

# Cambridge Housing Authority

## Moving to Work Annual Report

Fiscal Year 2008



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## EXECUTIVE SUMMARY

Cambridge Housing Authority (CHA) is one of twenty-nine Moving to Work (MTW) Agencies. The legislation that created the MTW program, Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 (Public Law 104-34), created a demonstration in public policy that takes an extraordinarily progressive approach to delivering affordable housing to low-income households.

The MTW program frees Housing Authorities from the “cookie-cutter” regulatory framework that had become administratively exhausting over the years, and replaces it with a mandate that each MTW site design its programs to best meet the needs of their specific communities. This new, community-focused program has the effect of fostering policy innovation and creativity at the local level while preserving the mission of assisting low-income families or individuals.

In 1999, after two years of negotiation, HUD executed MTW Agreements with the original group of MTW agencies, of which CHA was a proud member. The MTW Agreements were extremely powerful documents in that they “superceded” the terms and conditions of Annual Contributions Contracts, most provisions of the 1937 Housing Act and related HUD requirements and regulations.

In the MTW Agreement, HUD provided CHA broad authorization to redesign, invent and create new polices and procedures necessary to implement the Agency’s activities as permitted in the Statement of Authorizations attached to the MTW agreement. The Authorizations include a thorough cataloging of the program areas where CHA was granted flexibility. In addition to the regulatory and programmatic flexibility authorized, CHA’s Agreement permits the agency to combine its federal operating subsidies for the public housing and voucher

programs together with its annual capital grant into one, “MTW block grant”. Taken as a whole CHA’s MTW Agreement, and those of the other the initial MTW sites, was...revolutionary.

In the authorizing legislation, Congress laid out three broad objectives for the MTW Demonstration:

- Provide PHAs with the flexibility to design and test various approaches for providing and administering housing assistance that reduce costs and achieve greater cost effectiveness in Federal expenditures;
- Give incentives to families with children whose heads of household are working, seeking work, or are participating in job training educational or other programs that assist in obtaining employment and becoming economically self-sufficient; and
- Increase housing choices for low-income families.

CHA’s inaugural MTW Annual Plan, submitted to HUD in January 2000, laid out the policy and program areas

where CHA initially intended to use its newfound flexibility to address, and bolster the Congressional mandate for the MTW Demonstration.

To the three Congressional objectives, CHA’s FY 2000 Plan added the following:

- Development Choice (manifested as the site-based waiting lists);
- Working family preferences to diversify the household types in the family developments;
- Rent policies to encourage work (expansion of wage exclusions and deductions to encourage transitions from transfer payments to employment);
- Development of a local leased housing program including increased project-based assistance to drive affordable housing development;
- Acquisition of additional units for low-income families; and
- Capital improvements, particularly at the ageing senior developments.

Over the years CHA refined, expanded, redesigned, and when appropriate, eliminated some of the original MTW initiatives.

In the early days of MTW, CHA was unsure of the Demonstration's future, and treaded very cautiously down the road to reform being careful to leave a trail of breadcrumbs that would lead us back to the pre-MTW days of full regulatory compliance if MTW was ever lost.

CHA is now nearing the end of its second extension of the MTW program; CHA's agreement is scheduled to expire in March of 2009. However, unlike in years past, CHA is confident that this successful program will continue to exist long into the future. As of this writing HUD is offering MTW sites a ten-year MTW extension (albeit a more proscriptive version of the Demonstration). In addition, the House of Representatives passed the Section Eight Voucher Reform Act (SEVRA) in 2007. SEVRA greatly expands, and makes permanent the MTW program (renamed the Housing Innovations Program).

CHA strongly believes that national policy and legislative leaders are beginning to realize that MTW, with its focus on local decision-making, flexible funding and regulatory framework, and increased local accountability is a roadmap to the future of subsidized housing in the United States. As a result, CHA is moving down the path towards deeper, fundamental changes to the programs we administer. We believe we have found a better way; and we hope others will follow us, because we are not interested in looking back.

This report covers CHA's 2008 Fiscal Year (April 1, 2007 to March 31, 2008). After several years of aggressive and sweeping policy and administrative changes, much of FY 2008 was spent fine-tuning and further improving those changes. In addition, as is evident in several places in this Report, CHA began gearing-up for one of the Agency's largest undertakings to-date, the eventual rehabilitation and modernization of the entire public housing stock.

This Report includes the following sections, with references to outcome measurements as required by

CHA's MTW Agreement as well as to significant accomplishments in the following areas:

- ⊕ Public & Affiliate Housing
- ⊕ Leased Housing Program
- ⊕ Development & Redevelopment
- ⊕ Resident Services & Economic Development
- ⊕ Financial Management

## Fiscal Year 2008 Initiatives

In its FY 2008 MTW Annual Plan, CHA identified seven Major Initiatives it hoped to complete during the fiscal year. CHA is pleased to report that most of its goals for the year were attained.

### Major Initiative 1: Rent Simplification Benchmarking & Quality Control Protocols

CHA's FY 2007 Annual Report included Quadel Inc.'s Benchmarking Study, which detailed Rent Simplification's impact on staff time, transaction lengths and frequencies. A critical element of this MTW initiative included relaxing resident income and asset reporting requirements to incentivize savings and employment. Quadel's initial study focused primarily on Rent Simplification's impact on CHA's business systems, rather than the policy's impact on residents' income and savings patterns.

#### Benchmarking Study

In FY 2008 Quadel researchers began examining resident income and saving data to see if there is any statistically

significant increase in income and savings that can reasonably be attributed to CHA's Rent Simplification policies. Quadel's research reveals that Rent Simplified family households have *less* income than non-Rent Simplified family households in both the voucher and Public Housing programs, while rent simplified elderly and disabled households in both programs have *more* income than non-Rent Simplified elderly and disabled households. This dichotomous outcome is unexpected.

CHA's Resident Satisfaction Survey suggests that Quadel's initial findings are incongruous with residents' experience with Rent Simplification and make the case for further study. The Resident Satisfaction Survey revealed that, among households who are aware of Rent Simplification, the majority thought that the policy is helping them save and assisting residents move from welfare to work.

As Quadel points out in the study's observations and conclusion, researchers were limited in their ability to reach concrete conclusions about whether or not Rent Simplification is impacting households' earnings or



savings at this time. The relative newness of Rent Simplification (most Rent Simplified households have only recertified once since Rent Simplification was implemented), the limitations of relying on 50058 data for research, and the shortcomings of CHA's computer software (which is being replaced by software specifically designed to adhere to rent Simplification rules) all conspired to make it difficult for Quadel to predict how Rent Simplification would change residents' earning patterns. Quadel remains intrigued by this line of inquiry and encourages CHA to pursue a longer, more thorough study - similar to MDRC's recent Jobs Plus study - to get a more complete understanding of how Rent Simplification is impacting resident self-sufficiency.

### **Quality Control Protocols**

As detailed in the Public and Affiliate Housing and Leased Housing Program sections of this Report, quality control protocols were developed in FY 2008 for both the Operations and Leased Housing Departments. The quality control protocols were designed to reduce error rates and improve performance. In FY 2008 outside quality control experts examined sixty-five Leased

Housing seventy-eight Public Housing files. CHA will continue developing a regular quality control schedule for both Departments and will, when necessary schedule staff trainings if after an audit, patterns of material errors become apparent.

### **Major Initiative 2: Housing Choice Voucher Program Changes**

As detailed in the Leased Housing section of this Report, CHA, using its MTW flexibility, completed implementing the Sponsor Based Voucher and City Partner Project Based Programs in FY 2008. Ten formerly hard-to-house individuals found homes through the Sponsor Based program in FY 2008, and several nonprofit providers were added to the list of participating sponsors. At the close of FY 2008, there are thirty-five applications for sponsor based vouchers under consideration.

After an initial dearth of interest amongst developers in the City Partner Program, the Partnership received two development proposals in FY 2008, which resulted in CHA committing twelve (of forty set asides) Project Based

vouchers to support new affordable housing developments in Cambridge.

Additionally CHA continued meeting with academics, researchers, service providers and other Housing Authorities to solicit ideas for the pilot MTW Opportunity Voucher Program. As detailed in the FY 2009 MTW Annual Plan, CHA intends to finish designing and begin implementation of the pilot voucher program in the coming fiscal year.

### **Major Initiative 3: Continued Enhanced Capital Programs**

As detailed in the Development and Redevelopment section of this Report, CHA expended \$5.5 million in Federal capital improvements (construction costs) and extraordinary maintenance in FY 2008. CHA obligated an additional \$3.1 million for work that began in FY 2008 and will continue into FY 2009. CHA relied on MTW's fungibility to mitigate the effects of ongoing state and federal funding shortfalls. **\$2.5 million** MTW block grant funding was used to support the enhanced capital programs in FY 2008.

### **Major Initiative 4: State and Federal Redevelopment Strategies, New Development Initiatives**

As proposed in the FY 2008 MTW Annual Plan, CHA took the first steps towards developing a comprehensive, inventory-wide redevelopment strategy in FY 2008. CHA completed the first phase of the redevelopment initiative in the fall of calendar year 2007. CHA held thirteen public meetings throughout CHA's developments to share with residents and non-residents alike the challenges CHA faces as it begins to put into place concrete redevelopment plans. CHA shared with the public its set of guiding principles for assessing and evaluating options for financing the needed capital improvements.

These guiding principles and community dialogues are laying a solid foundation for CHA as it moves ahead with site-by-site redevelopment plans in the coming fiscal year.

### **Major Initiative 5: Explore a framework for Public Housing Accreditation**

CHA continued to raise interest in the concept of Public Housing accreditation amongst other Housing Authorities, policy experts and academics in FY 2008. CHA's efforts culminated in the facilitation of formal conversations between the Council on Accreditation and industry groups in early FY 2009. CHA will continue discussing the possible benefits to all stakeholders in an Accreditation system for Public Housing Agencies in lieu of the current oversight system.

### **Major Initiative 6: Continued Implementation of Property-Based Management**

The Public and Affiliate Housing section of this report provides details on CHA's accomplishments in this area. CHA is happy to report that it is substantially in compliance with HUD's Public Housing Operating Rule. Specifically, at the close of FY 2008 CHA is in compliance with the fundamental accounting principles Asset Based Management requires.

CHA insists that some of HUD guidance related to Asset Management is inconsistent with the fungibility permitted CHA its MTW Agreement. CHA is concerned about HUD's interpretation of the guidance as applied to MTW and firmly believes that the operating rule is subject to MTW flexibility.

### **Major Initiative 7: Energy Plan**

Although CHA did not issue a request for proposals for a comprehensive energy audit, as detailed in the Development and Redevelopment section of this Report, CHA made significant strides towards reducing energy costs in FY 2008. Technological and appliance upgrades were instituted at several developments and the Agency's grant application for rooftop solar panels (rejected in FY 2007) has been accepted and pending CHA Board of Commissioner's approval, the panels should be in place by the end of FY 2009.

Further, CHA entered into a partnership with the Boston University Institute for Leading in a Dynamic Economy (BUILDE) to explore options for CHA to not only conserve to explore ways to not only conserve energy but also

leverage energy savings to create new, long-term revenue streams. MTW flexibility may be key to many future endeavors in this area.

## Other Major Outcomes and Accomplishments

There were a number of additional accomplishments in FY 2008, not included in the Major Initiatives in the FY 2008 MTW Plan, but noteworthy nonetheless.

### MTW Accomplishments

- ⊕ **Rent Simplification Impacts:** Only one household applied for a Hardship Rent under Rent Simplification rules in FY 2008.
- ⊕ **HQS Reforms:** New HQS protocols cut annual inspections in half (see page 44 for details).
- ⊕ **New Admissions and Occupancy Policy (ACOP):** CHA completed -and shared with local advocates - a draft ACOP in FY 2008. CHA expects the final ACOP to be adopted by the Board of Commissioners in early FY 2009. The new

ACOP reflects CHA's commitment to accessibility and innovation (see page 17 for details).

### Non-MTW Accomplishments

- ⊕ **More Households Served:** CHA exceeded its goals for households served in FY 2008. CHA increased the number of households in Public Housing from 1,626 in FY 2007 to 1,683 in FY 2008 and from 1,763 to 1,952 in the Housing Choice Voucher Program.
- ⊕ **Elderly Services:** Elder Services Plan expanded to Millers River and Lyndon B. Johnson Apartments (see page 29 for details).
- ⊕ **Expanding Stock:** At the end of FY 2008 CHA submitted an application from the State for Tax credits to help finance a 42-unit development at Temple Place in the heart of Cambridge's Central Square (see page 67 for details).
- ⊕ **Staff Reorganization:** a Deputy Executive Director for Administration position was created to oversee the support functions required by the transition to Asset Based Management.

# INVENTORY AND HOUSEHOLDS SERVED

CHA has gradually increased the City's affordable housing stock over the course of the MTW Demonstration. With a need to focus on preservation, CHA has limited plans for adding new units, but remains open to new development opportunities, if financially feasible. The table below shows CHA Inventory Plan vs. FY 2008 Actual. In the next page a summary of the Plan vs. Actual numbers of households served is presented.

PROGRAM	Start of FY08 4/1/07	Estimated FY08 4/1/08	Actual End of FY08 4/1/08
<b>Public Housing*</b>			
<b>Federal PH Total</b>	<b>1,856</b>	<b>1,856</b>	<b>1,856</b>
Elderly/Disabled	758	758	758
Family	1,095	1,095	1,095
Non-Dwelling	3	3	3
<b>State PH Total</b>	<b>663</b>	<b>663</b>	<b>663</b>
Elderly/Disabled	334	334	334
Family	325	325	325
Non-Dwelling	4	4	4
<b>Housing Choice Vouchers</b>			
<b>Federal Total**</b>	<b>2,359</b>	<b>2,416</b>	<b>2,448</b>
MTW***	1,843	1,900	1,943
Non-MTW	516	516	505
<b>State Total</b>	<b>298</b>	<b>300</b>	<b>322</b>
MRVP	135	135	129
AHVP	28	30	58
Other State Assisted	135	135	135
<b>Total Assisted</b>	<b>5,176</b>	<b>5,235</b>	<b>5,289</b>

AFFILIATES/ TAX CREDIT LLCs	Start of FY08 4/1/07	Estimated FY08 4/1/08	Actual End of FY08 4/1/08
Public Housing*	44	44	44
Project-Based Vouchers**	152	162	152
Other (No CHA subsidy)	18	18	18
<b>Affiliates Owned Total</b>	<b>214</b>	<b>224</b>	<b>214</b>

\*These 44 units are not counted in the 1,856 total Public Housing Units of the table above

\*\*These units are included in the total Housing Choice Vouchers in the table above

<b>All Programs Total</b>	<b>5,351</b>
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\*Excludes 44 Public Housing Units owned by CHA Affiliates

\*\*Includes Project-Based Vouchers at Affiliate Owned units

\*\*\*MTW Vouchers include Tenant Based, Sponsored-Based and Project-Based vouchers

## Public Housing Households Served Plan vs. Actual – Occupied Units

HOUSEHOLD INFORMATION	TOTAL		FAMILY		ELDERLY**	
	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual
<b># of Bedrooms</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
Studio	345	368	0	4	345	364
1 Bedroom	360	398	147	151	213	247
2 Bedroom	452	451	449	448	3	3
3 Bedroom	373	370	373	370	0	0
4+ Bedroom	94	96	94	96	0	0
<b>Race***</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
Black	751	826	633	685	118	141
Asian	n/a	48	n/a	36	n/a	12
White	542	795	163	338	379	457
American Indian	n/a	14	n/a	10	n/a	4
Other	331		267		64	
<b>Ethnicity</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
Hispanic	200	147	165	122	35	25
Non-Hispanic	1,424	1,536	898	947	526	589
<b>Income</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
< 30% AMI	1,086	1,107	626	606	460	501
30%-50% AMI	362	377	273	287	89	90
50%-80% AMI	141	152	130	132	11	20
> 80% AMI	35	47	34	44	1	3

\*Data displayed under FY08 Plan Actual represents the current number of households served at the time of the FY08 Plan publication.

\*\*CHA had two senior buildings in modernization, these units are currently being reoccupied. Return to full occupancy is expected in FY 2009.

\*\*\* In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.

## Leased Housing Households Served Plan vs. Actual

HOUSEHOLD INFORMATION	TOTAL		FAMILY		ELDERLY	
	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual
<b># of Bedrooms</b>						
<b>Total Households</b>	<b>1,706</b>	<b>1,952</b>	<b>1,241</b>	<b>1,468</b>	<b>465</b>	<b>484</b>
Studio	86	93	47	55	39	38
1 Bedroom	582	733	303	434	279	299
2 Bedroom	627	700	515	580	112	120
3 Bedroom	353	362	324	338	29	24
4+ Bedroom	58	64	52	61	6	3
<b>Race**</b>						
<b>Total Units</b>	<b>1,718</b>	<b>1,952</b>				
Black	744	896				
Asian	n/a	36				
White	773	1,005				
American Indian	n/a	13				
Other	201	2				
Note: Data reported in the FY08 Plan did not distinguish HCV Households served between Family or Elderly households for Race, Ethnicity and Income. Thus only Totals are compared.						
<b>Ethnicity</b>						
<b>Total Units</b>	<b>1,718</b>	<b>1,952</b>		<b>1,468</b>		<b>484</b>
Hispanic	159	191		159		32
Non-Hispanic	1,559	1,761		1309		452
<b>Income</b>						
<b>Total Units</b>	<b>1,717</b>	<b>1,952</b>		<b>1,468</b>		<b>484</b>
< 30% AMI	1,204	1,302		938		364
30%-50% AMI	379	236		141		95
50%-80% AMI	127	403		378		25
> 80% AMI	7	11		11		0

\*Data displayed under FY08 Plan represents the current number of households served at the time of the FY08 Plan publication.

\*\* In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.

## **PUBLIC AND AFFILIATE HOUSING**

CHA believes that its affiliate and public housing units are the foundation around which the entire organization is built. CHA takes very seriously its obligation to maintain and protect these community assets. The Operations Department is responsible for CHA's day-to-day property and asset management functions.

This section provides requisite rent policy; program management; occupancy; development choice; safety and security; and resident satisfaction data and analysis. This section also provides outcomes for some of CHA's ambitious reform ideas first articulated in the FY 2008 Annual Plan.

A discussion of CHA's capital maintenance and redevelopment efforts in FY 2008 is found in the Report's Development & Redevelopment Chapter.

### **Public Housing Management**

#### **Site based budgeting**

Operations continued to improve the site-based budgeting reports to account for central maintenance costs, legal costs and vacancies. Work order systems have been established to monitor skilled staff time at each site for work orders and preventive maintenance and then billed accordingly (fee-for-service). The Legal

Department was rolled into the Operations Department and began using a special billing program that records time spent on each development's cases in quarter hour increments and sends bill to each site monthly. Vacancy processing charges are now being billed to each site as apartments are rented.



This process and billing procedure may need further refinement.

The second year of site based budgeting procedures has been completed and the property managers are using the budget as an effective management tool. This year new line items were included in the budgets to refine spending reports, for example unit turnover is now a separate line that has been broken out of the more generic interior maintenance. This information assists the manager in evaluating the specific costs for move-outs as well as transfers.

### **Creation of Development Profiles**

The Operations Department created a Development Profile for all properties that reviewed each property's performance in FY 2008 on a variety of indices including rent collection, vacancy turnaround time, work order completion, REAC scores and budgeting. A similar profile will be developed for FY 2009. With this combined data set, goals for these indices will be set for each property and a plan developed to accomplish each goal.

### **Standardization of Forms**

In FY 2008 Operations and Administration and Policy staff collaborated to redesign all Operations admissions and continued occupancy related forms. The new forms take into account many of the administrative changes proposed in the new Admissions and Continued Occupancy Policy (ACOP), are aesthetically consistent with CHA's other publications and are designed to be easier for applicants, residents and staff to use. The new forms will be introduced along with the new ACOP, pending Board approval, in early FY 2009.

### **Drafting of New Admissions and Continued Occupancy Policy**

CHA Operations; Leasing; and Administration and Policy staff met regularly throughout FY 2008 to create a draft Admissions and Continued Occupancy Policy (ACOP) for the Authority. The new ACOP incorporates all of CHA's existing MTW admissions and occupancy policies and proposes some additional reforms including:

- ⊕ Changes to the emergency criteria;
- ⊕ Changes in minimum rent policy;

- ⊕ Elimination of zero rents;
- ⊕ Asset ceilings for eligibility and continued occupancy;
- ⊕ Elimination of “first available” from the public housing waiting list; and
- ⊕ Creation of an MTW Inter-program” transfer between the voucher and public housing programs.

At the end of the fiscal year a draft was complete and shared with local advocates. Subject to feedback from the public comment period that began on May 21st, CHA anticipates adopting the new ACOP in June 2008.

### **Central Stock Room Closed**

The common stockroom was closed and managers have set up mini supply rooms with goods to be used for immediate consumption. Managers have begun to use vendors with 24-hour delivery turnaround times for commonly used supplies. Quality control systems need to be developed to ensure that on site supplies are at an appropriate level and procedures are monitored to ensure best buying practices are followed.

### **Quality Control**

In June 2008, rent certification resource guidebooks were developed for both the state and federal programs and all administrative staff was trained on recertification calculation and verification procedures. A quality control review was completed in November 2007 and the results showed a significant decrease in error rates from the audit the previous year. Quality control reviews will be scheduled three times a year with a training session once a year to review recurrent errors in verification and calculation procedures.

### **Admissions and Occupancy**

In February of 2007, the eligible age for occupancy in CHA’s elderly developments was reduced to 60 years old to align the Agency’s federal program with the state’s elderly housing program. In February 2008, after closely examining the Federal Elderly Waiting Lists and vacancies due to recent modernization work at Millers River and Lyndon B. Johnson Apartments, CHA determined that there remained insufficient demand for Elderly Housing. CHA decided to make its elderly federal

public housing units available to Near-Elderly residents. Using its MTW flexibility, the CHA defined "Near-Elderly" as persons aged 58 – 60 years old. CHA anticipates opening the elderly developments up to near-elderly applicants will help lease-up rates at both L.B. Johnson and Millers River Apts.

## Public Housing Management Indicators

### Occupancy/Vacancy Rates

In FY 2008 CHA reports a relatively high Vacancy rate mainly due to the 92 units vacant at Millers River and L.B. Johnson Apts. that recently came out of MOD. There are also another 45 units currently under modernization at the above mentioned sites. CHA is focusing efforts on a strong marketing campaign to reoccupy these units in FY 2009. For more information on Occupancy and Vacancy Rates see table 5-4 in Appendix Five.

FY08 Plan		FY08 Actual		Difference Plan vs. Actual	
Gross %	Adjusted %*	Gross %	Adjusted %	Gross %	Adjusted %
90.0%	99.0%	90.8%	93.5%	0.8%	-5.6%

### Rent Collection

In FY 2008 rent collections were 92.2%. This number excludes repayment agreements and is subject to change based on end of the fiscal year closing. For detailed information by site see table 5-5 in Appendix Five.

### Work Orders

CHA's work order turnaround time continued to be outstanding in FY 2008. 100% of the emergency work orders were abated within 24 hours. Non-emergency work orders were completed on average within 4.3 days. This represents a decrease in average days for completion of non-emergency work orders of 5.2 days from FY 2007. For detailed work order response time by development see table 5-3 in Appendix Five.

