	100%	100%	100%	100%
Jefferson Park	100%	100%	100%	100%
Scattered Sites	100%	100%	100%	100%
Garfield Street	100%	100%	100%	100%
Roosevelt Towers	100%	100%	100%	100%
Truman Apartments	100%	100%	100%	100%
Burns Apartments	100%	100%	100%	100%
Millers River	100%	100%	100%	100%
L.B. Johnson	100%	100%	100%	100%
Weaver	100%	100%	100%	100%
Total	**100%**	**100%**	**100%**	**100%**

* *Excludes JF Kennedy, CHA's HOPE VI development.*

Table 5–2: Conventional Housing Work Orders, FY 2006, Planned vs. Actual*

Property	FY 2006 Planned		FY 2006 Actual	
	Emergency	Non-Emergency	Emergency	Non-Emergency
	% Completed Under 24 hrs	Average Days to Complete	% Completed Under 24 hrs	Average Days to Complete
Burns Apartments	100%	< 7	100%	1.85
Corcoran Park	100%	< 7	100%	4.31
Jefferson Park	100%	< 7	100%	13.73
L.B. Johnson	100%	< 7	100%	3.99
Millers River	100%	< 7	100%	4.09
Newtowne Court	100%	< 7	100%	8.93
Putnam Gardens	100%	< 7	100%	3.23
River Howard	100%	< 7	100%	4.1
Roosevelt Towers	100%	< 10	100%	5.37
Scattered Sites	100%	< 10	100%	6.07
Truman Apartments	100%	< 7	100%	3.34
Washington Elms	100%	< 7	100%	6.35
Weaver	100%	< 7	100%	2.15
Average			**100%**	**6.4**

* *Excludes JF Kennedy, CHA's HOPE VI development.*

Table 5–3: Conventional Public Housing Occupancy Levels, FY 2006, Budgeted vs. Actual *

Property	FY 2006 Budgeted			FY 2006 Actual			Difference Budgeted vs. Actual	
	Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %
Burns Apartments**	98.0%	98.0%	2%	98.5%	99.0%	1%	0%	1%
Corcoran Park	100.0%	100.0%	0%	99.4%	99.4%	1%	-1%	-1%
Fairmont Street	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Garfield Street	100.0%	100.0%	0%	87.5%	87.5%	13%	-13%	-13%
Jackson Street	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Jefferson Park	98.0%	98.0%	2%	98.3%	98.3%	2%	0%	0%
L.B. Johnson**	70.0%	100.0%	0%	55.8%	96.2%	4%	-15%	-4%
Millers River**	70.0%	100.0%	0%	63.0%	99.0%	1%	-7%	-1%
Newtowne Court	98.0%	98.0%	2%	94.4%	94.4%	6%	-4%	-4%
Putnam Gardens	98.0%	98.0%	2%	99.2%	99.2%	1%	1%	1%
River Howard**	100.0%	100.0%	0%	50.0%	100.0%	0%	-50%	0%
Roosevelt Towers	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Scattered Sites**	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Truman Apartments**	97.0%	98.0%	2%	88.1%	98.3%	2%	-9%	0%
Valentine Street	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Washington Elms	100.0%	100.0%	0%	98.3%	98.3%	2%	-2%	-2%
Weaver	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Total	**90.0%**	**99.0%**	**1%**	**87.1%**	**98.0%**	**2%**	**-3%**	**-1%**