## **Inspections**

Excluding units off-line for modernization, CHA inspected 100% of its conventional housing inventory. CHA utilized a private company to assist in our Annual Unit Inspections. In FY2007, this company assisted with preparing CHA for its REAC inspections with great success. In FY2008, the same company accompanied CHA staff for each unit inspection for quality control purposes, as well as to ensure accurate and thorough inspections and provide additional training for CHA staff. Over 6,000 work orders were completed as a result of the FY2008 inspections. For more information on Inspections see table 5-1 in Appendix Five.

## Public Housing Households Served

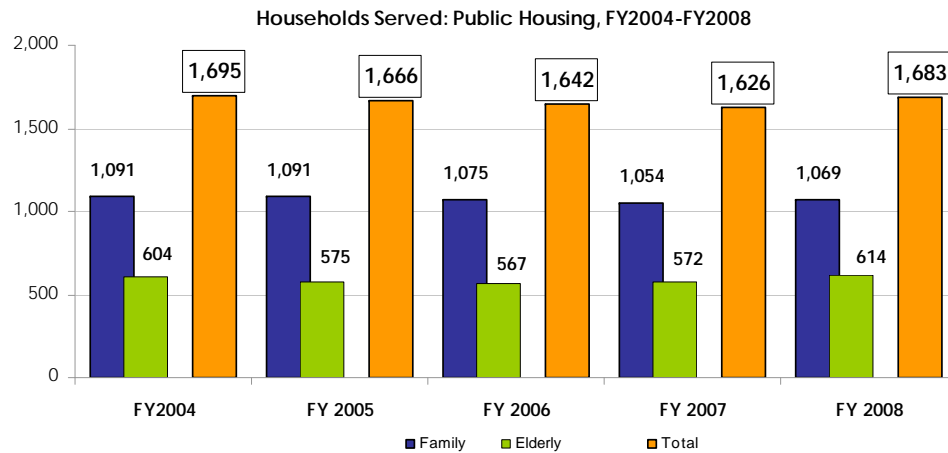
CHA continued serving substantially the same number and type of households in FY 2008, as it would have absent its participation in the MTW demonstration program. The chart below shows a comparison between the FY 2008 Plan and the FY 2008 actual numbers. CHA exceeded its expectations for total households served in FY 2008.

Public Housing Households Served Plan vs. Actual-  
Bedroom, Race, Ethnicity and Income Profile\*

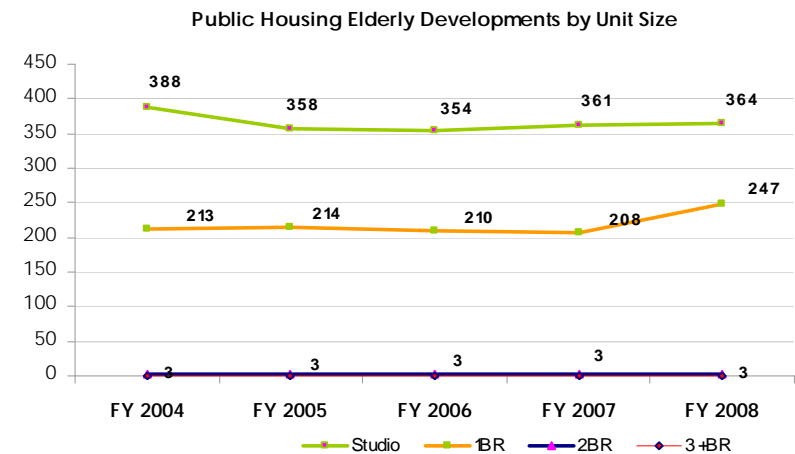
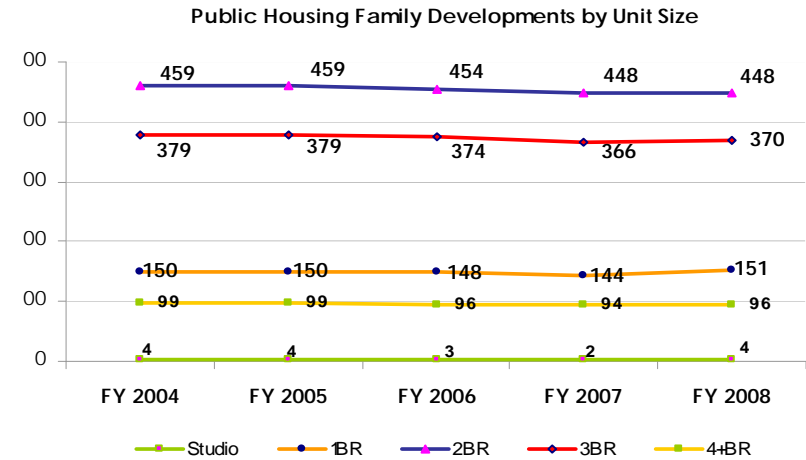
HOUSEHOLD INFORMATION	TOTAL		FAMILY		ELDERLY**	
	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual
<b># of Bedrooms</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
Studio	345	368	0	4	345	364
1 Bedroom	360	398	147	151	213	247
2 Bedroom	452	451	449	448	3	3
3 Bedroom	373	370	373	370	0	0
4+ Bedroom	94	96	94	96	0	0
<b>Race***</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
Black	751	826	633	685	118	141
Asian	n/a	48	n/a	36	n/a	12
White	542	795	163	338	379	457
American Indian	n/a	14	n/a	10	n/a	4
Other	331		267		64	
<b>Ethnicity</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
Hispanic	200	147	165	122	35	25
Non-Hispanic	1,424	1,536	898	947	526	589
<b>Income</b>						
<b>Total Households</b>	<b>1,624</b>	<b>1,683</b>	<b>1,063</b>	<b>1,069</b>	<b>561</b>	<b>614</b>
< 30% AMI	1,086	1,107	626	606	460	501
30%-50% AMI	362	377	273	287	89	90
50%-80% AMI	141	152	130	132	11	20
> 80% AMI	35	47	34	44	1	3
*Data displayed under FY08 Plan Actual represents the current number of households served at the time of the FY08 Plan publication.						
**CHA had two senior buildings in modernization, these units are currently being reoccupied. Return to full occupancy is expected in FY 2009.						
*** In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.						

## Households Served: Federal Public Housing by Development Type and Unit Size

The following text and data presents a summary of the variances in household demographics including bedroom size, income, race and ethnicity, between FY 2005 and FY 2008. More detailed data illustrating these variances can be found in Tables 2-1a to 2-8 of Appendix Two.



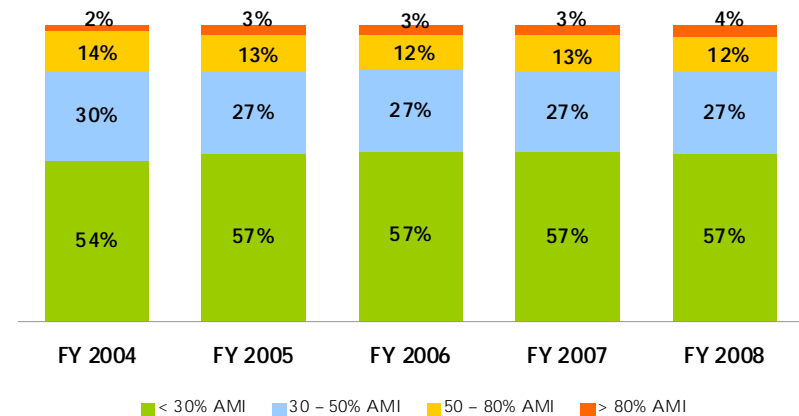
Approximately 1,683 households reside in CHA's conventional federal public housing units. In FY 2008 CHA increased the number of elderly and family households served, as modernization projects at River Howard, Millers River and Lyndon B. Johnson Apartments were completed and units made available for occupancy. The decrease of the total households served since the start of the demonstration in FY2000 is due to the units coming out of modernization (130) together with the merged units at Truman Apartments (7).



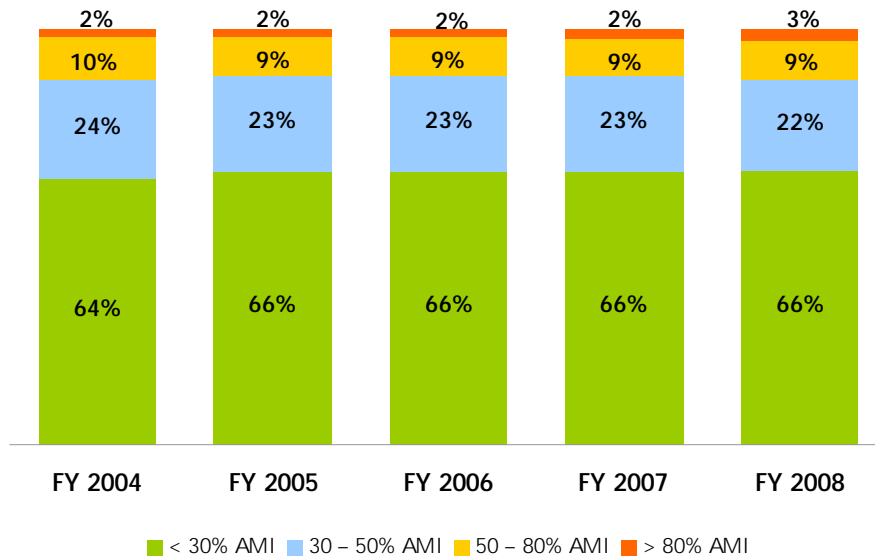
## Households Served: Federal Public Housing by Income Range

Fluctuations in households served by income were minimal in FY 2008. As required by its MTW Agreement, CHA continues to serve substantially the same number and mix of households (by income, race, ethnicity and income) in its conventional federal public housing developments as it would absent the Authority's MTW status. The following charts show the aggregate percentages, as well as the percentages in Family and Elderly Developments, of the total households served by Area Median Income.

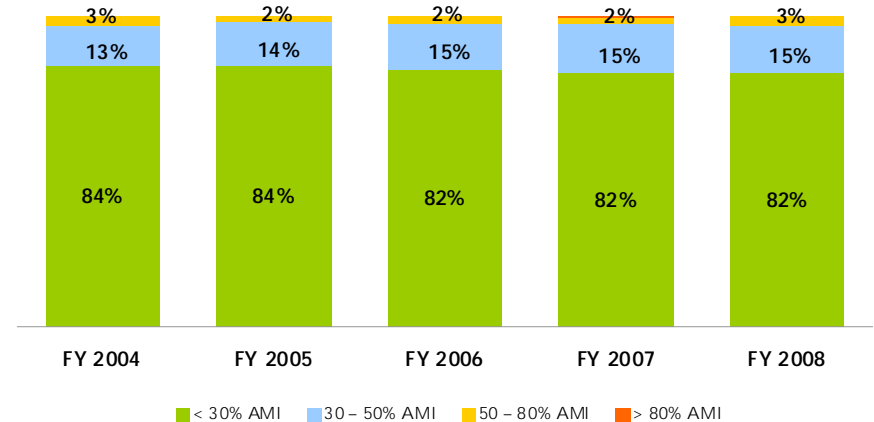
Households Served: Family Public Housing by Income Range



Households Served: Public Housing by Income Range



Households Served: Elderly Public Housing by Income Range



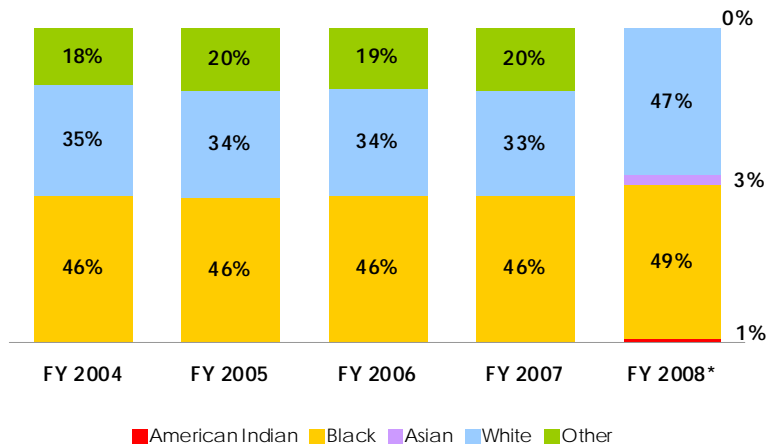


## Households Served: Public Housing by Race

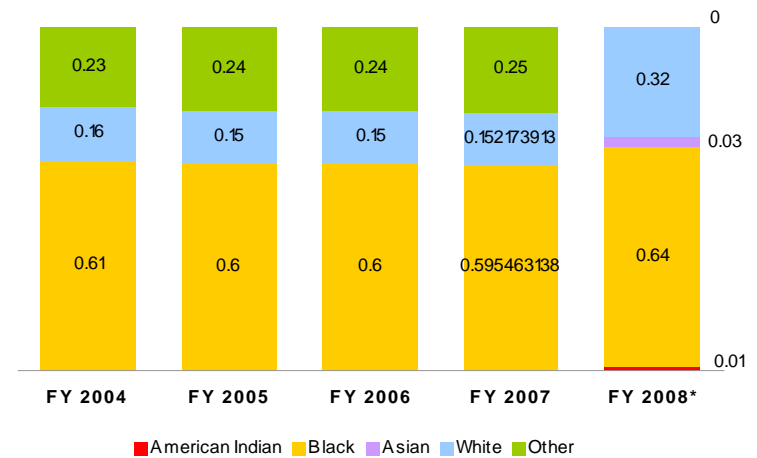
In FY 2008 CHA revamped its data collection on Race to include American Indian and Asian, and began to collect data separately for Ethnicity, which identified families as Hispanic or Non-Hispanic. These changes result in a reorganization of previous year's data. In prior years Hispanic is counted as "Other" in the Race charts, and going forward the "Other" category is eliminated.

Taking these changes into account fluctuations among races were minimal in FY 2008. Changes in racial backgrounds by development can be found in tables 2-1a and 2-2a in Appendix 2.

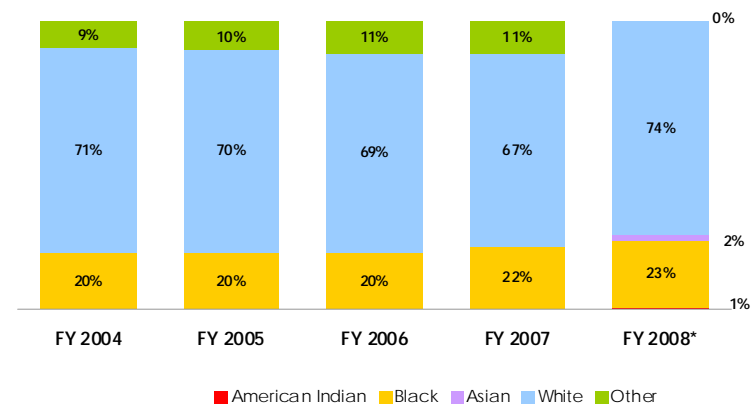
Households Served: Public Housing by Race



Households Served: Family Public Housing by Race



Households Served: Elderly Public Housing by Race

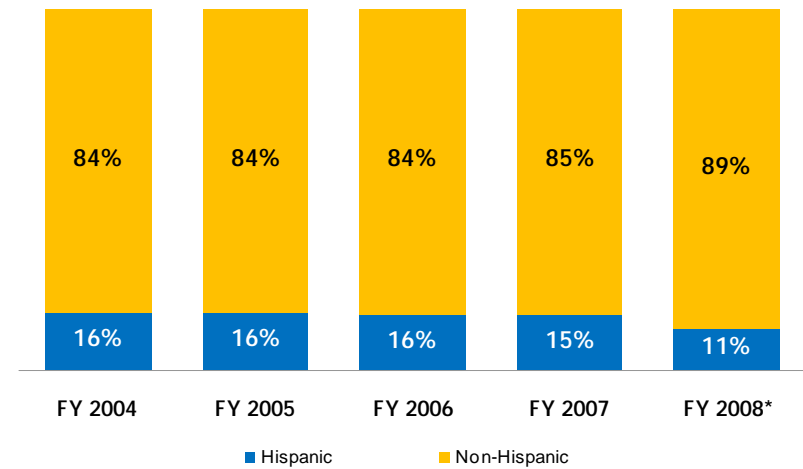


## Households Served: Public Housing by Ethnicity

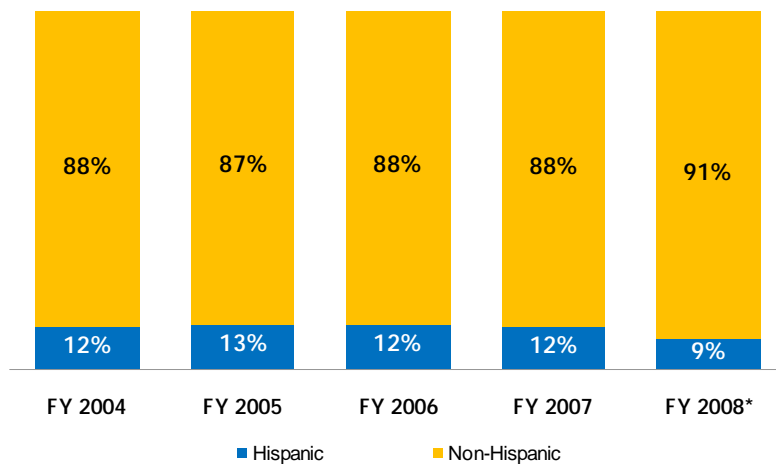
As mentioned earlier, since FY2008 information on race and ethnicity will be collected separately. Thus households previously identified as Hispanics within the race data collected are now counted as “Other” for FY 2004-FY 2007. In FY 2008 Hispanic became a category for Ethnicity.

A slight decrease of Hispanics can be noticed in FY2008. This decrease could be related to the updated methodology of collecting ethnicity information. Nonetheless, minimal variations in ethnicity were noticeable in FY 2008. For more information on Ethnicity levels by development see tables 2-1b and 2-2b in Appendix 2.

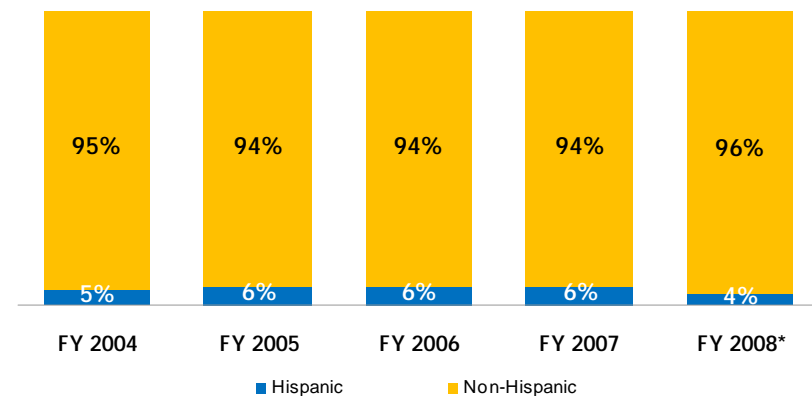
Households Served: Family Public Housing by Ethnicity



Households Served: Public Housing by Ethnicity



Households Served: Elderly Public Housing by Ethnicity



## Designated Housing Plan

HUD renewed CHA's Designated Housing Plan in FY 2007. CHA made no changes to its HUD-approved Designated Housing Plan in FY 2008. The Plan remains in effect until April 2009. In FY 2008, CHA kept the 13.5% threshold for disabled residents in elderly developments. The 13.5% threshold is consistent with the state program. Syncing the two programs in this way makes it easy for CHA to maintain appropriate occupancy ratios across the entire elderly development portfolio.

Heading into FY 2009, 260 disabled households were using Mainstream vouchers. In FY 2008 CHA offered disabled households unable to utilize a voucher the option of moving into an elderly building. This policy helped eligible disabled households having trouble finding apartments on their own find appropriate housing and helped CHA fill vacancies at elderly buildings.

CHA closely monitors the ratio of elderly to non-elderly disabled residents in all of its developments to be certain that the 13.5% threshold is not exceeded. See Table 2-3

in Appendix Two for more information on tenants who are persons with disabilities.

## Income Diversification and Deconcentration

In its FY 2008 MTW Annual Plan CHA indicated that it may place one household with an income of 40 to 80% of Area Median Income (AMI) for every three households in the very low-income category (below 50% of AMI). While CHA believes that income diversification may be an important tool for building stable communities, waitlist demographics continued to show that the demand for housing by extremely low-income (less than 30% of AMI) households was so strong (85% of the total waitlist) that in FY 2008 CHA did not elect to offer units to applicants with higher incomes in FY 2008.

As in previous years, there is no significant clustering of households by income in any developments. As table 2-5 illustrates, income distribution remains equitable. CHA will continue monitoring income distribution from development to development and will re-implement an income diversification preference, if necessary.

CHA remained in compliance with deconcentration in FY 2008. Income diversification policies are not impacting CHA's housing developments because CHA did not use the placement preference in FY 2008.

## **Safety and Security**

### **Security**

The CHA has developed a Disaster Plan to address major types of disasters. The Disaster Plan includes the formation of a team of Authority personnel who are delegated with various levels of responsibilities during a disaster and will coordinate as necessary with city and state officials to ensure the safety of our residents and the integrity of the developments. The CHA also installed Knox boxes throughout the Authority to allow the Fire Department easy access to common area keys to facilitate a rapid response to a fire emergency.

### **Crime Prevention**

The Public Safety Administrator and the Cambridge Police Department sponsored meetings at each CHA

high or mid-rise building to discuss resident concerns about crime prevention and security, which were well attended by the residents of these developments. Meetings were also held at CHA's elderly/disabled developments with representatives of the Cambridge Fire Department to review fire safety practices and fire prevention. The CHA has also worked closely with the Police Department and the new police commissioner to encourage routine directed patrols evenings and weekends at the large family developments that generated a savings of \$47,000 in overtime charges from the previous calendar year. The public safety administrator's collaborative relationship with the police department and her focus on working with the property managers and tenant councils to address criminal complaints have resulted in a 29% decrease in crimes reported on CHA property in calendar year 2007 compared to 2006.

CHA also continued to upgrade its security camera system at a number of sites, adding cameras and other new equipment at a variety of locations.

## Elder Services

### Expanded Elder Services Plan

CHA's approach to elder services emphasizes partnerships within an extensive network of qualified, local service agencies and programs. CHA's Service Coordinators identify these resources and make them available to seniors through collaborations, networks, and referrals. Existing Elder services that continued in FY 2008 included:

- A Supportive Living Program offers services to 200 low-income elders at Manning Apartments, a state-assisted senior development, and provides elder residents with homemaking services, shopping, meal-preparation, and case-management services for no cost or on an income based sliding fee scale. Prepared meals are available seven days a week and staff is available 24 hours a day to assist residents with basic services. These services are available as a result of the partnership with the State of Massachusetts Executive Office of Elder Affairs and Somerville Cambridge Elder Services;
- The success of the Supportive Living Program at Manning Apartments prompted both the CHA and Somerville Cambridge Elder Services (SCES) to implement a similar program at Millers River Apartments. Although this program lacks the funding provided by the State of Massachusetts, SCES has developed a similar array of services, including case management, homemaking, shopping and meals preparation, for its current clients at Millers River as well as to other residents of the developments for no cost or on an income based sliding fee scale. Prepared evening meals are served on site in the community room for interested residents two nights a week and staff is available from 7am-10pm each day to assist residents with basic services.
- CHA partnered with the Cambridge Health Alliance Elder Service Plan (a PACE program, "Program for All Inclusive Care for the Elderly") to provide on-site staffing 24/7 in a congregate facility at the Putnam School Apartments

comprised of three three-bedroom apartments. Program services for those residents include medical care, recreational activities, housekeeping, case management, and meals in one location. This program has been so successful that both parties agreed to expand the program to two other elderly developments, Millers River Apartments and LBJ Apartments. Renovations to one floor at Millers River Apartments have been completed and this floor houses sixteen frail elders who are Elder Service Plan participants. In addition, two apartments were redesigned for community space to allow residents to participate in activities and share in common meals. Renovations at LBJ Apartments will be completed in May 2008 and this floor will house twenty frail elders who are Elder Service Plan participants. As CHA continues to focus on expanding its continuum of care for elderly residents, the PACE program will allow frail elderly residents to receive additional assistance enabling them to remain in their homes on designated floors dedicated to the provision of these services;

- Four full-time and one part-time Service Coordinators, through a contract with CASCAP (a local Non-profit), conduct needs assessments, provide case management, and make medical and social service referrals to nearly 600 elders in four federal elderly/disabled developments. The CHA also hired a fifth Service Coordinator in FY 2008 to provide similar case management and referral services to elderly and disabled residents at Newtowne Court and Washington Elms, two of the CHA's largest family developments.
- Daily hot meals are offered in developments that feature kitchen-equipped community rooms. Otherwise, the Meals on Wheels program delivers to individual households upon request;
- CHA also serves the recreational needs of the elderly community in partnership with the City's Department of Human Services through the North Cambridge Senior Center, an on-site facility housed at the Russell Elderly development;

- CHA instituted a translation service for Haitian Creole residents at LBJ, JFK, and Burns Apartments. Bilingual French Creole speaking staff provides translation services to residents needing assistance with management, maintenance requests and service coordination;
- CHA is collaborating with the Massachusetts Alliance of Portuguese Speakers (MAPS) to provide case management and referral services to elderly residents at Millers River Apartments; and
- CHA provides English as a Second Language (ESL) classes at three elder developments: LBJ, Manning and Millers River Apartments.

## CHA Resident Satisfaction Survey

Under its MTW Agreement, CHA continued to develop its own Resident Satisfaction Survey in FY 2008. As stated in previous years, a survey targeting local issues in terms of management of CHA properties, allows CHA to identify areas where its operative and management policies are succeeding, but most importantly to see where there is need for improvement.

This fiscal year’s survey was administered in April and May 2008 by telephone. A statistically valid sample was drawn from CHA’s existing resident population. Trained multi-lingual surveyors called approximately 1,000 residents, with 245 surveys completed. The survey results are available for review in Appendix Eight. Some remarkable survey results include:

- 91% of residents expressed satisfaction with the conditions of their apartments.
- 87% expressed satisfaction with the safety and security of their neighborhoods.
- 88% expressed satisfaction with the quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots.

- 87% of surveyed residents contacted CHA for maintenance or repair service within the past year. Within this group 90% expressed satisfaction with the quality of repair work and 88% expressed satisfaction with the amount of time it took to complete the work.
- 92% of respondents were satisfied with the accuracy of the information they received while visiting CHA management office.

## Rent Simplification Program Impacts

CHA is constantly analyzing the Rent Simplification Program (RSP) in order to understand how the rent policy is impacting residents and affecting the Agency's business systems.

### Qualitative Analysis

One way in which CHA is attempting to gather more information on how RSP is affecting residents is by collecting survey data. For the second consecutive year, CHA added a few questions specifically about RSP to the

Resident Satisfaction Survey. As was the case last year, many respondents were unaware of RSP, or what it meant for their rent calculations. However, of the respondents who were aware of, or familiar with RSP:

- 61% believed that Rent Simplification is simpler than the old process;
- 78% believed that they spend less time with CHA staff thanks to Rent Simplification; and
- 53% believed that rent Simplification enabled them to increase their savings.

These responses are a positive sign that RSP is having some of the desired effects on resident satisfaction and self-sufficiency. CHA hopes to spend more time talking with residents about RSP and how it may or may not be changing their experience with CHA and their choices about work, saving and education in the coming year.

### Quantitative Analysis

As described in Quadel Inc.'s updated benchmarking analysis (Appendix Eight), it is too early to say precisely how RSP may or may not be changing residents' savings and earning patterns. It is possible however, to provide some fairly concrete evidence that RSP is not negatively



impacting residents' ability to pay rent, as defined as the percentage of monthly income that residents are paying towards rent.

In January 2008 CHA conducted an RSP impact analysis to determine whether or not households under lease before and after RSP were adversely effected by the new rent policy. CHA's impact analysis measured how much these households paid in rent as a percentage of monthly income ("rent burden") before and after RSP.

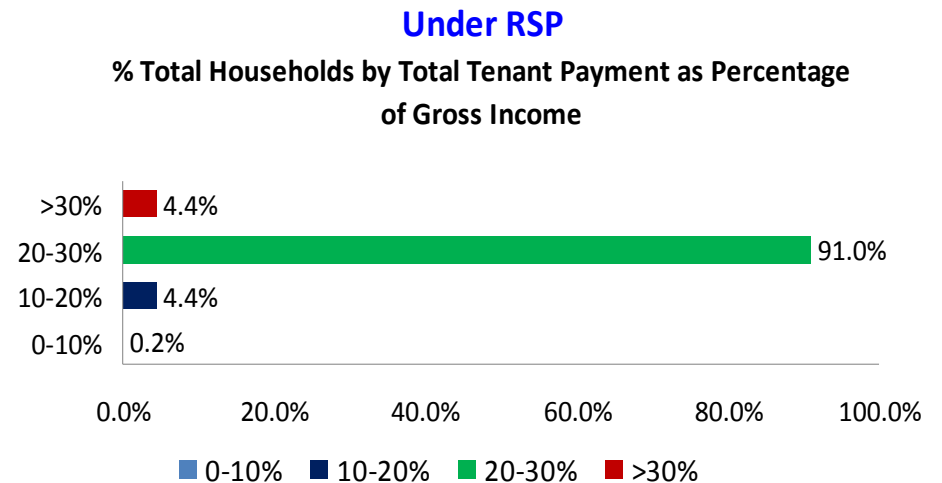
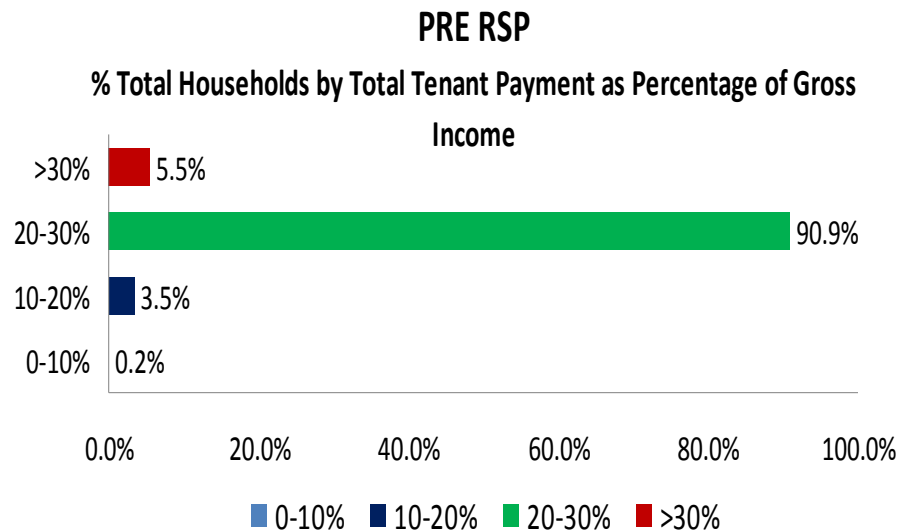
**1,237 households were identified as being part of the transition to Rent Simplification.** Below are the major findings of this analysis:

- The average total tenant payment (TTP) to gross income decreased by 0.93%. On average these households are contributing only 25.73% of their gross monthly income towards rent instead of the pre-RSP percentage of 26.67%.
- Under RSP the average gross income of these households increased by 7.5% from \$18,687 to \$20,208. Similarly, there was an even larger

increase in the average household employment income, which increased by 11.7% from \$25,590 to \$28,983. It is important to point out that Quadel's research, which showed a decrease in average income amongst family public housing households pre and post RSP, looked at all households rather than only those under lease before and after RSP implementation.

- Due to increased resident incomes, the average resident TTP increased from \$415 to \$433. This increase in average household income resulted in a rent roll increase of 3.8% in from \$477,608 to \$496,716 from July 2005 to October 2007.

Previous to RSP 5.5% of the 1,237 households paid over 30% of their gross income towards rent and utilities. This percentage was reduced to 4.4% under RSP. Most households paying over 30% of their gross income toward rent were on minimum rent (\$50). Under RSP 4.4.% of the transitional households contribute between 20 to 30% of their gross income toward rent and utilities. This accounts for an increase of 0.9% since the implementation of RSP.



### Further RSP Impact Analysis

While CHA’s current MTW Agreement requires it to provide the Board of Commissioners annually an impact analysis of RSP on residents, CHA intends to do so twice a year, at the beginning and end of each fiscal year. The report to the Board of Commissioners will include an analysis similar to the one presented above, which shows the impact RSP is having on households under lease pre and post RSP, in addition to a rent burden analysis of households whose files were used as part of the Quality Control Protocol (Major initiative 1). Integrating the rent

burden analysis into the Quality Control Protocol has two significant benefits for CHA. First, an outside firm conducts the Quality Control file reviews. Having a third party assess rent burdens helps ensure that CHA’s analyses are accurate and objective. Second, using randomly selected files for a rent burden analysis helps shed a more comprehensive light on how RSP is affecting all residents, not just those who were under lease before and after RSP implementation.

Finally, limitations on CHA’s current software, and the relative newness of CHA’s MTW 50058 data make it difficult to analyze the impact of RSP on rent burdens

*after deductions*. CHA's current analyses only present rent burdens as a percentage of *gross income*. It is reasonable to assume that a rent burden analysis of *adjusted* income will result in even lower rent burdens for many households. CHA is in the process of converting to a new software system, which will allow it to more accurately collect and analyze income, deduction and exclusion data. Once the new software is completely installed, CHA expects to be able to present a much more dynamic and insightful analysis of how its federal public housing residents are taking advantage of RSP's inherent self-sufficiency incentives.

## Federal Public Housing Waiting Lists

This section describes the number and characteristics of applicants on CHA's conventional public housing waiting lists at the end of FY 2008. More detailed information on the trends of changes in waiting list numbers and characteristics can be found in tables 3-1a through 3-5b in Appendix Three.

### Waiting List: Public Housing by Development Type and Unit Size

The current waitlist for public housing broken out by bedroom size and family type is available below. Note that there is significant demand for studio and one--bedroom elderly units and one- and two-bedroom family units. Conversely, there is very little demand for larger units in the elderly or family public housing programs. Comparing with the previous fiscal year (FY2007) there has been an increase of 38% in the total number of applicants. A 42% increase in the applicant pool for Family developments and 25% increase in the elderly developments waiting list, respectively. This increase is due to CHA reopening the waiting lists in FY 2007 after closing them in FY2006.

	PROGRAM	UNIT SIZE										TOTAL APPLICANTS
		Studio		1BR		2BR		3BR		4+BR		
FY2008	Federal Public Housing											
	Family	13	0%	2,224	47%	1,698	36%	663	14%	130	3%	4,728
	Elderly	1,282	89%	113	8%	50	3%	2	0%	1	0%	1448
	<b>Federal P.H. TOTAL</b>	<b>1,295</b>	<b>21%</b>	<b>2,337</b>	<b>38%</b>	<b>1,748</b>	<b>28%</b>	<b>665</b>	<b>11%</b>	<b>131</b>	<b>2%</b>	<b>6,176</b>
FY2007	Federal P.H. TOTAL	178	4%	2,495	56%	1,361	30%	332	7%	107	2%	4,473
	<b>% Change '07 to '08</b>			<b>-6%</b>		<b>28%</b>		<b>100%</b>		<b>22%</b>		<b>38%</b>

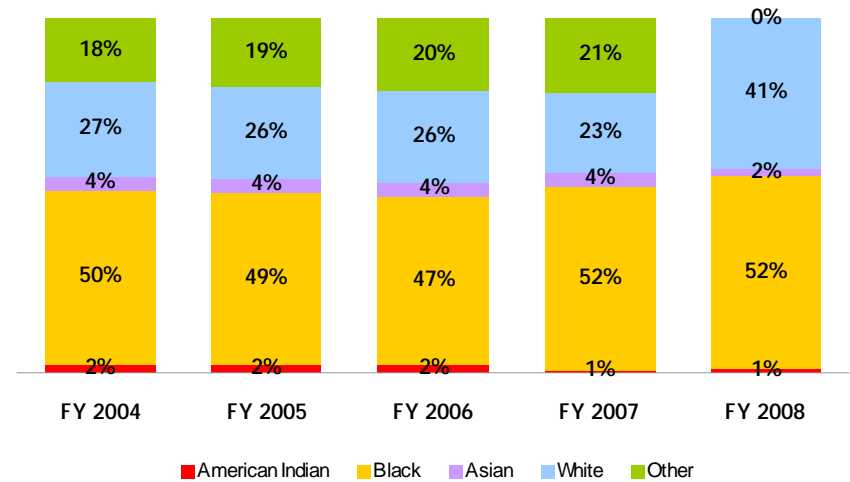
## Waiting List: Federal Public Housing by Race

The same reorganization of data collection as Households served applies to the Waiting list: Applicant Households identified as Hispanics are counted as “Other” for FY 2004-FY 2007 (See page 25). The waiting list has always included American Indian and Asian as races, however since FY 2008 Hispanic became a category for Ethnicity.

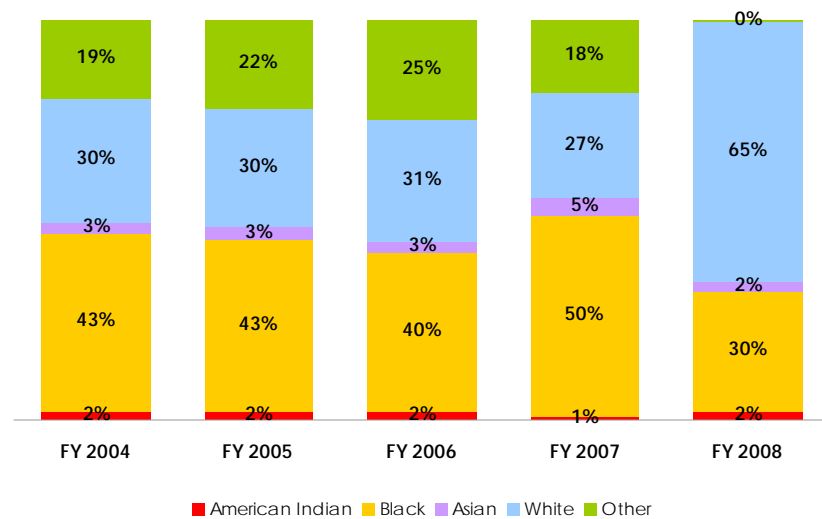
Regardless of the changes in data collection methodology there has been a relatively high increase in the number of white applicants in FY 2008.

For more information on changes in the waiting list composition see Appendix Three.

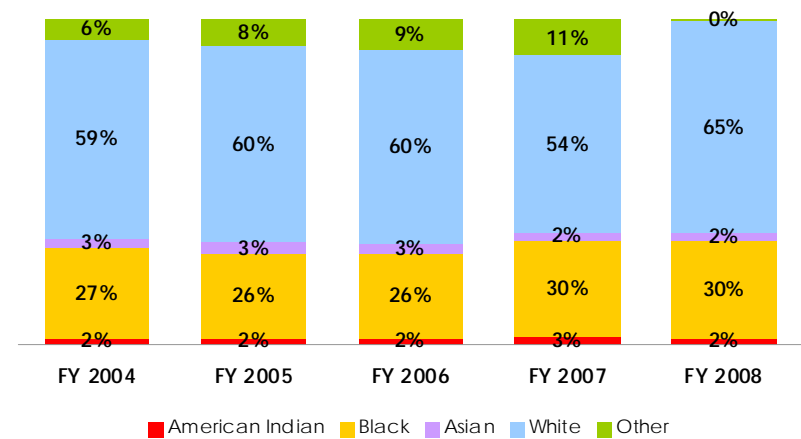
Waiting List: Family Public Housing by Race



Waiting List: Public Housing by Race



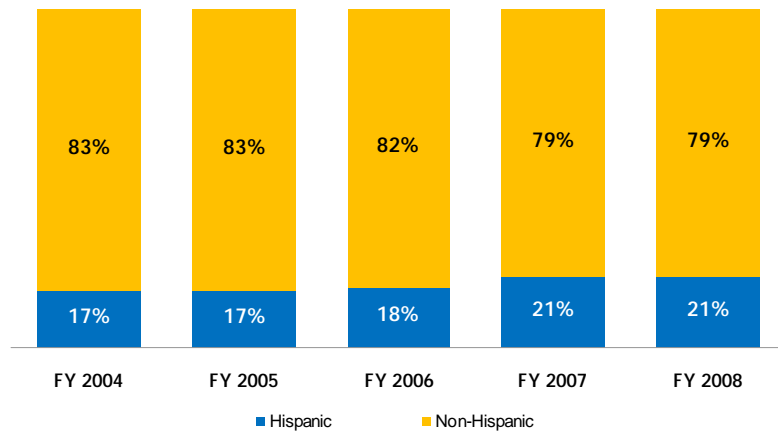
Waiting List: Elderly Public Housing by Race



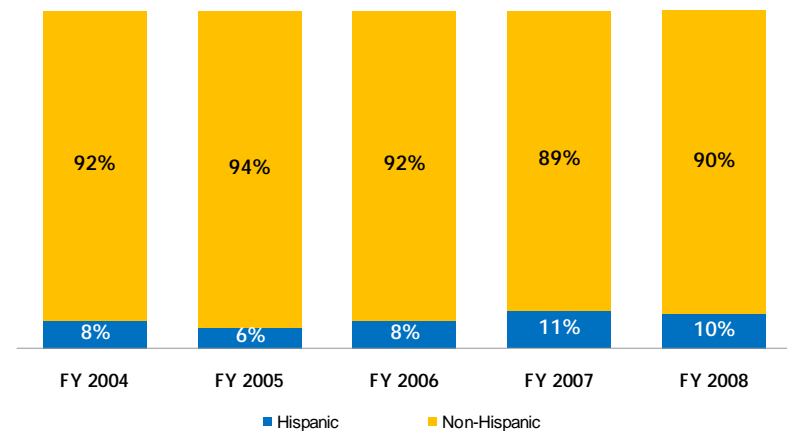
## Waiting List: Federal Public Housing by Ethnicity

Over the past five years there have been no significant changes in the composition of the waitlist regarding Ethnicity. The charts below show the trend of Hispanic and Non-Hispanic applicants for Family and Elderly Public Housing developments.

Waiting List: Family Public Housing by Ethnicity

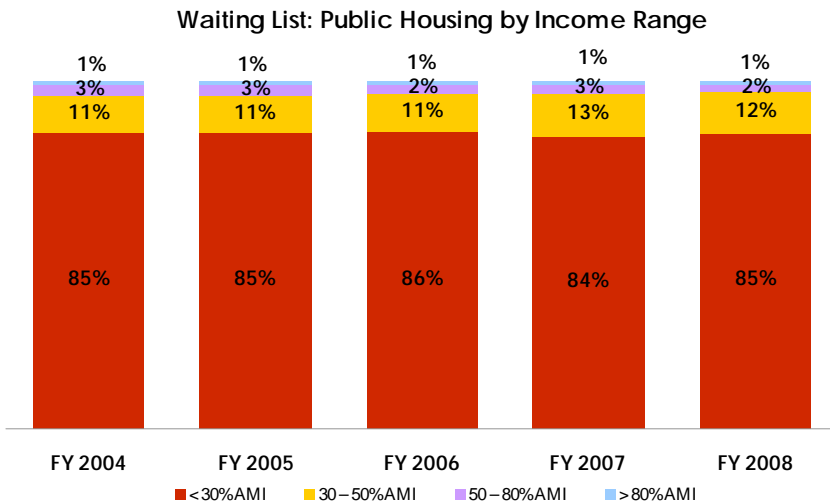


Waiting List: Elderly Public Housing by Ethnicity



## Waiting List: Federal Public Housing by Income Range

The Public Housing Waitlist continues to show high demand for housing by extremely low-income households (less than 30% of AMI), which account for 85% of all applicants. Detailed information on changes in Public Housing and Leased Housing waiting lists characteristics can be found in tables 3-3 to 3-5 in Appendix Three.



## Development Choice

### Impact of Development Choice on Waiting Lists

CHA's MTW requirement requires the Agency to closely monitor the racial and ethnic demographics of each development's waitlist to make sure that CHA's development choice policy is not resulting in patterns of racial or ethnic concentration.

Tables 3-1a through 3-2b in Appendix Three provides data describing the racial and ethnic mix of applications for each development. As the tables indicate, there was no evident racial or ethnically based clustering of applications for any development. The following table shows a historical trend from FY2004 to FY2008 of the Family Public Housing applicants by race.