* *Excludes HomeOwners and JF Kennedy, CHA's HOPE VI development.*

** *Adjusted by modernization activities.*

Table 5–4: Rent Collection Levels, FY 2002 to FY 2006

Property	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006
Burns Apartments	99.7%	99.9%	99.9%	99.6%	99.4%
Corcoran Park	99.4%	99.4%	99.4%	98.8%	96.5%
Fairmont Street	100.0%	98.7%	99.3%	94.7%	95.6%
Garfield Street	100.0%	100.0%	100.0%	99.3%	98.5%
Jackson Street	97.7%	97.8%	99.3%	94.7%	95.6%
Jefferson Park	98.9%	99.1%	98.5%	98.2%	97.0%
L. B. Johnson	98.1%	100.0%	99.6%	99.1%	98.1%
Millers River	99.4%	100.0%	99.8%	99.7%	99.3%
Newtowne Court	99.1%	99.3%	99.3%	98.4%	97.9%
Putnam Gardens	98.6%	97.7%	97.9%	96.6%	97.6%
River Howard	98.7%	98.7%	99.5%	98.6%	98.8%
Roosevelt Towers	98.7%	99.7%	99.1%	98.1%	98.4%
Scattered Sites	100.0%	99.6%	100.0%	96.4%	99.6%
Truman Apartments	99.8%	99.7%	99.1%	99.2%	99.6%
Valentine Street	100.0%	100.0%	99.3%	94.7%	95.6%
Washington Elms	97.9%	98.4%	98.4%	97.5%	97.0%
Weaver	99.6%	100.0%	100.0%	99.5%	99.3%
Total	**98.6%**	**99.3%**	**99.1%**	**98.3%**	**97.8%**

Table 5–5: Inspections, FY 2006, Budgeted vs. Actual - Leased Housing

	Budgeted FY 2006		Actual FY 2006	
Type of Inspection	**Inspected**	**Passing HQS**	**Inspected**	**Passing HQS**
Annual HQS Inspections	100%	100%	100%	100%

Appendix Six: Fair Housing Center Report

A report for the Cambridge Housing Authority
Prepared by Anita C. González of the Fair Housing Center of Greater Boston
April 2006

As agreed, the Fair Housing Center of Greater Boston has conducted ten paired (twenty individual) tests of the Cambridge Housing Authority's Public Housing waiting list application process. The tests were conducted in April and May 2006. Five matched pairs of white and African-American/Latino/Asian testers were sent to Cambridge Housing Authority to inquire about the procedure for putting their names on the Public housing waiting list. Five matched pairs called the CHA and inquired about the Public housing list. The testing evidence was used to ascertain whether applicants are given equal information and treatment by CHA staff. Using information provided by CHA regarding the current status of the waiting list, the Center designed tester scenarios to fit the needs of the project. Included in this report are the test methodology and findings, a synopsis of each tester's experience, a sample test assignment form, and a test report form.

Test Methodology

Testing is one of the most effective ways of uncovering discrimination. Quite simply, a test is designed to reveal differences in treatment and isolate the cause of any such differences. Testing is a controlled method of measuring and documenting variations in the quality, quantity and content of information and services offered or given to various home seekers by housing providers. In order to ensure objectivity, testers are not told what form of discrimination they are testing for. Testers are matched on personal and home seeking characteristics so that the significant difference between them is the factor being tested. By comparing their experiences, the Center is able to identify any differences in treatment and/or information given.

For each test in this contract, an African-American/Latino/Asian tester and a white tester were instructed to go to or call Cambridge Housing Authority's offices at 675 Massachusetts Ave. (the protected testers who called the CHA had discernible accents) Testers were instructed to tell the receptionist they were interested in putting their name on the Public housing waiting list. Depending on the information they were given and their test assignment, testers would ask questions to determine whether there was a possibility of being put on the list before the date they were given. After completing the test, all testers completed a test report form and narrative, and contacted the Test Coordinator for a debriefing. A summary of each individual test is attached.

Summary of Overall Findings

The testing conducted at the Cambridge Housing Authority showed no outright evidence of discrimination based on race or national origin. On average, African-American/Latino/Asian and white testers completed their visit or telephone call to the housing authority in five minutes, and the information regarding the status of the waiting list for Public housing was consistent for testers from all racial groups.

While this project showed no obvious discriminatory treatment of testers of color, we did find some non-cognizable differences that could discourage potential applicants from applying for Public housing in Cambridge.

In four of the ten tests, there were differences in the amount of information given to testers. In one test, a white applicant was given an application for housing when other testers (of color) were not given applications when requested. The information provided to testers was inconsistent throughout the project. For example, in one of the tests, the white tester was told to check back in mid June to see if the list was open, while the tester of color was not instructed to do so. However, in one instance, a tester of color was told to check the Cambridge Chronicle while the white counterpart was not.

The testing also showed that testers of color were more likely to receive statements that could be perceived as discouraging from CHA staff. One of the testers of color was told that there were thousands of people currently on the waiting list for public housing. The white tester was not given that information. Also, in some instances, testers of color were given more general answers to specific inquiries whereas white testers received more detailed information regarding the wait list and possible opening dates.

Based on the testing evidence, 40% of the tests showed some evidence of favorable treatment to white applicants. However, these differences do *not* on their face reach the FHCGB standard for filing a complaint.

Recommendations

Emphasize in your staff training the importance of giving all applicants the same information. If it does not already have one, the CHA should incorporate a mechanism under which employees that deal with potential housing applicants have the most updated information regarding wait list and available housing status. The CHA should also consider testing once the list for public housing opens to get a clearer picture of any possible problems. Finally, the CHA should ensure that there is a clear policy regarding applications. This testing showed some inconsistency among staff regarding the availability of applications.

Summary of Individual Test Results

Test #1

An Asian tester arrived at CHA at approximately 12:30pm. She asked to be put on the public housing wait list. She was told that the list was closed and that there were currently 20,000 people on the waiting list. She was told to check the Cambridge Chronicle for a notice about when the list would reopen.
Test Code: CHA1AS

A white tester arrived at CHA approximately 1:40pm. She asked to be put on the public housing wait list. She was told that the list was closed for the time being and that they hoped to reopen it in the near future. She was told to check the "newspapers" for an exact opening date. This tester was also told that if she was 60 years old or disabled she could apply. Per her assignment, she asked to take an application with her and was given one.

Test Code: CHA1W

Analysis: Evidence of favorable treatment toward white applicant

In this test the Asian tester was told that the public housing wait list currently had 20,000 names on it. The white applicant was given information about other housing she could apply for and at her request was given an application to take with her. This information could discourage a prospective applicant from seeking housing in Cambridge.

Test #2

An African American tester arrived at CHA at approximately 2:20p.m. She asked to be put on the public housing wait list. She was told that the list was closed. Per her assignment the tester asked if she could take an application with her. CHA staff told her that they did not have applications available. She was also told that they did not know when the list would reopen.
Test Code: CHA2AA

A white tester arrived at CHA approximately 2:40pm. She asked to be put on the public housing wait list. She was told that the list was closed and that they had no idea when it would open. She was told to check the Cambridge newspapers for an exact date. Test Code: CHA2W

Analysis: Evidence of favorable treatment toward white applicant
In this test, the African American tester was told that the list was closed and that they did not know when it would reopen. When she requested an application to take with her she was told that there were none available. The white tester was given similar information regarding the list but was told to check the Cambridge newspapers to find out about when the list opened. The difference in information provided could put the African American tester at a disadvantage when searching for housing in Cambridge.

Test #3
An African American tester arrived at CHA at approximately 11:00a.m. She asked to be put on the public housing wait list. She was told that the lists for public housing and Section 8 were closed. She was also told that they may open the lists in approximately three weeks and that they would announce it in the Cambridge newspapers. Per her assignment, the tester asked if she could at least leave her name. She was told that she could not because the purpose of the application is to put your name on the list and the lists were closed.
Test Code: CHA3AA

A white tester arrived at CHA at approximately 3:00pm. She asked to be put on the public housing wait list. She was told that the list was closed. The CHA staff person told the tester that the lists for disabled, Senior and SRO housing were open. ***(Tester never stated she had a disability and is not elderly)***
Test Code: CHA3W

Analysis: Evidence of differences in treatment
In this test, the white tester was presumed by the CHA staff to be eligible for elderly or disabled housing. Also, the white tester was not told that the list might open in three weeks as the African American tester was. The African American tester was also told to check the Cambridge newspapers. For the purposes of this project, since the white tester did not receive the information, I am classifying it as evidence of different treatment.

Test #4
A Latino tester arrived at CHA at approximately 12:00pm. She asked to be put on the public housing wait list. She was told that the list was closed and that they only had applications for elderly or disabled housing. Per her assignment, the tester asked when the list would reopen. The CHA staff person responded that she had "no idea but we do advertise in the newspapers".
Test Code: CHA4L

A white tester arrived at CHA at approximately 3:00p.m. She asked to be put on the public housing wait list. She was told that the list was closed. Per her assignment, she asked when it would reopen. The CHA staff person responded that she had "no idea but we will advertise in the Cambridge Chronicle when it reopens.
Test Code: CHA4W

Analysis: Evidence of differences in treatment*
In this test, both testers received similar information regarding the status of the wait list, however; the white tester was told to check the Cambridge Chronicle for the exact date the list would open. For the purposes of this project, since the Latina tester was told that the date would be advertised "in the newspapers" as opposed to the Cambridge Chronicle, I am classifying it as evidence of different treatment.