Development Choice Applicants for Federal and Selected State Family Developments by Race FY2004-FY2008

Development	Units	FY 2004		FY 2005		FY 2006		FY 2007		FY 2008	
<b>Washington Elms</b>	<b>175</b>	<b>468</b>		<b>512</b>		<b>626</b>		<b>521</b>		<b>675</b>	
American Indian		9	2%	5	1%	6	1%	5	1%	6	1%
Black		257	55%	307	60%	357	57%	284	55%	368	55%
Asian		33	7%	31	6%	38	6%	35	7%	55	8%
White		89	19%	92	18%	131	21%	89	17%	246	36%
Other		80	17%	77	15%	88	14%	109	21%	0	0%
<b>Corcoran Park</b>	<b>153</b>	<b>274</b>		<b>314</b>		<b>347</b>		<b>268</b>		<b>384</b>	
American Indian		6	2%	5	2%	6	2%	3	1%	6	2%
Black		159	58%	182	58%	189	55%	166	62%	225	59%
Asian		8	3%	8	3%	16	5%	8	3%	16	4%
White		63	23%	77	25%	94	27%	51	19%	137	36%
Other		36	13%	41	13%	42	12%	40	15%	0	0%
<b>Jefferson Park</b>	<b>175</b>	<b>362</b>		<b>418</b>		<b>520</b>		<b>417</b>		<b>540</b>	
American Indian		7	2%	7	2%	9	2%	5	1%	10	2%
Black		217	60%	262	63%	303	58%	230	55%	304	56%
Asian		25	7%	29	7%	47	9%	38	9%	54	10%
White		69	19%	79	19%	114	22%	67	16%	172	32%
Other		43	12%	41	10%	47	9%	76	18%	0	0%
<b>Newtowne Court</b>	<b>268</b>	<b>494</b>		<b>557</b>		<b>684</b>		<b>549</b>		<b>705</b>	
American Indian		5	1%	6	1%	7	1%	4	1%	6	1%
Black		272	55%	323	58%	390	57%	289	53%	372	53%
Asian		30	6%	33	6%	41	6%	43	8%	65	9%
White		109	22%	111	20%	150	22%	103	19%	261	37%
Other		79	16%	84	15%	96	14%	110	20%	1	0%
<b>Putnam Gardens</b>	<b>122</b>	<b>392</b>		<b>423</b>		<b>500</b>		<b>388</b>		<b>483</b>	
American Indian		7	2%	4	1%	5	1%	4	1%	7	1%
Black		211	54%	237	56%	265	53%	233	60%	297	61%
Asian		18	5%	21	5%	35	7%	16	4%	27	6%
White		102	26%	110	26%	125	25%	74	19%	150	31%
Other		55	14%	51	12%	70	14%	62	16%	2	0%
<b>River Howard</b>	<b>32</b>	<b>275</b>		<b>294</b>		<b>285</b>		<b>219</b>		<b>297</b>	
American Indian		8	3%	6	2%	6	2%	2	1%	4	1%
Black		140	51%	156	53%	148	52%	123	56%	172	58%
Asian		19	7%	18	6%	17	6%	13	6%	16	5%
White		60	22%	68	23%	68	24%	42	19%	102	34%
Other		47	17%	47	16%	46	16%	39	18%	3	1%
<b>Roosevelt Towers</b>	<b>124</b>	<b>591</b>		<b>659</b>		<b>791</b>		<b>552</b>		<b>701</b>	
American Indian		6	1%	7	1%	8	1%	4	1%	8	1%
Black		303	51%	362	55%	411	52%	280	51%	365	52%
Asian		27	5%	26	4%	47	6%	31	6%	47	7%
White		151	26%	158	24%	214	27%	116	21%	281	40%
Other		105	18%	105	16%	111	14%	121	22%	0	0%

Development	Units	FY 2004		FY 2005		FY 2006		FY 2007		FY 2008	
<b>Scattered Sites</b>	<b>34</b>	<b>389</b>		<b>510</b>		<b>563</b>		<b>451</b>		<b>605</b>	
American Indian		4	1%	7	1%	7	1%	4	1%	6	1%
Black		222	57%	298	58%	318	56%	257	57%	345	57%
Asian		16	4%	20	4%	23	4%	21	5%	33	5%
White		82	21%	122	24%	146	26%	89	20%	219	36%
Other		66	17%	62	12%	68	12%	80	18%	2	0%
<b>Jackson Gardens *</b>	<b>46</b>	<b>238</b>		<b>310</b>		<b>407</b>		<b>414</b>		<b>577</b>	
American Indian		5	2%	3	1%	0	0%	2	0%	7	1%
Black		131	55%	176	57%	216	53%	223	54%	300	52%
Asian		15	6%	21	7%	33	8%	26	6%	44	8%
White		55	23%	73	24%	94	23%	80	19%	224	39%
Other		32	13%	39	13%	73	18%	82	20%	2	0%
<b>Willow Street *</b>	<b>15</b>	<b>159</b>		<b>181</b>		<b>220</b>		<b>150</b>		<b>202</b>	
American Indian		4	3%	4	2%	4	2%	2	1%	2	1%
Black		63	40%	75	41%	88	40%	72	48%	106	52%
Asian		9	6%	13	7%	15	7%	8	5%	9	4%
White		56	35%	63	35%	81	37%	38	25%	84	42%
Other		27	17%	25	14%	31	14%	32	21%	1	0%
<b>Woodrow Wilson *</b>	<b>69</b>	<b>286</b>		<b>322</b>		<b>339</b>		<b>227</b>		<b>299</b>	
American Indian		6	2%	6	2%	6	2%	2	1%	5	2%
Black		126	44%	151	47%	155	46%	129	57%	166	56%
Asian		14	5%	19	6%	17	5%	9	4%	13	4%
White		94	33%	103	32%	121	36%	61	27%	115	38%
Other		46	16%	42	13%	40	12%	25	11%	0	0%
<b>Lincoln Way *</b>	<b>60</b>	<b>89</b>		<b>104</b>		<b>135</b>		<b>133</b>		<b>179</b>	
American Indian		0	0%	0	0%	1	1%	1	1%	3	2%
Black		60	67%	68	65%	77	57%	82	62%	108	60%
Asian		3	3%	2	2%	5	4%	5	4%	5	3%
White		20	22%	24	23%	31	23%	27	20%	63	35%
Other		7	7%	10	10%	20	15%	19	14%	0	0%
<b>Federal 1<sup>st</sup> Available</b>	<b>-</b>	<b>980</b>		<b>1,157</b>		<b>1,550</b>		<b>2,293</b>		<b>3,474</b>	
American Indian		17	2%	20	2%	16	1%	23	1%	31	1%
Black		468	48%	566	49%	744	48%	1,147	50%	1,642	47%
Asian		46	5%	54	5%	78	5%	69	3%	137	4%
White		307	31%	355	31%	481	31%	550	24%	1,661	48%
Other		142	15%	162	14%	233	15%	504	22%	3	0%
<b>Total of Choices</b>	<b>1,273</b>	<b>4,997</b>		<b>5,761</b>		<b>6,967</b>		<b>6,582</b>		<b>9,121</b>	
American Indian		84	2%	79	1%	81	1%	61	1%	101	1%
Black		2,629	53%	3,163	55%	3,660	53%	3,515	53%	4,770	52%
Asian		262	5%	297	5%	412	6%	322	5%	521	6%
White		1,256	25%	1,437	25%	1,851	27%	1,385	21%	3,715	41%
Other		764	15%	786	14%	963	14%	1,299	20%	14	0%

\* This is a state development; 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.



## Independent Testers

As described in the MTW Agreement, biennially CHA has independent testers provide a report on any fair housing concerns. CHA contracted the Fair Housing Center of Boston to conduct ten paired tests to determine whether or not all applicants are being treated equally. The testers did find some patterns of potential discrimination based on race or national origin. The testers found that information about applying for assisted housing was not provided consistently to all types of applicants.

After reviewing the test results, CHA is confident that the patterns the testers discovered were the result of inconsistent procedures and limited staff capacity due to high waiting room traffic rather than discrimination. CHA's front desk staff has varying amounts of time to spend with applicants, depending on the number of people requesting their assistance at any given time. None-the-less, CHA takes these results very seriously and is taking the following steps to proactively correct any real or perceived patterns of discrimination:

- CHA will prominently post expected wait times for each subsidized housing program, and in the case of Public Housing, for each development so that all applicants and waitlisted households will receive the same information with regards to wait times;
- CHA has asked the Fair Housing Center of Boston to provide training to the Agency's front desk staff to help employees better understand, and comply with discrimination laws;
- CHA is standardizing application packets to further ensure that every applicant receives the exact same information regardless of race, gender or country of origin;
- CHA is adding a part time employee to the front desk in order to increase capacity and decrease the chance that an applicant coming in at a busy time receives less attention from staff than an applicant coming in during a busy time;
- CHA is creating a numbered waitlist system, similar to that used at other high traffic municipal offices, for people coming into the Central Office. People

will receive a number when they first arrive and will not be seen until their number is called. This number system will help better control the flow of traffic and should allow staff to pay better attention to the individual needs of each person coming into the Central Office for assistance;

- CHA has asked the firm that manages the central Office building to instruct its security guards to consistently ask, or not ask, everyone entering the building for identification; and
- CHA is setting up a kiosk and telephone in the waiting room that will allow applicants and waitlisted households to call CHA's automated waitlist service; meet privately with CHA staff; and read and complete applications in relative privacy. CHA's ultimate goal is to install a PC workstation in the kiosk that will allow applicants and waitlisted households to easily apply for housing and download forms from CHA's website.

CHA will conduct another independent fair housing test in FY 2009 to make sure that these corrective steps are having a measurable, positive effect on CHA's operations in this important area.

## Affiliate Housing Property Management

CHA has continued standardizing Management of the Affiliate Portfolio. Specifically, in FY 2008:

- The Operations Department worked to develop a monthly management report that summarizes rent collection, occupancy rates, and maintenance activity across the affiliate portfolio.
- CHA formed an asset management committee consisting of members of the Operations Department, Planning and Development Department, and Fiscal Department. The committee meets monthly basis to review the financial viability of the portfolio.
- CHA reviewed all management agreements in place between the CHA and its affiliates. After the review CHA made appropriate amendments to each agreement to accurately reflect the scope of services that is being provided.
- CHA reviewed all third party management contracts and put accounting and maintenance services out to bid. This process resulted in CHA changing accounting firms from Peabody

Properties, Inc., to S-C Management Corp and entering into a new contract for maintenance services with Servus Inc.

- CHA continued educating Operations staff on tax credit compliance guidelines. This included the Senior Manager of the affiliate portfolio becoming TaCCs® certified. Spectrum completed a Low Income Housing Tax Credit Compliance Audit in 2007 and found no issues.

## LEASED HOUSING PROGRAM

CHA's participation in the MTW Deregulation Demonstration continues to allow the Agency to craft a Local Leased Housing Program that meets the specific needs of the Cambridge community. Once again in FY 2008 CHA used the regulatory and financial flexibility MTW permits to significantly increase and improve housing opportunities for low-income, disabled and elderly Cambridge households.

### Expanding Housing Opportunities

As described in its FY 2008 MTW Annual Plan, CHA took aggressive steps to increase voucher utilization rates in FY 2008. After purging and updating its waitlists in CY 2006, CHA issued one hundred and fifty new vouchers to eligible households. CHA set a lease-up goal for FY 2008 of 1,900 MTW vouchers. At the end of the fiscal year CHA had 1,943 MTW vouchers under lease. CHA plans on adding another hundred vouchers to that total in FY 2009.

### Project Based Assistance Program

CHA continued to use its MTW authority to have more than 20% of its MTW vouchers used in project based units. CHA recognizes that PBA support is essential to the

successful development of affordable housing in Cambridge. Approximately 23% of CHA's MTW vouchers were project based in FY 2008.

### Sponsored Based Voucher Program

In FY 2007 CHA introduced this new program, setting aside forty vouchers to assist local non-profit service providers. Seven different sponsor organizations participated in the Sponsor Based Program in FY 2008. Ten sponsor based vouchers were in use during FY 2008. As sponsors become more familiar with the program, there has been an increase in demand for the vouchers.

At the close of the fiscal year, CHA was reviewing requests for an additional thirty-five sponsor based vouchers. If all applicants are approved, the total

number of vouchers in use will be slightly higher than the initial allocation of forty. CHA is considering increasing the number of vouchers eligible for the Sponsor Based Program, as demand for these unique resources continues to increase.

### **City Partner Project-Based Program**

As described in the FY 2008 MTW Annual Plan, CHA, working with the City of Cambridge and several local nonprofit organizations distributed a Request for Proposals (RFP) for the award of forty project based vouchers in FY 2008. The PBA vouchers compliment funding projects will receive from the City's Affordable Housing Trust Fund. CHA received two proposals in response to the RFP and twelve vouchers were awarded in FY 2008.

### **Preservation of the Massachusetts Rental Voucher Program**

As described in prior Plans and Reports, CHA received state approvals to implement changes to Massachusetts Rental Voucher Program (MRVP) to bolster the otherwise inadequately funded state program. In FY 2008, using its

MTW flexibility, CHA used federal resources to stabilize the state subsidy program, raising MRVP payment standards to equal those used in the federal Leased Housing program. CHA stabilized eleven MRVP tenancies in FY 2008 at cost of \$58,000, or \$443 per unit, per month. Absent stabilization, these eleven affordable units would have been lost.

### **Participant Communications**

CHA continued sending its biannual participant newsletter, the *Neighborhood News*, to all MTW voucher holders in FY 2008. CHA not only uses the *News* to keep participants informed about important changes to the voucher program, but also as a vehicle for providing information about economic development and educational resources available to low-income Cambridge households. As in years past, the *News* was printed in English, Spanish and Haitian Creole and for the first time in Portuguese.

## **Increasing Owner Participation**

In FY 2008, CHA continued using its MTW flexibility to offer vacancy payments and damage reimbursements to owners electing to keep their units in the program after a participating family vacated a unit. CHA believes that these small incentives help keep owners, who can easily rent their units to market tenants, participating in the voucher program.

In addition to the vacancy payment and damage reimbursement, CHA provided information to owners on programmatic or regulatory changes through the *Owner Update* newsletter and CHA's website. These communication tools keep owners "in the loop", and help build a sense of common purpose amongst participating owners, the families they house and the CHA.

## **Housing Choice Vouchers - Rent and Occupancy Policies**

### **Rent Simplification (RSP):**

Rent Simplification, implemented in FY 2007, and described at length in that year's MTW Plan and Report, remained in effect in FY 2008.

### **Fair Market Rents, Rent Reasonableness and Rent Adjustment Factors:**

In FY 2008 CHA used its MTW authority to increase payment standards above HUD's FMRs. In addition CHA increased the utility allowance schedule to reflect the unprecedented increases in utility expenses incurred by participants.

In FY 2009 CHA will conduct a market study for the city of Cambridge to ensure rent reasonableness for determining initial rents and requested rent increases.

CHA continued using the published Operating Cost Adjustment Factors (OCAF) for increasing Project Based

Assistance (PBA) units. CHA believes the OCAF more accurately reflects the costs of operating multiple housing units than HUD's Annual Adjustment Factor.

One hundred percent of leased units are subject to MTW Rent Reasonableness determination at initial lease-up as well as prior to granting any increases. Generally, CHA did not grant increases resulting in rents greater than the payment standard, adjusted for utilities in FY 2008.

### **New Inspection Protocol:**

In late CY 2007, CHA completed an analysis of the Agency's Housing Quality Standards (HQS) inspection protocol to identify areas for reform. CHA's analysis, combined with ideas for HQS simplification included in the Section Eight Voucher Reform Act (SEVRA) led CHA to redesign the inspection protocols. Relying on its MTW flexibility, CHA redesigned the HQS protocol with the following goals in mind:

- ⊕ Maintain traditionally high quality standards for leased units;

- ⊕ permit participants to request inspections at any time;
- ⊕ reduce number and frequency of reinspections; and
- ⊕ eliminate duplicative inspections with other regulatory bodies.

After carefully weighing a number of possible HQS reforms CHA implemented a new, Board approved inspection protocol on January 1, 2008. The inspection process was streamlined to cut the number of annual inspections in half without negatively impacting the quality of leased units.

The new inspection schedules are as follows:

**Initial inspections:** CHA accepts initial inspections conducted by the Cambridge Inspectional Services Department when the unit's rent is regulated by an outside agency, the unit's owner has requested a contract rent that is 10% or more below the current HUD issued Fair Market Rent or the unit is in a property that already has more than

five CHA assisted units and is not in probationary status.

**Project Based Units:** CHA randomly selects 10% of each owner's PBA units for a yearly inspection. If any of the selected units fail, the owner is subject to an audit that requires inspection of an additional 20% of the units. If additional units fail the special audit, CHA may reduce the rent adjustment factor used to calculate the next requested increase for all units located within the same property as the failed unit or units.

**Owners with ten or more units:** Owners with ten or more units and/or more than five units in a single property are categorized as *GROUP I*. For these units, CHA randomly selects 10% of each owner's units for an annual inspection. If any of the selected units fails, the owner is subject to a special audit that requires inspection of an additional 20% of the units. If additional units fail the special audit, CHA will not grant a rent

increase for the failed units, or any other units located in the same property as the failed units.

Owners with units that fail the special audit are put on a two-year probationary status. During probation, all units are inspected at least once every two years. At the end of the two-year cycle, CHA reevaluates the owner's HQS performance, and if the owner's inspection pass-rate improves, the units are returned to the *Group I* scheduling.

**Owners with fewer than ten units:** CHA categorizes all other units as *GROUP II*. For these units, CHA inspects each unit biennially.

**Failed units:** CHA abates the full Housing Assistance Payment of any unit that fails its annual (or biennial) inspection and remains in failed status for one full calendar month or more.

CHA is closely monitoring pass/fail rates under the new protocol to ensure that there is no significant increase in HQS failures resulting from less frequent inspections. CHA



will revisit the new protocol if it detects any systemic diminishment of housing quality standards resulting from the new HQS procedure.

## **Quality Control**

Leased Housing Department began implementing regular quality control audits in FY 2008. The Quality Control audits ensure that staff is correctly calculating rents, participant incomes and Housing Assistance Payments. Quality Control through regular audits and follow-up trainings are being integrated into the Authority's regular business systems to ensure long-term efficiency and administrative accuracy.

## **Deconcentration**

In FY 2008 voucher holders continued leasing units throughout Cambridge and to a larger extent than in years past, across the Greater Boston Metro area. CHA continued tracking the number of units being leased-up by Census track, and saw no significant clustering of lease-ups in any specific Census track.

## Leased Housing Households Served

Over 1,950 households participated in the Leased Housing Program in FY 2008. This accounts for an increase of 11% from the previous Fiscal Year (2007) in terms of total MTW vouchers. The table below compares the FY 2008 Plan and the FY 2008 actual numbers. CHA exceeded its expectations for total households served in FY 2008.

HOUSEHOLD INFORMATION	TOTAL		FAMILY		ELDERLY	
	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual	FY08 Plan* Actual (1/07)	FY08 Actual
<b># of Bedrooms</b>						
<b>Total Households</b>	<b>1,706</b>	<b>1,952</b>	<b>1,241</b>	<b>1,468</b>	<b>465</b>	<b>484</b>
Studio	86	93	47	55	39	38
1 Bedroom	582	733	303	434	279	299
2 Bedroom	627	700	515	580	112	120
3 Bedroom	353	362	324	338	29	24
4+ Bedroom	58	64	52	61	6	3
<b>Race**</b>						
<b>Total Units</b>	<b>1,718</b>	<b>1,952</b>				
Black	744	896				
Asian	n/a	36				
White	773	1,005				
American Indian	n/a	13				
Other	201	2				
Note: Data reported in the FY08 Plan did not distinguish HCV Households served between Family or Elderly households for Race, Ethnicity and Income. Thus only Totals are compared.						
<b>Ethnicity</b>						
<b>Total Units</b>	<b>1,718</b>	<b>1,952</b>		<b>1,468</b>		<b>484</b>
Hispanic	159	191		159		32
Non-Hispanic	1,559	1,761		1309		452
<b>Income</b>						
<b>Total Units</b>	<b>1,717</b>	<b>1,952</b>		<b>1,468</b>		<b>484</b>
< 30% AMI	1,204	1,302		938		364
30%-50% AMI	379	236		141		95
50%-80% AMI	127	403		378		25
> 80% AMI	7	11		11		0

\*Data displayed under FY08 Plan represents the current number of households served at the time of the FY08 Plan publication.

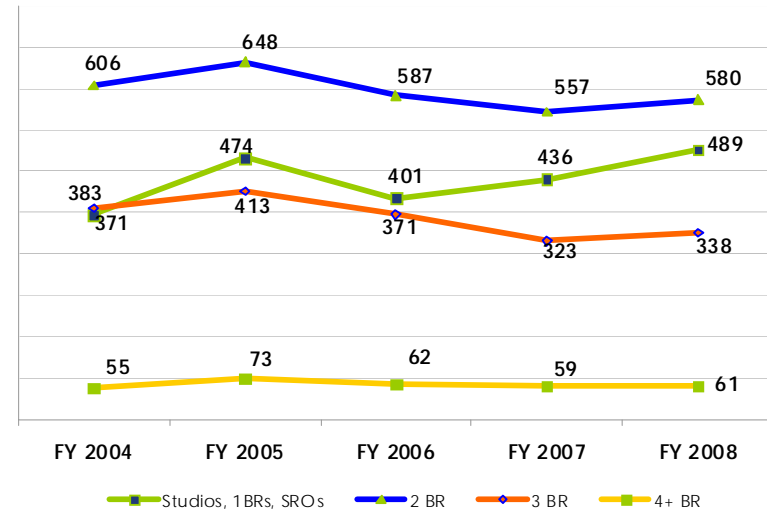
\*\* In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.

## Households Served: Leased Housing by Unit Size

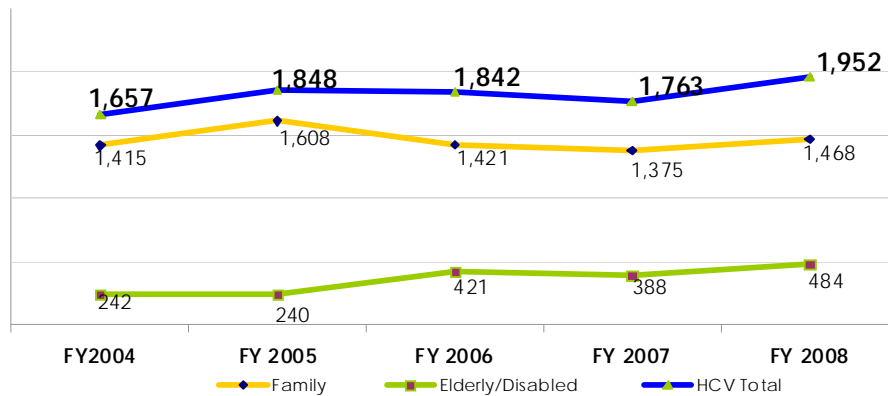
In FY 2008 the number of participants leasing smaller units has moderately increased in comparison to previous years. Families occupying 1BRs and Studios have increased by 12% since FY 2007. An even larger increase can be seen in Elderly households leasing 1BRs or Studios, which increased by 20% in the same period.

CHA has reached an all-time high in total number of households served through the Leased Housing Program. A successful increase of 49.6% since the start of the Program (In FY2000 only 1,304 households were served).

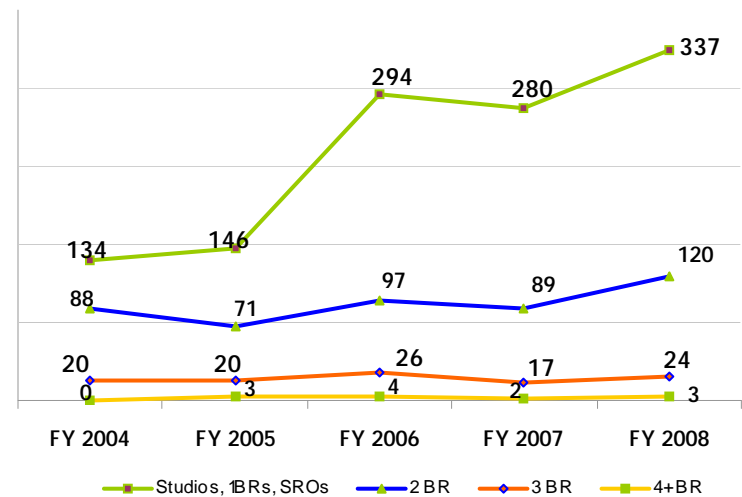
Households Served: Family Leased Housing by Unit Size



Households Served: Housing Choice Voucher Program FY2004-FY2008



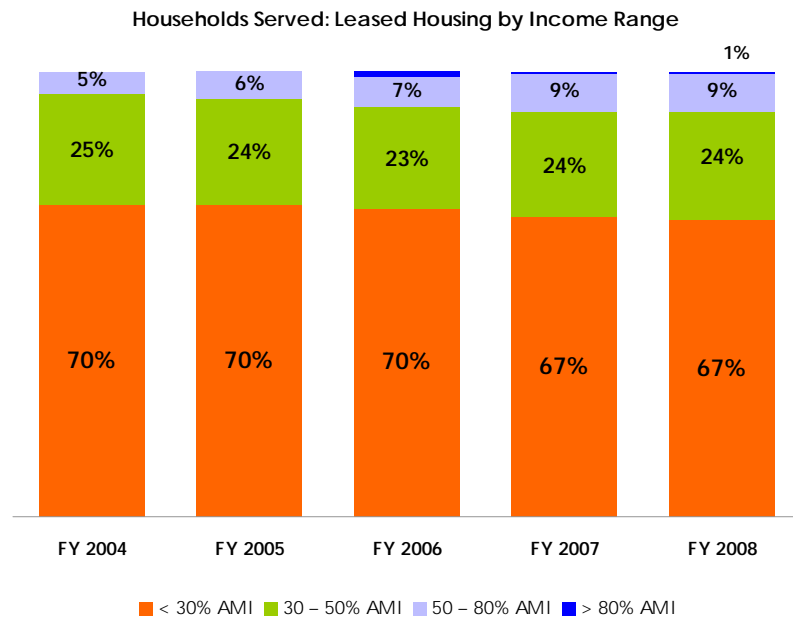
Households Served: Elderly Leased Housing by Unit Size



## Households Served: Leased Housing by Income Range

As illustrated in the graph below, extremely low-income (below 30% AMI) households account for slightly more than two-thirds of households served in the Leased Housing Program. 27% of the extremely low-income participants are elderly, while 72% are families.