Test #5
An Asian American tester arrived at CHA at approximately 10:00a.m. She asked to be put on the public housing wait list. She was told that the list was full, closed for the year and that they did not know when the list would reopen. She was also told to check the Cambridge Chronicle for an advertisement about the list opening. Test Code: CHA5AS

A white tester arrived at CHA at approximately 4:00pm. He asked to be put on the public housing wait list. She was told that the list was closed and to check the Cambridge Chronicle for an advertisement about the list opening.
Test Code: CHA5W

Analysis: No evidence of favorable treatment *
In this test, both testers were given similar information regarding the status of the wait list and to check the Cambridge Chronicle for an advertisement about the list opening. However; the Asian tester was told the list was "full and closed for the year". *

Test #6
An African American tester called the CHA at approximately 12:00pm. She asked to be put on the public housing wait list. She was told that the list was closed and that they had no idea when it would reopen. She was also told to check the Cambridge Chronicle for the exact date the list would open.
Test Code: CHA6AA

A white tester called the CHA at approximately 9:30a.m. She asked to be put on the public housing wait list. She was told that the list was closed and that they would put a notice in the Cambridge Chronicle when it reopened.
Test Code: CHA6W

Analysis: No evidence of favorable treatment
In this test both testers were given similar information regarding the status of the wait list and told to check the Cambridge Chronicle for a notice about when it would reopen.

Test #7
An African-American tester called CHA at approximately 1:00pm. She asked to be put on the public housing wait list. She was told that the list was closed and that she should check the Cambridge Chronicle for a notice about when it will reopen. Per her assignment, she asked the CHA staff person if they had an approximate opening date. She was told there wasn't.
Test Code: CHA7AA

A white tester called the CHA at approximately 11:30a.m. He asked to be put on the public housing wait list. He was told that the list was closed but that he should monitor the Cambridge Chronicle for a notice about when it will reopen. Per his assignment, he asked the CHA staff person if they had an approximate opening date. He was told that they did not but to check back in mid June.
Test Code: CHA7W

Analysis: Evidence of favorable treatment toward white applicant

In this test both testers were given similar information about the status of the wait list and to check the Cambridge Chronicle for a notice about when it would reopen. However; the white applicant was told to check back in mid June to see whether the list was open. The African American tester was only told that they did not know when the list would reopen. This information could discourage a prospective applicant from applying for housing in Cambridge.

Test #8
A Russian tester called the CHA at approximately 11:50a.m. She asked to be put on the public housing wait list. She was told that the list was closed. She asked if the CHA knew when the list would reopen. CHA staff informed her that they had "no idea" when the list would reopen and that she should check the Cambridge Chronicle for the opening date.
Test Code: CHA8RS

A white tester called the CHA at approximately 12:30. She asked to be put on the public housing wait list. She was told that the list was closed. She asked if the CHA knew when the list would reopen. CHA staff informed her that they had "no idea" when the list would reopen.
Test Code: CHA8W

Analysis: Evidence of differences in treatment*
In this test both testers were given similar information about the status of the wait list and the approximate time it would open. The Russian tester was told to check the Cambridge Chronicle for an exact opening date. The white tester was not told to do so. For the purposes of this project, since the white tester did not receive the information, I am classifying it as evidence of different treatment.

Test #9
An African American tester called the CHA at approximately 2:30p.m. She asked to be put on the public housing wait list. She was told that the list was closed. Per her assignment, the tester asked the CHA staff person if she knew when the list would reopen. The staff person responded that she did not know but she should check the Cambridge Chronicle for a notice.
Test Code: CHA9AA

A white tester called the CHA at approximately 10:00am. She asked to be put on the public housing wait list. She was told that the list was closed for family housing and that only lists for elderly, disabled or SRO were open. Per her assignment, she asked if they knew when the list would open. The CHA staff person responded that he had "no idea" but she should check the Cambridge Chronicle.
Test Code: CHA9W

Analysis: Evidence of favorable treatment toward white applicant
In this test, both testers were given similar information regarding the status of the wait list and were told to check the Cambridge Chronicle for an opening date. However; the white tester was told that the lists for elderly, disabled and SRO housing were open. The African American tester was not given this information.

Test #10
A Russian tester called the CHA at approximately 10:00am. She asked to be put on the public housing waiting list. She was informed that the list was closed and that they did not know when it would reopen. She was told to check the Cambridge Chronicle for an exact opening date.
Test Code: CHA10RS

A white tester called the CHA at approximately 1:30pm. She asked to be put on the public housing wait list. She was told that the list was closed and to check the Cambridge Chronicle for the exact date the list would open. She was not given any other information.
Test Code: CHA10W

Analysis: No evidence of favorable treatment
In this test both testers were given similar information regarding the status of the wait list and told to check the Cambridge Chronicle for a notice about when it would reopen.

Appendix Seven: Resident Satisfaction Survey

CHA PUBLIC HOUSING RESIDENT SATISFACTION SURVEY
Summary of Results
March 2006

Technical comment: N refers to the number of valid, completed responses. Percentages are based on the total number of completed responses except for the percentages of the "no response" values, which are based on all 257 respondents.

DEVELOPMENT AND NEIGHBORHOOD SATISFACTION

1. Overall, how satisfied are you with:

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know	No Response
The quality and conditions of your apartment? N=256	56% (144)	30% (76)	10% (25)	4% (10)	0% (0)	<.5% (1)	<.5% (1)
The quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots? N=255	58% (147)	23% (59)	9% (23)	6% (16)	4% (10)	0% (0)	1% (2)
The safety and security of your neighborhood? N=255	58% (147)	29% (74)	9% (24)	3% (8)	0% (0)	1% (2)	1% (2)
CHA's maintenance services? N=252	62% (156)	23% (58)	6% (15)	8% (19)	1% (2)	1% (2)	2% (5)
The quality and availability of social services in your CHA development? N=252	47% (118)	17% (44)	4% (9)	5% (13)	10% (25)	17% (43)	2% (5)

SATISFACTION WITH MAINTENANCE AND REPAIRS

2. Over the past year, how many times have you called CHA for maintenance or repairs?
N=257

19% (49)	None
60% (155)	1-3 Times
19% (50)	More than 3 times
1% (2)	Don't know
<.5% (1)	Can't remember

3. Based on your experience over the past year requesting maintenance or repairs from CHA, how satisfied were you with:

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know
The process of requesting repairs N=209	62% (130)	25% (52)	6% (13)	6% (13)	0% (0)	<.5% (1)
The quality of the repair work N=209	64% (133)	25% (52)	5% (10)	6% (13)	<.5% (1)	0% (0)
The amount of time it took to complete the repairs N=210	60% (127)	22% (47)	6% (12)	10% (22)	0% (0)	1% (2)
The way you were treated by the person doing the repairs N=210	81% (170)	12% (25)	1% (2)	2% (5)	<.5% (1)	3% (7)

SATISFACTION WITH MANAGEMENT SERVICES

4. Over the past year, how many times have you called or visited your CHA Housing Management Office?
N=257

33% (84)	None
49% (127)	1-3 Times
16% (40)	More than 3 times
2% (4)	Don't know
1% (2)	Can't remember

5. Based on your experience over the past year with your CHA Housing Management Office, how satisfied were you with:
N=173

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know
The availability of information on your rent or lease responsibilities	60% (103)	25% (43)	9% (16)	5% (8)	1% (2)	1% (1)
The accuracy of the information that was provided to you	63% (109)	22% (38)	7% (12)	5% (8)	1% (2)	2% (4)
The way you were treated by the office staff	69% (119)	15% (26)	6% (11)	9% (15)	1% (1)	1% (1)

SAFETY

6. How safe do you feel?
N=257

	Very Safe	Safe	Unsafe	Very Unsafe	Does Not Apply	No Response
In your unit/home	69% (177)	27% (70)	2% (6)	1% (3)	<.5% (1)	0% (0)
In the hallway and lobby of your building	58% (150)	26% (66)	7% (17)	2% (4)	8% (20)	0% (0)
On the outside grounds of your development	56% (143)	34% (87)	4% (11)	4% (10)	2% (6)	0% (0)

7. Do you think any of the following contribute to crime in your development?
N=257

	Responses
Bad Lighting	16% (41)
Broken Locks	9% (23)
Location of development	7% (19)
Police do not respond	5% (13)
Residents don't care	12% (31)
Residents are loud	12% (30)
There are many vacant units	9% (22)
Uninvited non-residents on property	16% (40)
Trespass Issues	14% (35)