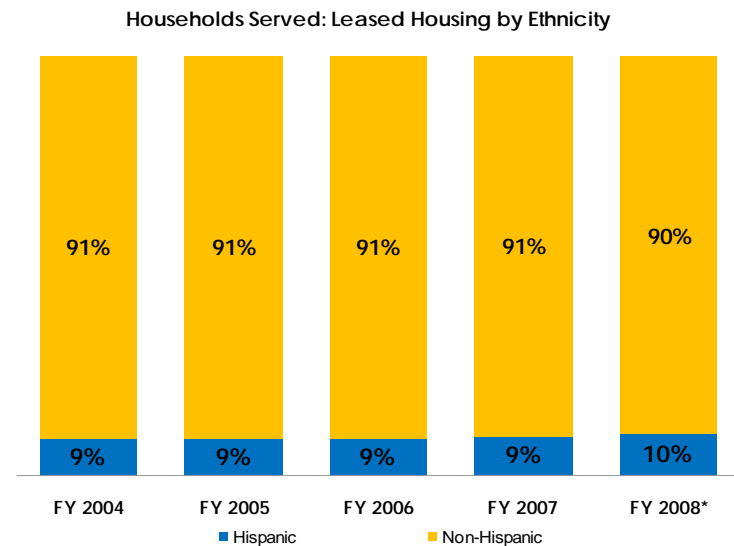
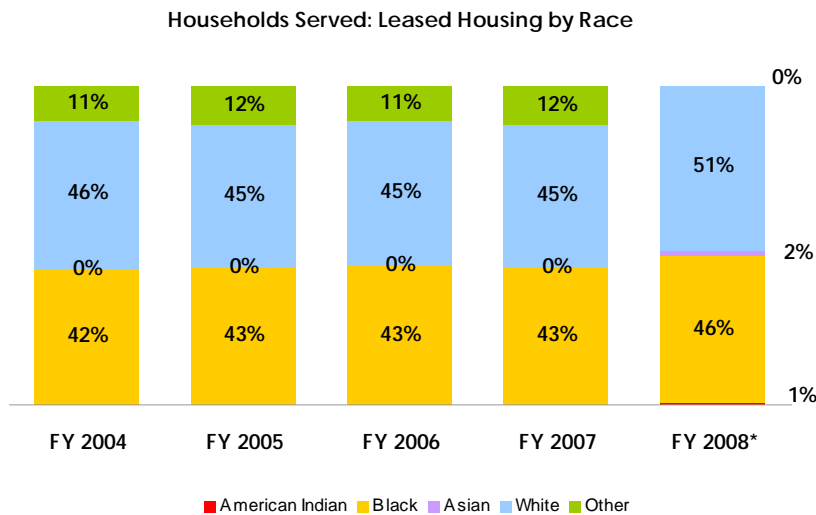
For more information on variations of income in the Lease Housing Program see table 2-5 in Appendix Two.



## Households Served: Leased Housing by Race and Ethnicity

In FY 2008 CHA revamped its data collection on Race to include American Indian and Asian, and began to collect data separately for Ethnicity, which identified families as Hispanic or Non-Hispanic. These changes result in a reorganization of previous year's data. In prior years Hispanic is counted as "Other" in the Race charts, and going forward the "Other" category is eliminated.

In FY 2008 there was an increase for all races. Nonetheless, there has been a greater increase in white households, accounting for 13% since FY 2007. Black households served increased by 7% in the same period.



In terms of Ethnicity, in FY 2008 there has been a slight increase in the percentage of Hispanics households served. However, no significant changes have occurred in the last five fiscal years.

## Leased Housing Waiting List

### Waiting List: Leased Housing by Development Type and Unit Size

The current vs. FY 2007 actual waitlists for Leased Housing broken out by bedroom size and family type are available below. The Leased Housing Waiting list for FY 2008 illustrate that the local demand for units continue to increase dramatically from large, three and four bedrooms, to smaller one bedroom units. These numbers are an approximation based on family composition of the pre-application submitted by applicant households.

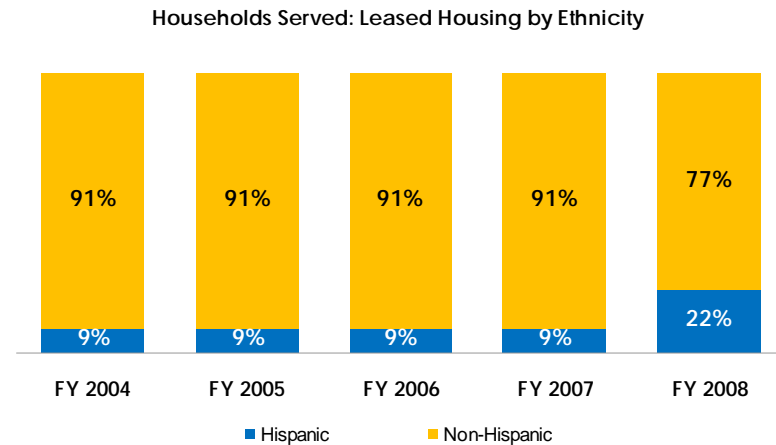
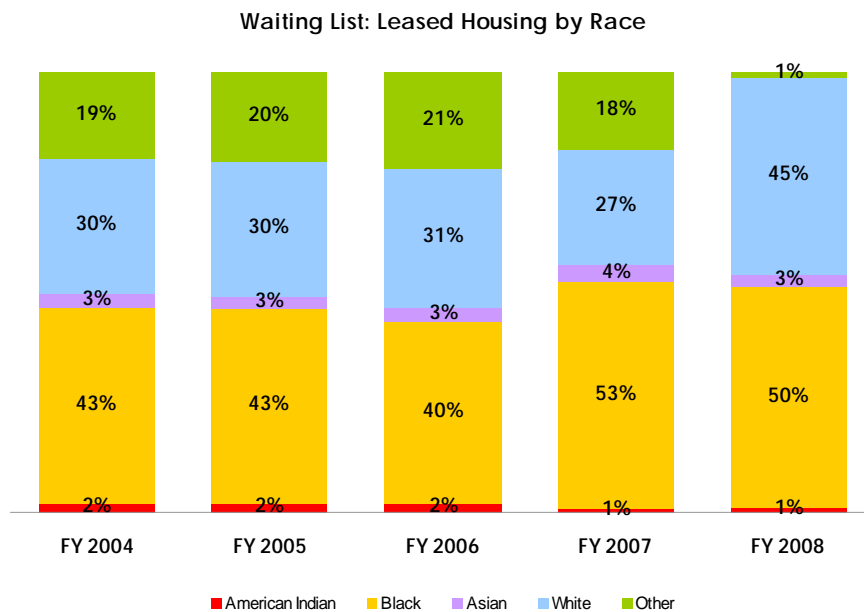
PROGRAM	UNIT SIZE										TOTAL APPLICANTS		
	Studio		1BR		2BR		3BR		4+BR				
FY2008	Housing Choice Voucher		0	0%	2,696	46%	2,007	34%	1,015	17%	114	2%	5,832
FY2007	Housing Choice Voucher		0	0%	1,986	46%	1,538	35%	730	17%	94	2%	4,348
% Change '07 to '08			36%		30%		39%		21%		34%		

There has been an increase of 34% since FY 2007 in the total number of applicants for the Leased Housing Program. Although there has been 710 more applicants for 1BRs, applicants for 3BRs had a higher percentage increase with 280 more applicants in FY 2008, the waiting list for this group has increased by 39%.

## Waiting List: Leased Housing by Race and Ethnicity

The previously stated changes in race and ethnicity data collection methodologies also affect information regarding the Leased Housing Waiting List.

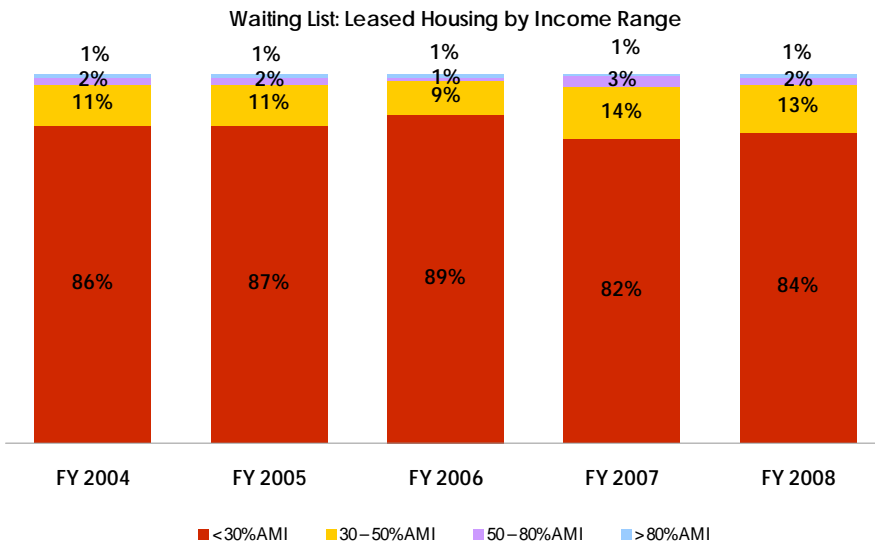
In FY 2008 the number of white applicants has increased by 66% since FY 2007. While the number of black applicants decreased by 5%. Nonetheless, there were more black applicants in FY 2008, a total of 2,893 in against 2,651 white applicants.



In FY 2008 there has been a large increase in Hispanic households served, from 9% to 22%. Although we cannot confirm that this increase is due to the change of the Hispanic category from Race to Ethnicity, it is crucial to consider such change as a possible cause. For example, an applicant who previously had the choice of Hispanic to identify his/her race could have chosen the white race and Hispanic ethnicity under the new methodology.

## Waiting List: Leased Housing by Income Range

The graph below provides a snapshot of Leased Housing applicants, by income ranges. Household percentages in each of the AMI categories changed slightly from FY 2007 to FY 2008. Particularly noteworthy is that the percentage of extremely low-income applicants increased by 2%, while very low-income applicants decreased by 1%.





## DEVELOPMENT AND REDEVELOPMENT

FY 2008 was a significant year for the CHA and its efforts to undertake a long-term, capital improvement strategy that will eventually result in the redevelopment of the Agency's entire housing portfolio. In FY 2008 The CHA focused efforts based on four main areas that emerged as a result of the capital planning process that began in CY 2007 and continued into CY 2008. The areas of focus are building integrity and safety, small property comprehensive modernization, energy/utility savings, and mixed financed comprehensive modernization and redevelopment. The CHA expended \$5.5 million in construction costs for capital improvement expenditures in FY 2008. CHA obligated an additional \$3.1 million for work that started in FY 2008 and will continue into FY 2009.

### Federal Public Housing

#### Capital and Extraordinary Maintenance

Over the past year, the CHA completed a number of significant capital improvements and extraordinary maintenance projects. The following accomplishments reflect the CHA's commitment to Enhanced Capital Projects:

- Award of construction contract for supportive housing renovation at L.B. Johnson Apartments
- Award of construction contract for emergency generators at 5 sites
- Award of construction contract for window replacement at Washington Elms
- Award of construction contract for masonry repairs Truman Apartments
- Award of construction contract for masonry repairs at Jefferson Park as well as close out of that construction

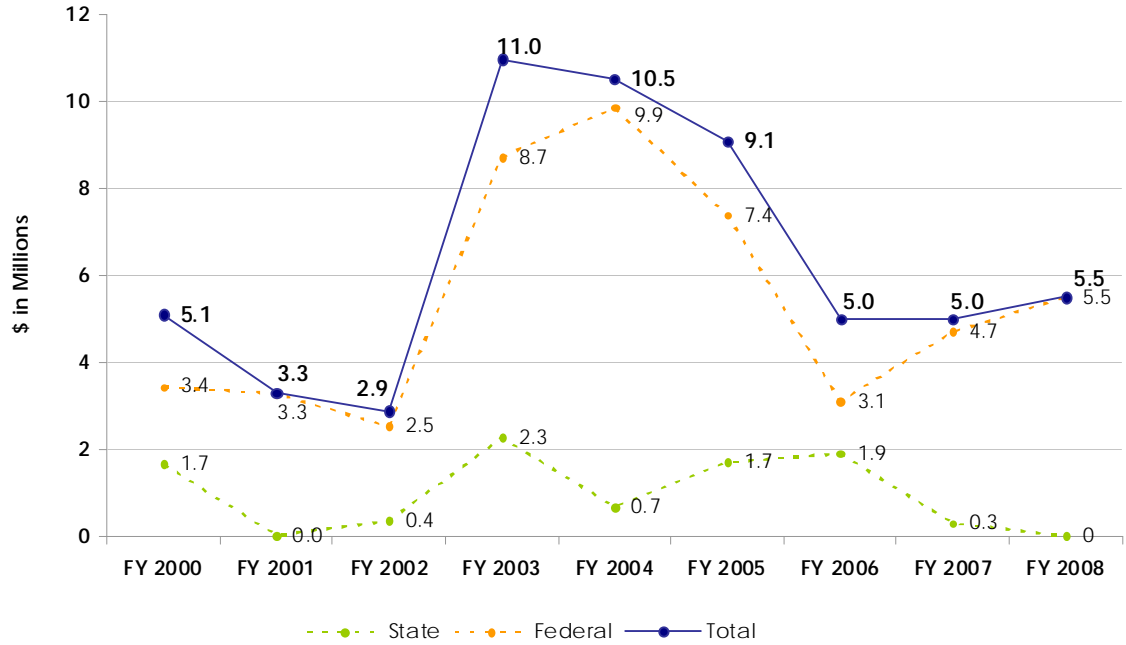
- Close out of construction contract for selective renovations of 71 units at L.B. Johnson Apartments and 89 units at Millers River
- Close out of construction contract for assisted living renovation at Millers River Apartments
- Close out of construction contract for heat and hot water conversion at Millers River
- Close out of construction contract for re-roofing low rise buildings at Roosevelt Towers

CHA continued using house doctor contracts for A/E, electrical engineering and structural engineering services for selective modernization work. In general, these contracts help streamline the design process, and move modernization work from design to construction faster than without house doctor contracts.

## Spending

The following chart details capital expenditures from FY 2000 through FY 2008. Because of MTW we are still able to expend more on capital improvement activities, across the portfolio. However, CHA remains very concerned that without relief from federal appropriators, capital expenditures will return to, or go below FY 2000 levels in the coming years. MTW fungibility has enabled the CHA to direct program funds to capital projects. However, the CHA's ability to allocate funds where they will be most beneficial is restricted by funding reductions in federal capital for public housing and housing choice vouchers that were available in the early 2000s.

Construction Spending FY 2000 - FY 2008



The following developments underwent construction or modernization during FY 2008:

**Roosevelt Towers**

The roof replacement work at the low-rise buildings at Roosevelt Towers was completed in FY 2008.

Total Cost: \$523,817  
 FY 2008 Expenditures: \$523,817

**Jefferson Park Extension**

CHA awarded a construction contract in July 2007 for masonry repairs at Jefferson Park. The project was closed out in November 2007.

Total Cost: \$203,540  
 FY 2008 Expenditures: \$203,540

### River Howard Homes

The comprehensive modernization of River Howard Homes continued in FY 2008, resulting from a construction contract awarded in January 2006. The project reached substantial completion in October 2007. A Part I Close-Out of the construction contract occurred in March 2008.

Total Cost: \$3,974,411  
FY 2008 Expenditures: \$1,469,623

### L.B. Johnson Apartments

CHA awarded a construction contract in October 2007 to modify units and common spaces to support the creation of a supportive housing services program at L.B. Johnson Apartments.

Total Cost: \$293,313  
FY 2008 Expenditures: \$261,603

Selective modernization of 71 units was also completed at L.B. Johnson Apartments. Part 1 close out of the construction contract has been executed.

Total Cost: \$832,614  
FY 2008 Expenditures: \$830,364

### Millers River Apartments

The Assisted Living floor at Millers River reached substantial completion and Part I of the construction contract was executed in February 2008. The remainder of the contract will be paid once the CHA receives guarantees letter, extra materials, and operating and maintenance materials that were not delivered.

Total Cost: \$190,357  
FY 2008 Expenditures: \$180,839

Selective Modernization of 89 units started in FY 2007 was also completed at Millers River. The contract was closed out and the balance of contract was expended in FY 2008.

Total Cost: \$1,140,960  
FY 2008 Expenditures: \$239,696

As part of an energy savings program, CHA completed renovations to convert the heating system at Millers River from electric to gas. Part II of the construction contract was closed out.

Total Cost: \$2,699,720  
FY 2008 Expenditures: \$12,000

### **Daniel F. Burns and L.B. Johnson Apartments**

A construction contract to repair elevators at Daniel F. Burns and L.B. Johnson Apartments was awarded in January 2007. Work proceeded through FY 2008 and will be completed by April 2008.

Total Cost: \$824,423  
FY 2008 Expenditures: \$632,286

### **Harry S. Truman Apartments**

A construction contract for masonry repairs at Harry S. Truman Apartments was awarded in October 2007. Repairs will fix vertical cracks and deterioration of the brick and remedy water infiltration. Work was put on hold due to winter conditions and will resume in April 2008.

Total Cost: \$229,038  
FY 2008 Expenditures: \$3,180

### **Washington Elms**

In May 2007 a construction contract was awarded for window replacement at Washington Elms. Window replacement began in March 2008. Upon completion, 2700 windows will be installed in each of the 175 units.

The work will continue into FY 2009 and is anticipated to be completed by September 2008.

Total Cost: \$2,523,000  
FY 2008 Expenditures: \$713,698

### **Corcoran Park Gutter Replacement**

The construction contract for replacement of gutters at Corcoran Park was awarded in November 2007. Installation was delayed due to winter weather and is anticipated to begin in May 2008.

Total Cost: \$77,000  
FY 2008 Expenditures: \$0

### **Emergency Generators at Five Buildings - Manning, L.B. Johnson, D.F. Burns, Norfolk Street, and Putnam School**

The construction contract was awarded in April 2007. Work on installing emergency generators at five buildings began in August 2007 and is approximately 40% complete as of February 2008. Based on time required to manufacture and install the generators, the CHA anticipates work to be complete in Fall 2008.

Total Cost: \$1,130,000  
FY 2008 Expenditures: \$432,741

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

### **Corcoran Park Window Replacement**

As of April 2008, the CHA staff is working with an architect to prepare the bidding documents for the replacement of windows at Corcoran Park. It is anticipated that the project will be bid in May 2008, with a contract signed approximately one month later. After the windows are manufactured, construction is anticipated to commence in October 2008.

### **Daniel F. Burns Apartments Elevator**

Burns Apartments consists of two, six-story buildings. Two elevators service the larger of the two buildings, but only one elevator services the smaller building. The single elevator in the small building needs repairs, but because of the extensive nature of the work and the make up of the building, alternate arrangements are necessary for the elderly residents to access their units. The CHA continues to work with an A/E firm to explore options to install an additional elevator so that residents will not have to be relocated during construction. Various

financial and structural obstacles have caused delays to the project.

### **Millers River and L.B. Johnson Exterior Refurbishment and Kitchen/Bathroom Modernization**

Millers River and Lyndon B. Johnson Apartments, two of CHA's largest elderly/disabled developments, require substantial renovations. The two developments, designed with recessed balconies, contain 373 studio units, out of 481 total apartments (77%). These studio apartments have become increasingly difficult to rent, especially given their extremely small size. The recessed balconies, which contribute to the small unit size, are also one of the primary sources of water infiltration into the buildings. To address both deficiencies, CHA has developed a plan to enclose balconies at these buildings to convert them into small one-bedroom units. This will increase the unit size and create more livable space for residents, while stemming the longstanding water penetration problem.

Unfortunately, the total projected estimated cost for the envisioned scope of renovations at these two developments is approximately \$51 million. Even with the flexibility permitted under MTW, this level of funding is far in excess of available resources from the Capital Fund Program and CHA's MTW Block Grant. As part of the FY 08 program, CHA initiated an agency-wide capital planning process to identify funding strategies and options for completing the identified capital improvements in its federally-assisted public housing developments. This work will be completed in FY 2009 and will help guide the CHA's efforts to capitalize the funds necessary to complete the renovations at Millers River and Lyndon B. Johnson Apartments as well as CHA's other federal public housing developments.

### **Other Updates:**

#### **Modernization & Re-Occupancy at Millers River and L. B. Johnson Apartments**

The Cambridge Housing Authority began a multifaceted approach to fill the newly modernized studio apartments at Millers River and L. B. Johnson Apartments. The first

initiative started in July 2006 with the development of plans to complete interior renovations to restore units and make them suitable for occupancy. The scope of work included new medicine cabinets, lighting, closet shelving, interior painting and new kitchens and bathroom sinks in some units. Simultaneously the CHA partnered with Cambridge Health Alliance to create one floor of supported housing in each building to provide services for elders not able to live independently. The CHA recently lowered the age limit for eligibility from 60 to 58 years of age. An extensive outreach and marketing campaign is ongoing to notify the community about the vacancies. In addition, CHA has also initiated a long-term market study to review and assess the market strength for the studio apartments in the Cambridge housing market.

## State Public Housing

During FY 2008, CHA continued its work with the State on both short-term stabilization strategies as well as long-term plans to address funding levels for operations and capital improvements. An earlier section detailed our on-going capital planning process to evaluate and identify financing opportunities available to complete the \$107 million of capital improvement work needed at CHA's state-assisted public housing. Below, we are pleased to report on the progress of more the specific capital improvement activities that were identified in our FY 2008. MTW Plan.

**Master Plan for Jefferson Park and Lincoln Way.** Limited state funding resulted in a decision by CHA and the State to proceed with a Master Plan Study for just Jefferson Park since conditions at that location warrant a more expansive and extensive review. A scope of service was developed and the architectural firm Abacus Architects + Planners hired to complete the work. In January 2008, the firm submitted its Expanded Existing Conditions Report (i.e. Fix As Is), which detailed the deficiencies in the physical conditions of the development. Future work

will focus on site and building planning problems and deficiencies in apartment access and size culminating in a series of options to revitalize and redevelop the development. The findings and recommendations of the Jefferson Park Master Plan will be incorporated into the CHA's overall capital planning process, which will be completed by Fall 2008.

**Immediate Capital Needs at Family Developments.** CHA obtained approval from the State to proceed with plans to complete building integrity and safety work items at Jackson Gardens and small property comprehensive modernization at Willow Street Homes. The existing conditions phase has been completed on the Jackson Gardens project, and we are awaiting approval of the State to proceed with the specific identified improvements. State approval has already been received to increase the construction budget of the Willow Street Homes Comprehensive Modernization project by over \$1 million from \$1.5 million to \$2.57 million based upon the findings detailed in the existing conditions/schematic design report.