PROPERTY APPEARANCE & IMPROVEMENT PRIORITIES

8. How often, if at all, are any of the following a problem in your development?

	Never	Sometimes	Most of the Time	Always	No Response
Abandoned Cars N=248	95% (235)	5% (12)	<.5% (1)	0% (0)	4% (9)
Broken Glass N=250	91% (227)	8% (20)	1% (2)	<.5% (1)	3% (7)
Graffiti N=247	95% (234)	5% (12)	0% (0)	<.5% (1)	4% (10)
Rodents and/or insects N=252	72% (182)	17% (42)	5% (12)	6% (16)	2% (5)
Trash/litter N=255	76% (194)	11% (29)	8% (21)	4% (11)	1% (2)
Vacant Units N=242	84% (204)	14% (35)	0% (0)	1% (3)	6% (15)

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."

	Priority	Not A Priority	No Opinion	No Response
Renovate or upgrade kitchens N=255	38% (98)	56% (144)	5% (13)	1% (2)
Renovate or upgrade bathrooms N=256	39% (100)	57% (147)	4% (9)	<.5% (1)
Create larger apartments with more interior space N=255	39% (99)	58% (149)	3% (7)	1% (2)
Install dishwashers in apartments N=256	34% (86)	63% (162)	3% (8)	<.5% (1)
Install washer and dryer hook ups in apartments N=253	24% (60)	66% (167)	10% (26)	2% (4)
Install wiring to allow internet access N=257	25% (65)	67% (172)	8% (20)	0% (0)
Improve the outside grounds and landscaping N=255	27% (68)	67% (171)	6% (16)	1% (2)
Improve security through more police patrols N=257	41% (106)	53% (135)	6% (16)	0% (0)

	Priority	Not A Priority	No Opinion	No Response
Provide more social service programs for youth N=257	40% (104)	47% (122)	12% (31)	0% (0)
Provide more social service programs for seniors N=257	42% (107)	48% (123)	11% (27)	0% (0)
Provide more social service programs for adults N=256	42% (107)	49% (125)	9% (24)	<.5% (1)

9A. Which one of these do you consider to be your #1 Priority?

Maintenance

- Renovate or upgrade kitchens (30 respondents)
- Renovate or upgrade bathrooms (18 respondents)
- Improve the outside grounds and landscaping (5 respondents)
- Renovate kitchens and bathrooms (1 respondent)
- Repair plumbing (1 respondent)
- Get rid of rats in the yard (1 respondent)
- Repair leaking windows (1 respondent)

Social Services/Programs

- Provide more social service programs for youth (15 respondents)
- Provide more social service programs for seniors (10 respondents)
- Provide more social service programs for adults (4 respondents)
- Provide more social services (6 respondents)
- Provide nutrition education programs (1 respondent)

Amenities

- Create larger apartments with more interior space (30 respondents)
- Improve security through more police patrols (27 respondents)
- Install dishwashers in apartments (10 respondents)
- Install washer and dryer hook ups in apartments (6 respondents)
- Install wiring to allow internet access (3 respondents)
- Additional parking spots (1 respondent)
- Paint the bathroom (1 respondent)
- Bigger bathroom (1 respondent)
- Improve exterior appearance (1 respondent)
- Turn on outside water access (1 respondent)
- Allow tenants to paint apartments (1 respondent)
- Additional storage (1 respondent)

Multiple Responses

- Dishwasher, windows, kitchen (1 respondent)
- Install washing machines, dryers and dishwashers in apartments (1 respondent)
- Create larger apartment, get rid of mice (1 respondent)
- Renovate kitchen, more storage space (1 respondent)
- New windows, washer and dryer (1 respondent)
- Exterminate mice, repair lock on front door (1 respondent)

- Improve outside grounds, clean up and get rid of rats (1 respondent)
- Repair windows, improve heat (1 respondent)

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

Maintenance

- **Upgrade kitchens** (10 respondents), including "need better refrigerator" (3), "need new kitchen wall and new paint", "need new appliances"
- **Renovate bathrooms** (10 respondents), including "I wish I had a bathtub", "larger tub", "sink in bathroom needs to be replaced", "need better ventilation in bathrooms"
- **Windows** (8 respondents), including "windows provide poor insulation and resulting mold", "replace leaking windows" (3 respondents), "fix windows and sliding door"
- **Rodents and insects** (5 respondents), including "get rid of rodents" (2), "ants in summer", "exterminate the rats" , "I see mice everyday"
- **Leaks** (4 respondents), including " fix leaks in ceiling", "water leaks in kitchen"
- **Paint** (3 respondents), including "ceiling paint peeling, need to paint more often", "apartment needs painting" (2)
- **Locks** (3 respondents), including "front door lock broken", "make sure main door to building closes securely", "locks continually fixed and broken"
- **Heater** (2 respondents), including "living room heater is broken", "improve/maintain heating system better"
- **Outlets** (2 respondents), including "bathroom outlet unusable since it is covered by a mirror"
- **Basement** (2 respondents), "basement needs to be fixed up, remove mold in basement"
- **Trash** (1 respondent), including "old furniture should not be stored on the back patio"
- **CHA maintenance** (1 respondent), including "need better CHA maintenance"
- **Renovate kitchen and bathrooms** (1 respondent)

- **Cleanliness** (1 respondent), "place is dirty"

Social Services/Programs

- **More programs for youth** (2 respondents)
- **More programs for seniors** (2 respondents)
- **Educational programs** (2 respondents), including "more education regarding Medicare changes", "provide information about health care through a chat room"
- **Family oriented programs** (1 respondent)
- **More programs for adults** (1 respondent)
- **Social services are great** (1 respondent)

Amenities

- **Create larger apartments** (8 respondents), including "larger rooms, wider doorways"
- **Dishwashers** (7 respondents)
- **Washer and dryers** (6 respondents)
- **Security/ police patrols** (6 respondents)
- **Flooring** (4 respondents), including "change flooring", "retile floors"
- **Additional Storage** (3 respondents), including "larger closets" (2)
- **Parking** (3 respondents), including "need additional guest parking", "need more parking for residents", "need handicapped parking space"
- **Lighting** (3 respondent), including "need better lighting in parking lot and common areas"
- **Carpeting** (2 respondents), "need new carpets"
- **Satellite dish** (1 respondent)

- **Playgrounds** (1 respondent)
- **Internet** (1 respondent)
- **Outside sitting area** (1 respondent)
- **Landscaping** (1 respondent)
- **Air Conditioning** (1 respondent), including "air conditioner is poorly placed"
- **Noise** (1 respondent), "parties on the roof of garage, loud music"

Management and Tenant Relations

- **Management/tenant relations** (3 respondents), including "more respect from management", "the people in the office are uninterested and in a hurry; they do not help the people", "more honesty between tenants and management office"
- **Communications** (1 respondent), "communication problems between the residents"

RESIDENT COUNCIL

10. In the past year, have you participated in any meetings or activities sponsored by your development's Resident Council?
N=253

50% (126)	Yes
50% (127)	No
2% (4)	No Response

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

General Comments

- Resident is satisfied/happy (12 respondents)
- Great job, wonderful place to live
- I like my place
- I hope I don't have to move
- Make homes more affordable

- Not satisfied, groups of kids smoking and making noise
- Long standing residents should be given priority for new apartments
- Very good, new rugs and new windows are excellent
- I would like to see the apartments look better

Resident Council

- Willow Street Homes does not have a Resident Council and is managed by Roosevelt Towers, Willow Street Homes is treated differently and is a low priority
- Would like to have a council
- No notices about Resident Council

Management

- Management is wonderful (1 respondent)
- Need new management (2)
- Management should give residents notice regarding scheduled maintenance or other visits, not just show up
- Manager is very accommodating
- Residents need better notification of services and activities (2)
- Need better communication between management and residents (2)
- Resident would like to be treated nicely (2)
- Resident makes suggestions, but it doesn't do any good
- Manager is bullying tenants
- Tenants are treated like ignorant children
- Management does not take care of complaints

Maintenance

General Repairs/Maintenance

- Need more maintenance workers
- Need better maintenance
- More priority should be given to interior or apartment (paint, etc.) rather than exterior
- Smoke detectors have not been inspected
- Tenants have little say about repairs, they are done at the convenience of the manager, vendor or repair person
- Work orders are not completed in proper time