**Previously Funded Capital Needs at Elderly Developments.** CHA reached agreement with the State to proceed with the specific modernization work at four elderly developments. The specific modernization work included– Waterproofing at Manning Apartments (667-1), Building Envelope Upgrade and Fire Safety Upgrades at 116 Norfolk Street (667-2), Building Envelope Upgrade at Putnam School (667-3B) and Fire Safety Upgrades at Russell Apartments (667-4). At present, CHA is working with the selected architectural and engineering firms to complete existing conditions and schematic documents phase to finalize the scope of work before completing contract documents. CHA anticipates bidding these projects in FY 2009.

**Jefferson Park and Lincoln Way Modernization.** Funds are not currently available to fund any portion of modernization work at Jefferson Park or Lincoln Way. The CHA has supported efforts to pass a new housing bond bill, which is needed if any funds are going to be made available to complete the needed work at these two state family public housing developments. We continue to evaluate and investigate alternative financing

opportunities to allow us to move forward should insufficient state funds continue to be a problem.

## Energy Initiatives

### Energy Conservation

During FY 2008, CHA continued its partnership with the local utility subsidy program. During this period, tenant surveys were conducted at five sites, and interested households received complimentary Compact Fluorescent light bulbs for every fixture in their apartment. Additionally, over sixty households had older, inefficient refrigerators replaced at no cost with new energy star models. Income eligible tenants were also transferred to the utility need based lower cost rate program. Over four sites, a total of five hundred common area and exterior light bulbs were replaced with new energy efficient fixtures. CHA will continue to access this program as subsidies are available through FY 2009.

Additionally, the L. B. Johnson apartments was designated as a pilot project and fifty percent of the common hallway lighting (every other fixture) was

retrofitted with motion sensors, while the stairwell lighting was replaced with dual ballast fixtures that adjust the lighting intensity in response to occupancy sensors. This project was completed at no cost to the Authority and is projected to yield an annual operating savings of \$15,000 for the property. This pilot has been deemed a success by staff and residents and as such CHA plans to replicate this program at three similar properties during FY 2009.

### **Renewable Energy:**

CHA is very pleased to report that the Boston Community Capital (BCC) Energy Advantage Program selected the Authority's submittal for grant funding for rooftop solar panels as a finalist. As this report goes to print, engineers are completing the specifications for twenty-three rooftop solar panels on six rooftops at the Washington Elms development. The panels will provide power to the common area lighting at the development, with the future possibility of delivering additional power back to the grid.

The program is structured as a long-term power purchase and rooftop lease with no capital costs for the CHA. CHA will contract to purchase the power generated at below the current market price for twenty years, after which CHA will take ownership of the panels and the power generated. CHA and BCC are also in the feasibility stages for a solar thermal installation at Washington Elms and energy conservation measures at other sites.

### **Other Energy Initiatives:**

As mentioned in the FY 2009 MTW Plan, during FY 2008 CHA significantly broadened its base of energy "partners" by establishing membership with the Boston University Institute for Leading in a Dynamic Economy (BUILDE). BUILDE serves as a "think tank" for energy related issues for a range of corporate, academic and governmental/nonprofit members.

CHA is currently working with a team of Boston University Professors and graduate students to evaluate various energy opportunities. Through membership CHA seeks to gain additional expertise regarding energy engineering and financing alternatives, as well as research and

exploration of effective incentives to support end user behavioral change relative to energy consumption.

Currently the BU team is focusing on establishing an energy baseline and carbon footprint for the Authority, while investigating emerging carbon emission markets with an eye toward a future revenue stream from CHA energy improvements. The BU team is also working on a proposal to perform energy metering/monitoring to allow for more refined unit measure of both technology improvements and conservative behavior.

CHA also plans to work with the Cambridge Energy Alliance (CEA). The CEA is a private/public partnership sponsored by the City of Cambridge with the goal of aggregating energy improvements to create market efficiencies, from single family homes and small business to large corporations and municipal buildings. During FY 2008, CHA joined a working committee tasked with exploring a "Green Lease Initiative" which aims to create a structure whereby energy improvements can be financed through energy savings even in those "split incentive" settings whereby the property owner holds the

financing and asset ownership and the tenant benefits from the energy savings. The Green Lease program goal is to create a reliable energy monitoring system and lease structure that allows a portion of the tenant's energy savings to be used as a payment stream to finance the building energy improvements. CHA is supportive of the CEA program goals and will continue to partner on projects as they are developed.

## Capital Planning Process

As previously noted, the CHA initiated an agency-wide capital planning process in FY 2008 to identify funding strategies and options for completing the substantial capital improvements totaling \$228 million in CHA's federal and state-assisted public housing developments. CHA completed the first phase of this initiative in October and November 2007 culminating with a series of meetings at CHA developments to detail the capital needs of each property as well as identify some of the funding opportunities and challenges. Key to this first phase was the development of guiding principles to assist the CHA in assessing and evaluating options for financing the needed capital improvements

These principles are detailed below:

1. Make real estate investment decisions for each property and the CHA's city-wide housing stock that reflects CHA's mission to develop and manage safe, good quality, affordable housing for low-income individuals and families in a

manner which promotes citizenship, community and self-reliance.

2. Encourage active and meaningful resident and community participation throughout the planning and implementation process.
3. Ensure the long-term physical and financial viability of CHA's existing public housing stock.
4. Develop a capital plan that results in no permanent displacement of any current CHA resident.
5. Provide housing that meets the current and projected needs of low-income households in Cambridge, and preserves affordable housing option in all Cambridge neighborhoods.
6. Continue to protect those CHA residents who are particularly vulnerable, including persons with disabilities, persons with income below 30% of the

area median income, and immigrant families (as permissible by law).

7. Increase the number of permanently affordable units restricted to residents under 80% of area median income.
8. Increase the livability and overall marketability of units, through quality design and construction.

The second phase, identifying on a property-by-property basis, the various options for funding the needed capital improvements, is on going and should be completed by early June 2008. A final, agency-wide capital plan will be completed by Fall 2008.

## **New Development Opportunities**

Indeed, as anticipated in the FY 08 Plan, FY 08 year was a difficult year for CHA to develop new affordable housing opportunities since it would not have any of its funds to contribute to new development opportunities given the

large capital needs of CHA's existing State and Federal units.

MTW provides CHA an opportunity to conduct new housing development activities in new and creative ways. One of the most significant changes to occur has been the establishment of a single fund budget. This fungibility provides CHA with full flexibility to move funds among the traditional funding categories and to invest funds in categories and invest funds in the acquisition of new properties. This budget flexibility, has enabled CHA to raise over \$75.8 million to acquire and rehabilitate 326 units of affordable housing (inclusive of the 183 units at Neville Place and Neville Center).

The information below reports CHA's progress on the specific development programs and activities identified in its FY 2008 Annual Plan

## Multi-Family Acquisition Program

Through its multi-family acquisition program and using either one of its non-profit affiliates or limited liability corporations, CHA sought to acquire buildings, a number of units within a larger building, or buildable sites. Funding sources for the new development programs could include: conventional debt financing from a local bank; grants from the Cambridge Affordable Trust Fund, the Commonwealth of Massachusetts; the Federal Home Loan Bank; and the City of Cambridge; 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 2008 for CHA's multi-family acquisition program included the continued implementation of several ongoing development efforts through CHA's identity of interest affiliate organizations as well as pursuing any new opportunities. These efforts require multi-year development efforts to complete the need rehabilitation or conversion to an affordable housing resource. The major milestones achieved in these efforts in FY 2008 are summarized below:

- **YWCA Temple St. Site** – CAHC has executed a ground lease with the YWCA for its Pool Site located in Central Square to redevelop the site into up to forty-two units of affordable housing. Preliminary design and financial work has been completed, and a One Stop Application to the Commonwealth of Massachusetts has been submitted seeking tax credits as well as other soft loans to support this new affordable housing development.
- **195-203 Prospect Street** – CAHC continued pursuing permanent financing for the project. 195-203 Prospect Street is a 21 units of family housing located in a former nursing home that had been converted by a developer into market rate housing in 2000. CAHC purchased the building in May 2003 and successfully transitioned to building to one that is fully affordable, thereby avoiding its conversion to market rate condominium units and displacement of low-income households. The downturn in the affordable housing development financing

impacted CHA's ability to close on permanent financing for the project.

- **22 Lopez Avenue** - Essex Street Management Inc. (ESMI), using funds from the City of Cambridge and the Commonwealth of Massachusetts as well as housing subsidy funds from the McKinney program, acquired this eight-unit building in September 2006 to provide supportive permanent housing for chronically homeless individuals. ESMI worked with the building's designated service provider, Shelter, Inc., to ready the building and services for occupancy, which was achieved in July 2007.

### **Condominium Acquisition Program**

In an effort to secure additional affordable housing units in Cambridge's costly housing market, CHA and its non-profit affiliate CAHC, created the Condominium Acquisition Program (CAP). The goal of CAP is to acquire scattered-site condominiums, thereby providing additional housing units without the complexity of

purchasing and rehabbing entire buildings or undertaking a new construction project

Unfortunately, CHA was unable to establish a new line of credit from the Cambridge Affordable Housing Trust, Massachusetts Housing Partnership and the Department of Housing and Community Development to recapitalize its Condominium Acquisition Program. This goal has been carried into the FY 2009 Plan, and we remain optimistic that a recapitalization of the program will be achieved.

### **On-Going Collaborative Efforts with the City of Cambridge**

CHA continued in FY 2008 its very successful collaboration with the City of Cambridge. The City of Cambridge and the Cambridge Affordable Housing Trust (CAHT) have been an essential funding source to CHA and its affiliated organization in CHA's efforts 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 \$8.45 million for both acquisition and/or new construction in Cambridge.

In FY 2008, CAHC received a commitment of \$2,094,000 million to support the new affordable housing development proposed for the YWCA Pool project.

As public funding/subsidies continue to shrink, CHA is facing more challenges to compete in the high cost Cambridge market. We continue to seek creative ways to expand housing choices in Cambridge for families with limited resources.



# RESIDENT SERVICES AND ECONOMIC DEVELOPMENT

In FY2008, CHA continued taking a holistic approach to improving resident economic and educational opportunities through a broad range of programs focused on addressing the needs of youth, adults and seniors and/or specific CHA developments. CHA maintained partnerships with a wide range of local service organizations in FY 2008. CHA's partnerships in this area continue to minimize costs, increase leverage considering CHA's limited funds, avoid duplicative services offerings and maximize positive outcomes.

## FY 2008 Accomplishments

### Implementation of the Cambridge Housing Authority Resident Training Program (CHART)

Utilizing MTW funding to leverage matching funds from the City of Cambridge and two private philanthropies, the CHA established a \$100,000 fund to support vocational training for both public housing residents and voucher holders. Outreach regarding availability of CHART scholarships began in January 2007. Applicants were rigorously screened for the feasibility of their career plans, their ability to follow through on training and their commitment to seeking full-time employment upon

completion of training. To date, the CHA has awarded six CHART Scholarships. One trainee has completed his training and is seeking full-time employment.

### Help Foster a Citywide Resident Advisory Board

The CHA has been providing support to a citywide group of residents, which has expanded to eight public housing residents and one voucher holder. The group re-named itself the Citywide Planning Committee (CPC) and has engaged the Massachusetts Union of Public Housing Tenants to provide technical assistance and training throughout the process of becoming a formal, representational Resident Advisory Board. The CPC envisioned a staged process in which the CHA will provide incremental funding for leadership training, the

development of technical assistance teams which will develop specialized understanding of specific elements of the public housing program, the preparation of by-laws, the organization of elections, the formal establishment of the Resident Advisory Board (RAB) and follow-up support to assist the RAB in its first year of operation. The CHA is working with the (CPC) and the Mass Union to develop a contract for the training and technical assistance, which CHA will support with MTW funds.

### **New Head Start Collaboration**

The Community Action Agency of Somerville (CAAS), with which the CHA had partnered in the bid process for a revitalized Head Start program in Cambridge, was selected by the Administration for Children and Families as the new Head Start provider. CAAS took over operations of the program on July 1, 2007. Upon the announcement of its selection, the CHA hosted a meeting of Cambridge early education providers and other relevant agencies to introduce CAAS to the local early education network. CHA collaborated with CAAS throughout FY 2008 to ensure that the Head Start

program is meeting the needs of CHA residents and that Head Start staff and parents were aware of the variety of resident services available to them as CHA residents.

### **Staff Changes & Fund Raising**

After investigating the potential for securing the services of a consultant who would add to the CHA's knowledge base and contacts for additional funding, it was decided that the Deputy Director of Resident Services, who was also serving as Director of The Work Force would be relieved of those duties in order to assist the Director of Resident Services in fundraising. A new Work Force Director was hired in the fall of 2007. The Tenant Services leadership team has identified several potential new funding sources and proposals are being developed.

### **Economic Development & Supportive Services Program**

Beginning in January, 2007, CHA took the lead in organizing a group of sixteen large Massachusetts PHAs to seek \$6.5M from the state legislature for a program of educational and vocational services dubbed the Economic Development and Supportive Services (EDSS)

Program. That association, which became known as the EDSS Working Group, embarked on a multi-year initiative to establish a \$6.5M line item in the state budget.

The proposal was received warmly by legislators in both houses in the FY 2008 budget process and gained nearly two dozen co-sponsors from across the Commonwealth. With that strong base of initial legislative support, the Working Group successfully engaged the Massachusetts Department of Housing and Community Development (DHCD) to support its efforts. DHCD partnered with the EDSS Working Group both to establish an EDSS line item in the FY 2009 state budget and to garner the resources of private funders.

### **Changing Relationship with School District**

After two years of operating The Bridge, the local high school's program for students (not limited to CHA) suspended or expelled from school, the CHA elected in June 2007, not to continue its contract with the school district. The program was developed with a principal of the high school who moved on to another district after the first year of the program's operation and, while CHA

sought to address the very different goals of her successor in the second year of the program, the Authority concluded by the end of the year that the district's goals for the program were not consistent with those of the CHA.

CHA continues to work closely with the district, however, through the Work Force youth development program. The School Department provides nearly \$60,000 for Work Force literacy programming and CHA is in discussions about the potential for opening a fourth Work Force site within the local high school. The district is also providing funding for a new effort, begun in January 2008, to provide SAT Prep classes for Work Force students.

### **Continued Expansion of Literacy Programming**

CHA continued operating its Parents ROCK (Reading On Computers with Kids) early literacy program on Saturday mornings for parents and pre-schoolers in FY 2008. While CHA hoped to expand the program into a full morning literacy camp, CHA and its partners – the Community Learning Center, the Child Care Resource Center and the Agenda for Children – were unsuccessful in acquiring

funding for that effort. CHA has, however, integrated Parents ROCK with the Agenda for Children's Pathways to Family Success program, expanding it from a 2-hour a week early literacy effort to a more extensive effort which supports families' progress toward achieving self-sufficiency by helping them to build literacy, parenting, computer, financial management and personal skills and assisting them to make connections to resources in the community and to one another.

### **Work Force Alumni Initiative**

CHA contracted in the Fall of 2007 with the Edgemere Consulting Corp. to undertake a formal study of Work Force alumni to learn more about their experience after graduating from The Work Force, with the hope that the information gleaned would help CHA to: 1) better prepare 8<sup>th</sup> – 12<sup>th</sup> graders for the demands of "life after The Work Force;" and 2) to explore what, if any, post-Work Force services to program alumni might improve their ability to cope with those demands.

Edgemere staff sent letters soliciting participation in the study to the 164 former participants for whom we had or were able to obtain contact information. This group included graduates from 1999 through 2006. Fifty-four responses to a structured survey were obtained, representing nearly 33% of the total graduates for that period.

- ✓ 94% of the respondents had enrolled in a college or other educational program after graduating from The Work Force.
- ✓ 67% were currently enrolled in school (some at a second or even, in a few instances, third school) and the majority was attending full-time.
- ✓ 91% were either working or going to school.
- ✓ 66% of those respondents who had graduated from The Work Force more than four years ago (and therefore had time to have finished a 4-year college program) were no longer living in public housing.

CHA found that only 37% of respondents actually graduated from the post-secondary programs in which they had matriculated. Of those who did not complete the program in which they matriculated upon graduating from The Work Force:

- <20% indicated that they did not complete the program because of academic reasons;
- >40% did not get sufficient financial aid to continue;
- >40% had a family or personal situation that kept them away from their studies;
- 35% reported that they did not get “one on one” assistance from the school;
- almost 50% felt they would have been more likely to succeed if The Work Force staff had been available to help them.

While the hurdles faced by Work Force graduates who enroll in college are substantial, CHA was encouraged to find the desire to succeed academically and to gain the advantages which accrue to college graduates is still there: fully 88% of those who had not completed their

post-secondary educational programs indicated that they intended to continue their education.

## Ongoing Resident Services

### Childcare and Healthcare Services for Families

The CHA’s youth programs are designed to meet specific needs within each segment of the youth population, from infants and toddlers through the start of young adulthood at college. The following on-going programs continued in FY 2008:

- WIC (Women, Infants & Children) Nutrition Programs are hosted at several sites to enhance the wellness of the youngest residents and their primary caregivers;
- Daycare centers continue to operate in selected developments, including “wrap-around” Head Start Daycare at Jefferson Park, Roosevelt Towers and Washington Elms/Newtowne Court. These centers accept toddlers and assist families with childcare through school age;

- Head Start programs at Jefferson Park, Roosevelt Towers and Washington Elms/Newtowne Court that allow families access to this proven formative and educational program, on-site or near their homes. Extremely positive changes in the Head Start Program are described in **Exploring New Resident Services** above;
- A youth recreation and educational program at Corcoran Park continued to be provided resident youth through the West Cambridge Youth Center; and
- The Recreational Activities Program at the Washington Elms/Newtowne Court Windsor Street Community Building, an after-school and summer activity program continued through a contract with the Boy's and Girl's Clubs.

CHA is committed to maintaining residents' health by working to ensure the availability of healthcare, as a cornerstone of its holistic service approach. Funding limitations remained a critical issue with respect to healthcare for public housing residents and other low-income households; therefore, the CHA worked continuously to develop partnerships with qualified

healthcare organizations that can provide low or no-cost service to residents. The following on-site outpatient healthcare services were available to residents at two centrally located health clinics throughout FY 2008:

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

#### **Youth Development Services – The Work Force**

The core services of The Work Force, the CHA's award-winning 5-year-long youth development program for public housing adolescents, continued over the past fiscal year. They include:

- After-school life skills classes (decision-making, conflict resolution, problem-solving, critical thinking skills, employability skills, etc.);

- "Try-out" jobs with 45 area private & public employers who serve as worksite mentor/supervisors;
- tracking of school attendance/performance;
- staffed, computer-equipped homework help centers and tutoring services;
- college prep activities (college tours, SAT prep, guidance on application process and financial aid options, etc.); and
- a scholarship program -- every participant matriculating at 2- or 4-year college receives modest a Work Force scholarship and students may compete for larger scholarships for outstanding achievement and community service.

The CHA also launched a Literacy Initiative in support of the program's academic objectives. This effort grew out of the observation that Work Force students graduating from highly successful programs have been credited with high grade point averages, but still lack basic literacy

skills essential to succeeding at college. A second major impetus for launching the Literacy Initiative was the statewide shift toward "educational accountability," culminating in the introduction of the MCAS (Massachusetts Comprehensive Assessment System) test as a requirement for high school graduation. The Math section of this test has proven problematic for children across the state and particularly so for low-income groups. For the children of immigrant parents for whom English is a second or third language, the Language Arts section of this test is particularly daunting.

As the chart on the following page indicates, The Work Force exceeded its projected performance in every key area in FY08.

Outcomes	Projected	Actual	Comments
Enrollments	120	122	
Program Retention	80%	76%	Completed one year of program and re-enrolled for next – Turnover in two Teacher-Counselor positions resulted in slightly lower retention rate than projected
Workshop Attendance	80%	87%	
Summer / Fall / Spring Job Placements	35 / 40 / 40	36 / 38 / 44	
Job Retention	90%	95%	Successfully completed job placement
Mastery of Work-Based Competencies	80%	96%	Overall ratings of Competent or Accomplished on employer assessments of specific competencies
H.S.Diploma Attainment	95%	100%	The advent of the MCAS test has meant that some students who have met academic requirements for graduation may still not graduate

### Adult Employment and Education Initiatives

In addition to the programs listed above, CHA continued operating several on-going, successful initiatives that help adults gain the educational and vocational skills they need for individual economic development, including the following:

- **CHA/Cambridge Employment Program** – Operated in partnership with the Cambridge

Office of Workforce Development, this program continued to provide vocational case management, career counseling, job preparation, career skills development, job placement and follow-up assistance to adult CHA residents. The program served 106 CHA adults, exceeding its goal of 50. To date, the CHA has awarded six CHART Scholarships (Cambridge Housing Authority Training) for the value of \$5,000 each. One trainee has completed his training and is seeking full-time employment.



- **Gateways Adult Literacy** – This CHA program continued to provide English language instruction and language-enhancing computer literacy to adult speakers of other languages who seek English proficiency (ESOL) and language-enhanced computer literacy, serving 118 residents over the past year, exceeding its goal of serving 65 residents;
- **Community Computer Centers** – These two resource/training centers bracketing the city continued to provide: 1) introductory and intermediate computer instruction in the form of both group instruction and open lab time; 2) ESOL literacy instruction; and 3) after-school Homework Help for teens enrolled in The Work Force. The centers served a total of 238 residents, exceeding its goal of 200;
- **Bridge-to-College Program** – Operated in partnership with the Cambridge Community Learning Center, the Bridge-to-College program continued to provide classroom instruction and individual counseling to high school graduates and GED-holders who are not academically

ready for community college courses. As a result of the commitment of a private foundation that funds scholarships for Work Force Program graduates, CHA developed a scholarship program to assist (mostly working) adults to complete the Bridge program, to make the difficult transition to college and continue their college education despite the financial and logistical difficulties inherent in doing so. Two scholarships are awarded annually to Bridge graduates upon matriculation at a two- or four-year college and one is awarded to a Bridge graduate who is an on-going college student.

<b>Program</b>	<b>FY 2008 Annual Plan Goal(s)</b>	<b>Number Served *</b>
<b>CHA/Cambridge Employment Program</b>	Serve 50; Place 22 in Jobs	Served 106; Placed 33 in Jobs
<b>Gateways ESOL</b>	Serve 65	Served 118
<b>Computer Centers</b>	Serve 200	Served 238
<b>Bridge-to-College</b>	Serve 7; 65% Accepted to Job Training or College	Served 11; 65% matriculation rate

\* These programs are funded through EDSS and other grants, the reporting period for which run from July through June. Numbers are tracked according to this time frame and not CHA's fiscal year.

# FINANCIAL MANAGEMENT

## MTW Funds

CHA's MTW Agreement includes the Federal Public Housing, Housing Choice Voucher and Capital Fund programs. Per the MTW Agreement, these programs are funded according to HUD's fiscal year funding formulas, subject to Congressional Appropriations. After meeting MTW program requirements (families served, vouchers leased or project-based, capital needs) any available funds are consolidated into a block grant fund. The block grant is used for special projects, enhanced or accelerated capital programs, and cross-subsidy, especially for the Federal and State PH programs where current operating and capital levels are inadequate to sustain program quality.

## Non-MTW Funds

CHA also administers other federal and State programs not covered by the MTW agreement. These include a non-MTW Housing Choice Voucher leased housing program, five different moderate-rehab leased-housing programs and a variety of state-funded programs. The competitive grant programs administered by CHA in FY 2008 include ROSS grants, Shelter Plus Care grants, and Service Coordinator grant.

This FY 2008 in this Annual Report includes the following basic financial information:

- Sources and Uses of Funds by Program from FY 2004 to FY 2008, including budget to actuals for the past year.
- Detailed Sources and Uses for FY 2008 Budgeted vs. Actual for Public Housing
- Detailed Sources and Uses for FY 2008 Budgeted vs. Actual for MTW Housing Choice Voucher Program
- Fungible Block Grant Fund established FY 2007
- Estimated Operating Reserve position as of March 31, 2008
- Actual Sources and Uses by Programs including CHA's State Programs versus Budgets as provided in the FY 2008 MTW Plan can be found in Appendix Six

## Sources and Uses by Program – FY2004 – FY 2008

In FY 2008, the CHA had sources of over \$57 million in the above programs. This is \$1.4 million more in income than was estimated when the budget was prepared in December 2006. At the time the budgets were prepared CHA was very conservative in projecting the proration that Congress would apply to FY 2008 operating subsidies. Fortunately, the final proration turned out to be more favorable than the value used in the budget formulation. However, despite the higher proration, the CHA still ended with a \$3.3 million deficit because of our decision to accelerate much needed capital work.

SOURCES	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008	
					Budget	Actual
Public Housing Program	14,950,508	14,921,583	14,866,064	17,263,885	15,653,493	16,483,979
Leased Housing Program	30,034,628	31,264,297	31,620,922	32,105,991	32,723,727	38,336,756
Moving to Work	21,748,600	24,519,534	25,931,886	26,475,369	26,620,125	31,816,780
Non Moving to Work	8,286,028	6,744,763	5,689,036	5,630,622	6,103,602	6,519,976
Other Federal Programs	27,965	17,928	1,364	-	-	-
10c (3-09)*	607,489*	-	-	-	-	-
315- Turnkey III	27,965	17,928	1,364	-	-	-
Modernization	4,641,193	7,810,434	2,430,226	2,024,415	6,964,019	1,881,093
Development	133,016	159,914	-	-	-	-
Grants	1,167,248	1,033,273	807,405	281,295	414,500	398,523
<b>Total Sources</b>	<b>\$50,954,558</b>	<b>\$55,207,429</b>	<b>\$49,725,981</b>	<b>\$51,675,586</b>	<b>\$55,755,739</b>	<b>\$57,100,351</b>
USES						
Public Housing Program	17,172,255	18,291,392	16,001,268	17,276,759	17,573,405	20,437,204
Leased Housing Program	30,923,692	33,074,010	31,591,892	32,406,519	32,995,942	37,652,160
Moving to Work	21,788,280	24,760,239	25,915,793	26,475,369	26,620,125	31,629,316
Leased / Dev Activities	907,141	1,524,665	-	-	-	-
Non Moving to Work	8,228,271	6,789,106	5,676,099	5,931,150	6,375,817	6,022,844
Other Federal Programs	643,879	10,312	795	-	-	-
10c (3-09)*	616,488	-	-	-	-	-
315- Turnkey III	27,391	10,312	795	-	-	-
Modernization	4,641,193	7,810,434	2,430,226	6,100,961	8,964,019	1,881,093
Development	133,016	159,914	-	-	-	-
Grants	1,131,084	1,033,273	834,108	281,295	414,500	398,523
<b>Total Uses</b>	<b>\$54,645,119</b>	<b>\$60,379,335</b>	<b>\$50,858,289</b>	<b>\$56,065,534</b>	<b>\$59,947,866</b>	<b>\$60,368,980</b>
<b>Surplus / (Deficit)</b>	<b>-\$3,690,561</b>	<b>-\$5,171,906</b>	<b>-\$1,132,308</b>	<b>-\$4,389,948</b>	<b>-\$4,192,127</b>	<b>-\$3,268,628</b>

## **Public Housing Detailed Sources and Uses – FY2008 Budgeted vs. Actual**

Operating Receipts were higher than budgeted by \$830,486 attributing mostly to the subsidy line. The CHA had budgeted for FY08 subsidy with a proration rate of 78% but the actual funding level passed by Congress was 83%. Even though the final level was below 100%, this increase provided much needed revenues for public housing.

Expenditures in the Federal Low Income Public Housing Program increased over budgeted amount by over \$3.5 million – solely attributable to the decision to accelerate planned capital work in a very favorable bidding climate.

In FY08, the CHA continued its implementation of the provisions of the Operating Fund Rule and the Asset Management Model. Project-based budgeting, accounting and management have been successfully implemented. Balance Sheet accounts have been segregated into individual projects. Fee for Service methodology is being applied to many activities. Operating reserves have been assigned to each Asset Management Project (AMP).

The Central Cost Center (COCC) is established and it is being run according to the Operating rule guidelines with fees taken to meet required COCC expenditures. The initial working capital assigned to the COCC in FY 2007 was \$820,701.

Public Housing Detailed Sources and Uses – FY2008 Budgeted vs. Actual

Sources	Budgeted	Actual	Variance	
			\$	%
Operating Receipts	8,049,979	8,158,437	108,458	1.3%
Subsidy	7,603,514	8,325,542	722,028	9.5%
<b>Total Sources</b>	<b>\$15,653,493</b>	<b>\$16,483,979</b>	<b>\$830,486</b>	<b>5.3%</b>
<b>Uses</b>				
Administrative Expenses	3,320,415	3,142,157	178,258	5.37%
Tenant Services	325,356	354,197	(28,841)	-8.86%
Maintenance Labor	1,906,856	1,868,688	38,168	2.00%
Materials/Supplies, Contract Costs	2,996,394	3,032,696	(36,302)	-1.21%
Protective Services	88,036	51,342	36,694	41.68%
General Expenses	2,202,873	2,070,573	132,300	6.01%
Utilities	4,932,511	4,726,283	206,228	4.18%
Non Routine Maint.	572,437	83,672	488,765	85.38%
Capital / EM / MTW Transfers	514,002	5,107,595	(4,593,593)	-893.69%
<b>Total Uses</b>	<b>\$16,858,880</b>	<b>\$20,437,203</b>	<b>-\$3,578,323</b>	<b>-21%</b>
<b>Surplus / (Deficit)</b>	<b>-\$1,205,387</b>	<b>-\$3,953,224</b>	<b>-\$2,747,837</b>	<b>-</b>

## MTW Housing Choice Voucher – Detailed Sources and Uses – FY 2008 Budgeted vs. Actual

CHA budgeted its subsidy for MTW Leased Housing Voucher Program at 95% but actually received 105%. This translates to additional funding of over \$5 million and allows us fully lease plus make 100 additional vouchers available to households on our waiting list. (At the end of the FY CHA was on-target to lease up to 2050 vouchers in FY 2009.) CHA also benefited from a soft rental market, resulting in a drop in some housing assistance payments. Thus while there was a decrease in the amount expended on housing assistance payments, there was a corresponding increase in funds utilized for capital projects and operating deficits in the CHA's other programs.

Sources	Budgeted	Actual	Variance	
			\$	%
Operating Receipts	221,721	270,716	48,995	22.1%
Subsidy	26,398,404	31,546,064	5,147,660	19.5%
<b>Total Sources</b>	<b>\$26,620,125</b>	<b>\$31,816,780</b>	<b>\$5,196,655</b>	<b>19.5%</b>
<b>Uses</b>				
Administrative Expenses	1,736,727	1,845,705	-108,978	-6.3%
Tenant Services	38,705	-	38,705	
General Expenses	238,843	117,965	120,878	50.6%
Housing Assistance Payment (Rent to Owners)	21,580,400	19,644,789	1,935,611	9.0%
Transfer to Block Grant	3,025,450	7,649,210	-4,623,760	-152.8%
<b>Total Uses</b>	<b>\$26,620,125</b>	<b>\$29,257,669</b>	<b>-\$2,637,544</b>	<b>-9.9%</b>
<b>Surplus / (Deficit)</b>	<b>\$0</b>	<b>\$2,559,111</b>	<b>\$2,559,111</b>	<b>-</b>

## Block Grant Fund

In FY 2008, Block Grant Fund started out with \$6,276,077. The Housing Voucher program contributed \$7,649,210. The Block Grant Fund transferred \$750,864 to offset operating deficits in numerous programs, funded capital expenditures in excess of \$7.1 million and paid for various Block Grant projects dealing with tenant services, development activities and training.

The end of the year balance in the Block Grant Account as of March 2008 was \$5,301,855, of which \$4.0 million was obligated to major construction projects and other multi-year projects. For FY 2009, there are over \$7.3 million in proposed projects to be funded by the Block Grant, and over \$2.3 million in operating deficits to be covered as well.

### Block Grant Fund FY 2008

<b>Beginning of Year</b>	<b>\$6,276,077</b>
Transfer from HCV	7,649,210
Transfer from PH	
Repaid loans	25,875
Interest Income	227,268
Miscellaneous Receipts	18,000
Block Grant Projects	(2,981,735)
Operating Transfers	(750,864)
Capital Expenditures	(5,161,976)
<b>End of Year</b>	<b>\$5,301,855</b>
Obligated and Multiyear Projects	(3,934,251)
<b>Balance</b>	<b>\$1,367,604</b>

### Block Grant Fund Proposed Projects in FY 2009

Capital Proposed Projects	Project Cost
Carry-over from FY 2008	1,367,604
Projected Income	4,671,931
<b>Subtotal</b>	<b>\$6,039,535</b>
Capital Projects	(3,500,000)
Operating Deficits	(2,339,011)
<b>Subtotal</b>	<b>-\$5,839,011</b>
<b>3/31/09 Cash Balance</b>	<b>\$200,524</b>



### Operating Reserves – FY 2008 Estimated and Actual

The reserve level in all Federal Programs increased for several reasons. First, the CHA made a decision to allow for a 60-day operating level in accordance with the MTW Agreement instead of the previous 30-day level. This increased the reserve level by \$2.5 million. Additionally, in light of the higher funding level (See p. 82 for proration budgeted vs. received), each site had its reserve level reevaluated and the total site based reserves in LIPH were increased by \$594,312.

	FY 2005		FY 2006		FY 2007		FY 2008	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual*
<b>Beginning of Year</b>	\$17,160,066	\$17,284,416	\$19,192,823	\$19,262,853	\$5,397,571	\$5,608,847	\$5,659,385	\$5,659,385
Increase/Decrease	-\$6,802,383	\$1,401,521	-\$5,569,938	-\$2,913,568	-\$549,571	\$9,313	-\$251,384	\$3,641,709
End of Year	\$10,357,683	\$18,685,937	\$13,622,885	\$16,349,285	\$4,848,000	\$5,618,160	-\$251,384	\$9,301,094
Retired Bridge Loans			\$1,024,672	\$484,821			-	
Restricted Funds		-\$8,964,981	-\$11,504,034	-\$11,106,833			-	-\$486,526
<b>Available Reserves*</b>	<b>\$10,357,683</b>	<b>\$9,720,956</b>	<b>\$3,143,523</b>	<b>\$5,727,273</b>	<b>\$4,848,000</b>	<b>\$5,618,160</b>	<b>\$5,408,001</b>	<b>\$8,814,568</b>

\* Actual Available Reserves for FY 2008 include \$4,822,411 for Vouchers, \$4,789 for Homeowners Program, and \$147,030 for Moderate Rehabilitation. It also includes \$3,840,388 for Property Reserves.

# APPENDICES

ONE:	Capital Program Information
TWO:	Households Served
THREE:	Waiting List
FOUR:	Management Indicators
FIVE:	Financial Information
SIX:	Resident Satisfaction Survey
SEVEN:	Fair Housing
EIGHT:	Benchmarking Study
NINE:	Board Approvals

# APPENDIX ONE: CAPITAL PROGRAM INFORMATION

## 1-1 Construction Cost Report – FY 2008

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2008 Expenditures		Notes
		As of FY 08 Plan or FY 07 Report	Revised/ Actual	As of FY 08 Plan or FY 07 Report	Revised	Anticipated in FY 08 Plan	Actual	
Millers River	Reoccupancy Program	\$1,150,000	\$1,140,960	Sep 2007	Completed April 2007	\$400,000	\$239,696	Work substantially completed in April 2007.
Roosevelt Towers	Roof Replacement	\$650,000	\$523,817	May 2007	Completed June 2007	\$650,000	\$523,817	Work substantially completed in June 2007.
River Howard	Comp Mod	\$4,229,060	\$3,974,411	Dec 2007	Completed October 2007	\$1,174,061	\$1,469,623	Project reached substantial completion in October 2007.
Corcoran Park	Gutter Replacement	\$80,000		Dec 2007	Aug 2008	\$80,000	\$0	Installation delayed due to winter weather and is anticipated to begin in May 2008.
L.B. Johnson	Reoccupancy Program	\$880,000	\$832,614	Dec 2007	Completed October 2007	\$880,000	\$830,364	Project reached substantial completion in October 2007.
Washington Elms	Window Replacement	\$2,775,300		Mar 2008	Sep 2008	\$1,540,000	\$713,698	Fabrication and weather issues delayed on-site work until March 2008. Work now on-going.
Burns/L.B. Johnson	Elevator Repairs	\$1,265,000		Mar 2008	Completed April 2008	\$765,000	\$632,286	Phase 1 work proceeded through FY 08 and was completed in April 2008. Phase 2 pending.
L.B. Johnson/Millers River	Elder Service Floor Rehab	\$500,000		Mar 2008	Completed April 2008	\$500,000	\$442,442	Work at Millers River completed Sep 07 and Johnson Apr 08.
Burns/L.B. Johnson	Emergency Generator	\$450,000	\$625,000	Mar 2008	Dec 2008	\$450,000	\$255,041	Contract awarded in April 2007 and is approximately 40% complete as of February 2008.

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2008 Expenditures		Notes
		As of FY 08 Plan or FY 07 Report	Revised/ Actual	As of FY 08 Plan or FY 07 Report	Revised	Anticipated in FY 08 Plan	Actual	
Various	Emergency Generators	\$700,000	\$625,000	Mar 2008	Dec 2008	\$700,000	\$177,720	Contract awarded in April 2007 and is approximately 40% complete as of February 2008.
Burns	Building Connector	\$250,000		Jun 2008	TBD	\$250,000	\$0	CHA working with A/E firm to explore options. Financial and structural obstacles.
Corcoran Park	Window Replacement	\$1,787,500		Jun 2008	Dec 2008	\$678,037	\$0	Project will be bid Summer 2008.
Jefferson Park	Masonry Refurbishment	\$500,000	\$203,540	On-going	Completed October 2007	\$500,000	\$203,540	Work completed in October 2007.
Various	Energy Upgrades	\$500,000	\$0	On-going	On-going	\$500,000	\$0	Other energy-related work proceeded including window and roof replacement.
Truman	Masonry Refurbishment	\$0	\$250,000		Aug 2008	\$0	\$3,181	Emergency conditions required immediate attention.
Millers River	Energy Upgrade/Heat Conversion	\$2,699,720*			Completed February 2006	\$0	\$12,000	Work substantially complete in February 2006. Payment represents final amount due.
*Information taken from earlier CHA MTW Annual Plans and/or Reports								

## APPENDIX TWO: HOUSEHOLDS SERVED

### Public Housing

2-1 Public Housing Program by Unit Size FY2004-FY2008 – Households Served

Program	FY2004		FY2005		FY2006		FY2007		FY2008		% Chg from FY04	
<b>Family Public Housing</b>												
<b>0BR</b>	4	0%	4	0%	3	0%	2	0%	4	0%	0.0%	
<b>1BR</b>	150	14%	150	14%	148	14%	144	14%	151	14%	0.7%	
<b>2BR</b>	459	42%	459	42%	454	42%	448	43%	448	42%	-2.4%	
<b>3BR</b>	379	35%	379	35%	374	35%	366	35%	370	35%	-2.4%	
<b>4 +BR</b>	99	9%	99	9%	96	9%	94	9%	96	9%	-3.0%	
<b>Subtotal Family PH</b>	<b>1,091</b>	<b>100%</b>	<b>1,091</b>	<b>100%</b>	<b>1,075</b>	<b>100%</b>	<b>1,054</b>	<b>100%</b>	<b>1,069</b>	<b>100%</b>	<b>-2.0%</b>	
<b>Elderly Public Housing</b>												
<b>0BR</b>	388	64%	358	62%	354	62%	361	63%	364	59%	-6%	
<b>1BR</b>	213	35%	214	37%	210	37%	208	36%	247	40%	16%	
<b>2BR</b>	3	0%	3	1%	3	1%	3	1%	3	0%	0%	
<b>3BR</b>	0	0%	0	0%	0	0%	0	0%	0	0%	0%	
<b>4 +BR</b>	0	0%	0	0%	0	0%	0	0%	0	0%	0%	
<b>Subtotal Elderly PH</b>	<b>604</b>	<b>100%</b>	<b>575</b>	<b>100%</b>	<b>567</b>	<b>100%</b>	<b>572</b>	<b>100%</b>	<b>614</b>	<b>100%</b>	<b>2%</b>	
<b>Total Public Housing</b>	<b>1,695</b>		<b>1,666</b>		<b>1,642</b>		<b>1,626</b>		<b>1,683</b>		<b>-1%</b>	

## 2-2a Family Public Housing Developments by Race FY 2008– Households Served

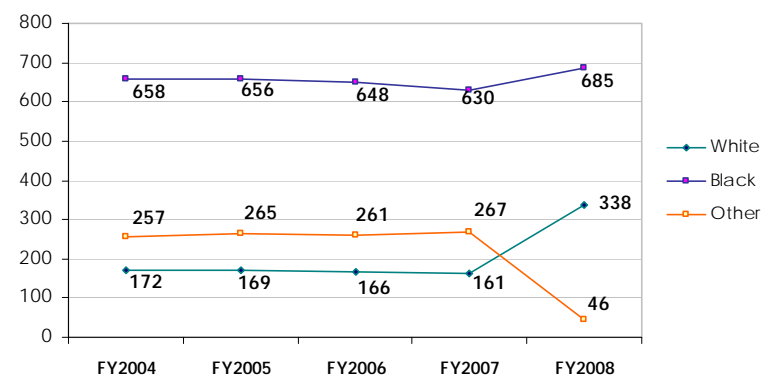
DEVELOPMENT	RACE										TOTAL
	American Indian*		Black		Asian*		White		Other		
Washington Elms	3	2%	107	61%	6	3%	58	33%	0	0%	174
Corcoran Park	3	2%	95	63%	3	2%	49	33%	0	0%	150
Jefferson Park	1	1%	124	73%	5	3%	40	24%	0	0%	170
Newtowne Court	2	1%	160	61%	11	4%	89	34%	0	0%	262
Putnam Gardens	1	1%	80	71%	4	4%	28	25%	0	0%	113
River Howard	0	0%	17	53%	2	6%	13	41%	0	0%	32
Roosevelt Towers	0	0%	74	61%	4	3%	44	36%	0	0%	122
Scattered Sites	0	0%	7	54%	0	0%	6	46%	0	0%	13
UDIC	0	0%	15	60%	1	4%	9	36%	0	0%	25
Garfield Street	0	0%	6	75%	0	0%	2	25%	0	0%	8
<b>FAMILY TOTAL</b>	<b>10</b>	<b>1%</b>	<b>685</b>	<b>64%</b>	<b>36</b>	<b>3%</b>	<b>338</b>	<b>32%</b>	<b>0</b>	<b>0%</b>	<b>1,069</b>

\*In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.

## 2-2b Family Public Housing Developments by Ethnicity FY 2008 – Households Served

Development	Ethnicity				TOTAL
	Hispanic		Non-Hispanic		
Washington Elms	29	17%	145	83%	174
Corcoran Park	9	6%	141	94%	150
Jefferson Park	13	8%	157	92%	170
Newtowne Court	37	14%	225	86%	262
Putnam Gardens	4	4%	109	96%	113
River Howard	4	13%	28	88%	32
Roosevelt Towers	24	20%	98	80%	122
Scattered Sites	1	8%	12	92%	13
UDIC	1	4%	24	96%	25
Garfield Street	0	0%	8	100%	8
<b>FAMILY TOTAL</b>	<b>122</b>	<b>11%</b>	<b>947</b>	<b>89%</b>	<b>1,069</b>

Households Served by Race - Family Developments FY2004-FY2008



\* In previous years CHA included Hispanic as a Race, since FY2008 CHA will report on Hispanic and Non-Hispanic as Ethnicities.

Note: the large increase on White and Black as well as the decrease on Other Races in FY2008 is due to the change in reporting format. In previous years CHA reported Hispanics as a Race, and is now as an Ethnicity.

### 2-3a Elderly Public Housing Developments by Race FY 2008– Households Served

DEVELOPMENT	RACE										TOTAL
	American Indian		Black		Asian		White		Other		
H. S. Truman Apts	0	0%	10	17%	2	3%	47	80%	0	0%	59
Daniel F. Burns	2	1%	42	21%	6	3%	146	74%	0	0%	196
Lyndon B. Johnson	2	2%	35	35%	0	0%	64	63%	0	0%	101
Millers River	0	0%	48	20%	4	2%	187	78%	0	0%	239
Robert C. Weaver	0	0%	6	32%	0	0%	13	68%	0	0%	19
<b>ELDERLY TOTAL</b>	<b>4</b>	<b>1%</b>	<b>141</b>	<b>23%</b>	<b>12</b>	<b>2%</b>	<b>457</b>	<b>74%</b>	<b>0</b>	<b>0%</b>	<b>614</b>

\*In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.

### 2-3b Elderly Public Housing Developments by Ethnicity FY 2008 – Households Served

Development	Ethnicity				TOTAL
	Hispanic		Non-Hispanic		
Washington Elms	29	17%	145	83%	174
Corcoran Park	9	6%	141	94%	150
Jefferson Park	13	8%	157	92%	170
Newtowne Court	37	14%	225	86%	262
Putnam Gardens	4	4%	109	96%	113
River Howard	4	13%	28	88%	32
Roosevelt Towers	24	20%	98	80%	122
Scattered Sites	1	8%	12	92%	13
UDIC	1	4%	24	96%	25
Garfield Street	0	0%	8	100%	8
<b>FAMILY TOTAL</b>	<b>122</b>	<b>11%</b>	<b>947</b>	<b>89%</b>	<b>1,069</b>

\* In previous years CHA included Hispanic as a Race, since FY2008 CHA will report on Hispanic and Non-Hispanic as Ethnicities.

2-4 Young Disabled Tenant Composition by Public Housing Development FY2004-FY2008 – Households Served

As a result of numerous changes during FY2008, our numbers of disabled residents at elderly developments may have decreased. This is due to three main factors: 1) large numbers of recently-modernized units at Millers River and L.B. Johnson are now available for occupancy thus affecting the percentage in the building; 2) Decreasing the definition of elderly to 60 years old (thereby increasing the number of elderly residents while decreasing the number of disabled); 3) Adding the category of "Near Elderly" (58-59 years old), combined with the aging in place of the younger disabled residents. As a result, in some circumstances we have dropped below 13.5% of our residents being younger disabled. In any development where this is the case, we will commence leasing to applicants qualified with disabilities.