Leaks

- Leak in bedroom ceiling

Cleaning/Trash

- Need more cleaning

- Improve trash pick up
- Management needs to get after people who are littering
- New dumpster works well
- Residents leave bags of trash on the back porch, neighbor urinates on the porch

Flooring

- Rug needs to be cleaned

Parking/Grounds

- Parking lot needs to be cleaned
- Need to get place cleaned up and remove the leaves
- Yard is neglected
- Trees need to be cut down

Heat/Ventilation/AC/Plumbing

- Need better maintenance of heating and ventilation, children are getting sick from dust
- Lobby is too cold
- Water pressure is poor
- Very moldy (2)

Windows/Doors

- Windows are drafty (2)
- Windows need to be replaced (4)
- Need storm front door, kitchen is cold
- Windows need to be fixed
- Windows are bad

Lighting

- Light in courtyard is broken
- Hallways are nice and bright
- Need more overhead lighting for the legally blind
- Improve lighting on outside grounds

Painting

- Painting is needed (7)

Amenities

- Allow Direct TV to be installed (2)

- Apartment needs updating
- Need change machine in laundry room
- Need new elevators, they break down
- Enlarge vestibule
- Need mirrors in the building

Kitchen/Bathroom

- Bathrooms need work
- Repairs needed to bathrooms and kitchen
- Would like new kitchen cabinets
- Would like more counter space in the kitchen
- Would like walk-in showers

Rodents/Insects

- Mice and rats get under the doors
- Mice issue is bad

Basement

- Great place to live if the basement was a healthy mold-free place

Doors/Lock

- Outside door closes slowly, people can come in behind resident (2)
- Front door is drafty
- There are no safety locks on the front of the building

Social Services/Programs

- Help the old people, they seem depressed
- Need to give seniors the contact numbers for available services
- Would like lectures and movies
- Bingo, concerts, dance programs, game night
- Social worker does not maintain confidentiality
- Enjoyed Kowloons

Handicapped Accessibility

- Improve handicapped accessibility in the kitchens and bathrooms
- Snow is blown onto the handicapped access ramp with snow removal
- Resident has limited mobility and is trying to get a scooter

Noise

- Loud early morning fire alarms are annoying and going off more often

Other

- Resident wants peace and quiet and a little respect
- Money is wasted on architects, plans are never followed through

Apartment Size

- Need more closet space
- Need more space (2)
- It is taking a long time to get a larger apartment (2)

Security/Safety

- Need more police patrols
- It would be nice to get all young drug users out of elderly/disabled community
- Need safety camera to monitor who enters the building (2)
- No security, feels unsafe
- Residents should not let others in if they do not know them
- People using drugs in the lobby and stairways
- Problem with kids hanging out (2)
- Need better security around the parking lot
- Need security staff, not residents

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?
N=255

7% (19)	Yes
93% (236)	No
1% (2)	No Response

12A. If "yes", please answer the following questions:
N=19

	YES	NO
Did you experience any difficulties related to this condition(s) during the admission process?	32% (6)	68% (13)
After admission, have you experienced any difficulties related to this condition(s) when dealing with CHA Staff or maintenance personnel?	32% (6)	68% (13)
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?	37% (7)	63% (12)
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?	16% (3)	84% (16)
Have you ever requested that CHA change a policy or procedure to accommodate this condition(s)?	16% (3)	84% (16)

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

- Need help keeping the apartment in good condition, need a voice activated alarm system in the apartment to contact police, fire, etc.
- Resident is in a wheelchair and finds it difficult to hang laundry, would like a sturdy place to hang laundry
- Waiting for a special cable line to be installed
- Resident is a heart patient and would like benches to sit on
- Kitchen stove, counters and sink are too high, bathroom sink is too high
- Resident has paralysis on the left side as a result of a stroke 6 years ago, has requested a first floor apartment but has not received an answer from management
- Resident has epilepsy and has had a few issues with the management office
- Resident is trying to get into a disabled apartment
- Needs air purifier because resident's son has trouble breathing

OTHER

13. Do you or any member of your household own a computer?
N=256

39% (100)	Yes
61% (156)	No
<.5% (1)	No Response

14. Do you have access to the internet in your home?
N=254

35% (89)	Yes
65% (165)	No
1% (3)	No Response