DEVELOPMENT	FY2008	
	#	% of Dev. Site
Washington Elms	8	5%
Corcoran Park	4	3%
Putnam Gardens	4	3%
Newtowne Court	29	11%
River Howard	2	6%
Jefferson Park	12	9%
Scattered Sites	1	8%
Roosevelt Towers	7	6%
HomeOwners	0	0%
<b>Subtotal, Family</b>	<b>67</b>	<b>7%</b>
H. S. Truman Apts	4	7%
Daniel F. Burns	12	6%
Millers River	26	9%
Lyndon B. Johnson	18	11%
Robert C. Weaver	2	10%
<b>Subtotal, Elderly</b>	<b>62</b>	<b>9%</b>
<b>TOTAL HOUSEHOLDS</b>	<b>129</b>	<b>7%</b>



2-5a Family Public Housing Developments by Income Range FY2004-FY2008 – Households Served

Development	<30% AMI				30-50% AMI				50-80% AMI				>80% AMI				
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 08	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 08	% Chg	FY 04	FY 05	FY 08	% Chg	
	Low	High			Low	High			Low	High			Low	High			
<b>Family Public Housing</b>																	
Washington Elms	50%	58%	56%	6%	27%	36%	25%	-2%	11%	16%	15%	4%	1%	3%	4%	3%	
Corcoran Park	49%	54%	52%	3%	26%	31%	30%	4%	13%	18%	15%	2%	2%	4%	3%	1%	
Jefferson Park	59%	64%	62%	3%	15%	25%	19%	4%	9%	16%	12%	3%	3%	5%	7%	4%	
Newtowne Court	59%	64%	61%	2%	23%	29%	26%	3%	9%	13%	11%	2%	1%	3%	2%	1%	
Putnam Gardens	59%	61%	55%	-4%	26%	29%	31%	5%	9%	12%	10%	1%	0%	2%	4%	4%	
River Howard	63%	69%	66%	3%	22%	31%	25%	3%	0%	13%	9%	9%	0%	3%	0%	0%	
Roosevelt Towers	40%	46%	47%	7%	34%	41%	34%	0%	11%	23%	12%	1%	3%	8%	7%	4%	
Scattered Sites	51%	59%	46%	-5%	29%	34%	23%	-6%	7%	20%	15%	8%	2%	2%	15%	13%	
<b>Family PH TOTAL</b>	<b>54%</b>	<b>57%</b>	<b>55%</b>	<b>1%</b>	<b>27%</b>	<b>30%</b>	<b>26%</b>	<b>-1%</b>	<b>12%</b>	<b>14%</b>	<b>12%</b>	<b>0%</b>	<b>3%</b>	<b>3%</b>	<b>4%</b>	<b>1%</b>	

2-5b Elderly Developments Public Housing by Income Range FY2004-FY2008 – Households Served

Program	<30% AMI				30-50% AMI				50-80% AMI				>80% AMI				
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	FY 2004	FY 2005	FY 2008	% Chg	
	Low	High			Low	High			Low	High			Low	High			
<b>Elderly Public Housing</b>																	
H. S. Truman Apts	73%	86%	81%	8%	14%	24%	15%	7%	0%	5%	3%	3%	0%	0%	0%	0%	
Daniel F. Burns	72%	80%	76%	4%	18%	23%	19%	15%	4%	6%	5%	1%	0%	1%	1%	1%	
Millers River	87%	89%	87%	0%	7%	12%	11%	11%	1%	3%	2%	1%	0%	1%	0%	0%	
Lyndon B. Johnson	86%	91%	83%	-3%	9%	11%	12%	15%	1%	2%	4%	3%	0%	0%	1%	1%	
Robert C. Weaver	75%	95%	68%	-7%	5%	25%	26%	33%	0%	5%	5%	5%	0%	0%	0%	0%	
<b>Elderly PH TOTAL</b>	<b>82%</b>	<b>84%</b>	<b>82%</b>	<b>0%</b>	<b>13%</b>	<b>16%</b>	<b>15%</b>	<b>15%</b>	<b>2%</b>	<b>4%</b>	<b>3%</b>	<b>1%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	

## Housing Choice Voucher

### 2-6 Housing Choice Voucher Program by Unit Size FY2004-FY2008 – Households Served

Program	FY2004		FY2005		FY2006		FY2007		FY2008		% Chg from FY04	
<b>Family Housing Choice</b>												
OBR	47	3%	67	4%	58	4%	53	4%	55	4%	17%	
1BR	324	23%	407	25%	343	24%	372	28%	434	30%	34%	
2BR	606	43%	648	40%	587	41%	543	40%	580	40%	-4%	
3BR	383	27%	413	26%	371	26%	315	23%	338	23%	0%	
4 +BR	55	4%	73	5%	62	4%	58	4%	61	4%	0%	
<b>Subtotal Family HCV</b>	<b>1,415</b>	<b>100%</b>	<b>1,608</b>	<b>100%</b>	<b>1,421</b>	<b>100%</b>	<b>1,341</b>	<b>100%</b>	<b>1,468</b>	<b>100%</b>	<b>4%</b>	
<b>Elderly Housing Choice</b>												
OBR	20	8%	19	8%	35	8%	31	8%	38	8%	90%	
1BR	114	47%	127	53%	259	62%	242	64%	299	62%	162%	
2BR	88	36%	71	30%	97	23%	87	23%	120	25%	36%	
3BR	20	8%	20	8%	26	6%	17	4%	24	5%	20%	
4 +BR	0	0%	3	1%	4	1%	2	1%	3	1%	0%	
<b>Subtotal Family HCV</b>	<b>242</b>	<b>100%</b>	<b>240</b>	<b>100%</b>	<b>421</b>	<b>100%</b>	<b>379</b>	<b>100%</b>	<b>484</b>	<b>100%</b>	<b>100%</b>	
<b>Total Housing Choice Voucher</b>	<b>1,657</b>		<b>1,848</b>		<b>1,842</b>		<b>1,720</b>		<b>1,952</b>		<b>18%</b>	

## All Programs – Public Housing and Housing Choice Voucher Programs

2-7 Percentages of Public Housing and Housing Choice Voucher Program Households by Income Range FY2004-FY2008 – Households Served

Program	<30% AMI				30-50% AMI				50-80% AMI				>80% AMI					
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg		
	Low	High			Low	High			Low	High			Low	High				
<b>Public Housing</b>																		
Family	54%	57%	57%	3%	27%	30%	27%	0%	3%	14%	12%	9%	2%	3%	4%	2%		
Elderly	82%	82%	82%	0%	13%	15%	15%	2%	2%	3%	3%	1%	0%	0%	0.5%	1%		
<b>Subtotal PH</b>	<b>64%</b>	<b>66%</b>	<b>66%</b>	<b>2%</b>	<b>23%</b>	<b>25%</b>	<b>22%</b>	<b>-1%</b>	<b>2%</b>	<b>10%</b>	<b>9%</b>	<b>7%</b>	<b>2%</b>	<b>2%</b>	<b>3%</b>	<b>1%</b>		
<b>Housing Choice Voucher</b>																		
<b>HCV Subtotal</b>	<b>67%</b>	<b>70%</b>	<b>67%</b>	<b>3%</b>	<b>23%</b>	<b>25%</b>	<b>24%</b>	<b>1%</b>	<b>5%</b>	<b>9%</b>	<b>9%</b>	<b>4%</b>	<b>0%</b>	<b>1%</b>	<b>0.6%</b>	<b>1%</b>		
<b>TOTAL</b>	<b>67%</b>	<b>68%</b>	<b>66%</b>	<b>-1%</b>	<b>23%</b>	<b>24%</b>	<b>23%</b>	<b>0%</b>	<b>7%</b>	<b>9%</b>	<b>9%</b>	<b>2%</b>	<b>1%</b>	<b>1%</b>	<b>2%</b>	<b>1%</b>		

2-8a Percentages of Public Housing and Housing Choice Voucher Program Households by Race FY2004-FY2008 – Households Served

Program	RACE																		
	American Indian*				Black				Asian*				White				Other		
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008
Low	High	Low			High	Low			High	Low			High	Low			High	Low	
<b>Public Housing</b>																			
Family	n/a	n/a	1%	-	60%	61%	64%	4%	n/a	n/a	3%	-	15%	16%	32%	17%	23%	25%	0%
Elderly	n/a	n/a	1%	-	20%	22%	23%	3%	n/a	n/a	2%	-	67%	71%	74%	7%	9%	11%	0%
<b>Subtotal PH</b>			<b>1%</b>	<b>-</b>	<b>46%</b>	<b>46%</b>	<b>49%</b>	<b>3%</b>			<b>3%</b>	<b>-</b>	<b>33%</b>	<b>35%</b>	<b>47%</b>	<b>14%</b>	<b>18%</b>	<b>20%</b>	<b>0%</b>
<b>Housing Choice Voucher</b>																			
<b>HCV Subtotal</b>	<b>n/a</b>	<b>n/a</b>	<b>1%</b>	<b>-</b>	<b>42%</b>	<b>43%</b>	<b>46%</b>	<b>4%</b>	<b>n/a</b>	<b>n/a</b>	<b>2%</b>	<b>-</b>	<b>45%</b>	<b>46%</b>	<b>51%</b>	<b>6%</b>	<b>11%</b>	<b>12%</b>	<b>0%</b>
<b>TOTAL</b>			<b>1%</b>	<b>-</b>	<b>44%</b>	<b>45%</b>	<b>47%</b>	<b>3%</b>			<b>2%</b>	<b>-</b>	<b>40%</b>	<b>41%</b>	<b>50%</b>	<b>10%</b>	<b>15%</b>	<b>16%</b>	<b>0%</b>

\*In previous years CHA did not make the distinction between race and ethnicity, thus information on Asian and American Indian are not available before 2008.

2-8b Percentages of Public Housing and Housing Choice Voucher Program Households by Ethnicity FY2004-FY2008 – Households Served

Program	Ethnicity *						FY 2008	% Chg
	Hispanic			Non-Hispanic				
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	4-YEAR AVERAGE (FY04-FY07)		FY 2008		
Low	High	Low		High				
<b>Public Housing</b>								
Family	15%	16%	11%	-4%	84%	85%	89%	5%
Elderly	5%	6%	4%	-1%	94%	95%	96%	2%
<b>Subtotal PH</b>	<b>12%</b>	<b>13%</b>	<b>9%</b>	<b>-3%</b>	<b>87%</b>	<b>88%</b>	<b>91%</b>	<b>4%</b>
<b>Housing Choice Voucher</b>								
<b>HCV Subtotal</b>	<b>9%</b>	<b>9%</b>	<b>10%</b>	<b>1%</b>	<b>91%</b>	<b>91%</b>	<b>90%</b>	<b>-1%</b>
<b>TOTAL</b>	<b>11%</b>	<b>11%</b>	<b>9%</b>	<b>-2%</b>	<b>89%</b>	<b>89%</b>	<b>91%</b>	<b>2%</b>

\* In previous years CHA included Hispanic as a Race, since FY2008 CHA will report on Hispanic and Non-Hispanic as Ethnicities.

2-9 FY2008 Area Median Income (AMI) for Boston Metropolitan Area, including Cambridge

Household Size	30% of AMI	40% of AMI	50% of AMI Very Low-Income	80% of AMI Low Income	100% of Median
1	\$18,030	\$24,040	\$30,050	\$46,300	\$60,100
2	\$20,580	\$27,440	\$34,300	\$52,950	\$68,600
3	\$23,160	\$30,880	\$38,600	\$59,550	\$77,200
4	\$25,740	\$34,320	\$42,900	\$66,150	\$85,800
5	\$27,810	\$37,080	\$46,350	\$71,450	\$92,700
6	\$29,850	\$39,800	\$49,750	\$76,750	\$99,500
7	\$31,920	\$42,560	\$53,200	\$82,050	\$106,400
8	\$33,990	\$45,320	\$56,650	\$87,350	\$113,300

Notes: Effective February 15, 2008. These limits are determined by the U. S. Department of Housing & Urban Development and are subject to change.

# APPENDIX THREE: WAITING LISTS

## 3-1a Family Applicant Household by Race – FY 2004-FY 2008 Development Choice Waiting List

SITE-BASED WAITING LIST	Total Applicants			
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg
	Low	High		
Washington Elms	468	626	675	44%
Corcoran Park	274	347	384	40%
Jefferson Park	362	520	540	49%
Newtowne Court	494	684	705	43%
Putnam Gardens	388	500	483	24%
River Howard	219	294	297	36%
Roosevelt Towers	552	791	701	27%
Scattered Sites	389	563	534	37%
Jackson Gardens*	238	414	577	142%
Willow Street*	150	220	202	35%
Woodrow Wilson*	227	339	299	32%
Lincoln Way*	89	135	179	101%
1st Available	980	2,293	3,474	254%
<b>Total Applicants</b>	<b>4,830</b>	<b>7,726</b>	<b>9,050</b>	<b>87%</b>

SITE-BASED WAITING LIST	RACE																	
	American Indian				Black				Asian				White				Other	
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)	
	Low	High			Low	High			Low	High			Low	High			Low	High
Washington Elms	1%	2%	1%	0%	55%	60%	55%	0%	6%	7%	8%	2%	17%	21%	36%	19%	14%	21%
Corcoran Park	1%	2%	2%	1%	55%	62%	59%	4%	3%	5%	4%	1%	19%	27%	36%	17%	12%	15%
Jefferson Park	1%	2%	2%	1%	55%	63%	56%	1%	7%	9%	10%	3%	16%	22%	32%	16%	9%	18%
Newtowne Court	1%	1%	1%	0%	53%	58%	53%	0%	6%	8%	9%	3%	19%	22%	37%	18%	14%	20%
Putnam Gardens	1%	2%	1%	0%	53%	60%	61%	8%	4%	7%	6%	2%	19%	26%	31%	12%	12%	16%
River Howard	1%	3%	1%	0%	51%	56%	58%	7%	6%	6%	5%	-1%	19%	24%	34%	15%	16%	18%
Roosevelt Towers	1%	1%	1%	0%	51%	55%	52%	1%	4%	6%	7%	3%	21%	27%	40%	19%	14%	22%
Scattered Sites	1%	1%	1%	0%	56%	58%	57%	1%	4%	5%	6%	2%	20%	26%	36%	16%	12%	18%
Jackson Gardens*	0%	2%	1%	1%	54%	57%	52%	-2%	6%	8%	8%	2%	19%	24%	39%	20%	13%	20%
Willow Street*	1%	3%	1%	0%	40%	48%	52%	12%	5%	7%	4%	-1%	25%	35%	42%	17%	14%	21%
Woodrow Wilson*	1%	2%	2%	1%	44%	57%	56%	12%	4%	6%	4%	0%	27%	36%	38%	11%	11%	16%
Lincoln Way*	0%	1%	2%	2%	57%	67%	60%	3%	3%	4%	3%	0%	20%	23%	35%	15%	7%	15%
1st Available	1%	2%	1%	0%	48%	50%	47%	-1%	3%	5%	4%	1%	24%	31%	48%	24%	14%	22%
<b>Total Applicants</b>	<b>1%</b>	<b>2%</b>	<b>1%</b>	<b>0%</b>	<b>53%</b>	<b>55%</b>	<b>52%</b>	<b>-1%</b>	<b>5%</b>	<b>6%</b>	<b>6%</b>	<b>1%</b>	<b>21%</b>	<b>26%</b>	<b>41%</b>	<b>20%</b>	<b>13%</b>	<b>20%</b>

\*These are state developments with development choice waiting list. They are included in this table because many applicants for federal developments also select state developments as one or more of their development choices.

3-1b Family Applicant Household by Ethnicity – FY 2004-FY 2008 Development Choice Waiting List

SITE-BASED WAITING LIST	Ethnicity							
	Hispanic				Non-Hispanic			
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg
	Low	High			Low	High		
Washington Elms	14%	21%	21%	7%	79%	86%	79%	0%
Corcoran Park	12%	15%	18%	6%	85%	88%	82%	-3%
Jefferson Park	9%	18%	17%	8%	82%	91%	83%	1%
Newtowne Court	14%	20%	21%	7%	80%	86%	79%	-1%
Putnam Gardens	12%	16%	16%	4%	84%	88%	83%	-1%
River Howard	16%	17%	17%	1%	83%	84%	82%	-1%
Roosevelt Towers	14%	22%	21%	7%	78%	86%	79%	1%
Scattered Sites	12%	18%	18%	6%	82%	88%	82%	0%
Jackson Gardens*	13%	20%	21%	8%	80%	87%	78%	-2%
Willow Street*	14%	21%	20%	6%	79%	86%	79%	0%
Woodrow Wilson*	11%	16%	12%	1%	84%	89%	88%	4%
Lincoln Way*	7%	15%	15%	8%	85%	93%	85%	0%
1st Available	14%	22%	23%	9%	78%	86%	76%	-2%
<b>Total Applicants</b>	<b>13%</b>	<b>20%</b>	<b>21%</b>	<b>8%</b>	<b>85%</b>	<b>87%</b>	<b>79%</b>	<b>-6%</b>

3-2a Elderly Applicant Households by Race - FY 2004-FY 2008 Development Choice Waiting List

SITE-BASED WAITING LIST	Total Applicants			
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg
	Low	High		
H. S. Truman Apts	34	41	56	65%
Daniel F. Burns	22	44	53	141%
Lyndon B. Johnson	34	48	81	0%
Millers River	58	89	121	109%
Robert C. Weaver	16	28	25	0%
Linnaean Street*	52	71	75	0%
Manning Apts*	107	169	182	70%
Putnam School*	55	76	84	53%
Putnam Square	71	118	149	110%
Russell Apts*	84	124	130	55%
1st Available	177	608	1,180	567%
<b>Total Applicants</b>	<b>710</b>	<b>1,416</b>	<b>2,136</b>	<b>201%</b>

SITE-BASED WAITING LIST	RACE																	
	American Indian				Black				Asian				White				Other	
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)	
	Low	High			Low	High			Low	High			Low	High			Low	High
H. S. Truman Apts	0%	2%	2%	2%	17%	21%	31%	14%	2%	6%	2%	0%	62%	76%	64%	2%	5%	12%
Daniel F. Burns	0%	5%	4%	4%	17%	29%	19%	2%	2%	9%	4%	2%	55%	67%	74%	19%	5%	9%
Lyndon B. Johnson	0%	3%	1%	1%	26%	33%	31%	5%	0%	0%	2%	2%	60%	65%	65%	5%	5%	6%
Millers River	0%	2%	2%	2%	28%	31%	26%	-2%	1%	3%	3%	2%	59%	55%	67%	8%	1%	9%
Robert C. Weaver	0%	4%	0%	0%	31%	37%	40%	9%	4%	4%	8%	4%	43%	56%	52%	9%	11%	14%
Linnaean Street*	0%	2%	0%	0%	13%	21%	19%	6%	1%	7%	7%	6%	66%	75%	75%	9%	6%	8%
Manning Apts*	0%	2%	1%	1%	27%	37%	26%	-1%	2%	6%	10%	8%	47%	62%	62%	15%	9%	12%
Putnam School*	0%	1%	1%	1%	20%	31%	24%	4%	1%	4%	4%	3%	49%	60%	71%	22%	14%	19%
Putnam Square	0%	2%	0%	0%	18%	28%	27%	9%	6%	10%	7%	1%	53%	70%	66%	13%	6%	13%
Russell Apts*	1%	4%	2%	1%	25%	31%	25%	0%	4%	5%	5%	1%	55%	61%	67%	12%	6%	8%
1st Available	2%	4%	2%	0%	29%	36%	31%	2%	2%	4%	2%	0%	52%	56%	64%	12%	7%	10%
<b>Total Applicants</b>	<b>1%</b>	<b>2%</b>	<b>2%</b>	<b>1%</b>	<b>27%</b>	<b>29%</b>	<b>29%</b>	<b>2%</b>	<b>3%</b>	<b>5%</b>	<b>3%</b>	<b>0%</b>	<b>56%</b>	<b>60%</b>	<b>66%</b>	<b>10%</b>	<b>8%</b>	<b>10%</b>

\*These are state developments with development choice waiting list. They are included in this table because many applicants for federal developments also select state developments as one or more of their development choices.

3-2b Elderly Applicant Household by Ethnicity – FY 2004-FY 2008 Development Choice Waiting List

SITE-BASED WAITING LIST	Ethnicity							
	Hispanic				Non-Hispanic			
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg
	Low	High			Low	High		
H. S. Truman Apts	5%	12%	16%	11%	88%	95%	82%	-6%
Daniel F. Burns	5%	9%	15%	10%	91%	95%	85%	-6%
Lyndon B. Johnson	5%	6%	6%	1%	94%	95%	94%	0%
Millers River	1%	9%	9%	8%	91%	99%	89%	-2%
Robert C. Weaver	11%	14%	8%	-3%	86%	89%	92%	6%
Linnaean Street*	6%	8%	7%	1%	92%	94%	93%	1%
Manning Apts*	9%	12%	9%	0%	88%	91%	91%	3%
Putnam School*	14%	19%	12%	-2%	81%	86%	88%	7%
Putnam Square	6%	13%	9%	3%	87%	94%	91%	4%
Russell Apts*	6%	8%	9%	3%	92%	94%	90%	-2%
1st Available	7%	10%	11%	4%	90%	93%	89%	-1%
<b>Total Applicants</b>	<b>8%</b>	<b>10%</b>	<b>10%</b>	<b>2%</b>	<b>90%</b>	<b>92%</b>	<b>90%</b>	<b>0%</b>



3-3 Public Housing and Housing Choice Voucher Program Applicants by Unit Size - FY 2004-FY 2008

Program	FY2004	FY2005	FY2006	FY2007	FY2008
<b>Family Public Housing</b>					
OBR	66	63	68	0	13
1BR	2,807	3,302	4,035	1,564	2,224
2BR	2,288	2,566	3,471	1,320	1,698
3BR	1,355	1,494	1,773	332	663
4 +BR	257	296	368	107	130
<b>Subtotal Family PH</b>	<b>6,773</b>	<b>7,721</b>	<b>9,715</b>	<b>3,323</b>	<b>4,728</b>
<b>Elderly Public Housing</b>					
OBR	1,444	1,410	1,484	178	1,282
1BR	368	344	814	931	113
2BR	109	105	97	41	50
3BR	6	6	8	0	2
4 +BR	5	5	3	0	1
<b>Subtotal Elderly PH</b>	<b>1,932</b>	<b>1,870</b>	<b>2,406</b>	<b>1,150</b>	<b>1,448</b>
<b>Subtotal Public Housing</b>	<b>8,705</b>	<b>9,591</b>	<b>12,121</b>	<b>4,473</b>	<b>6,176</b>
<b>Housing Choice Voucher</b>	HCV waitlist does not contain bedroom size data.				
<b>Subtotal HCV</b>	<b>8,949</b>	<b>8,359</b>	<b>6,577</b>	<b>2,364</b>	<b>5,832</b>
<b>PH AND HCV TOTAL</b>	<b>17,654</b>	<b>17,950</b>	<b>18,698</b>	<b>6,837</b>	<b>12,008</b>

3-4 Public Housing and Housing Choice Voucher Program Applicants by Income Range - FY 2004-FY 2008

Program	Total Applicants					% Chg.
	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008	
<b>Public Housing</b>						
Family	6,741	7,692	9,271	3,316	4,728	-20%
Elderly	1,803	1,869	1,920	1,147	1,449	-28%
<b>Subtotal PH</b>	<b>8,544</b>	<b>9,561</b>	<b>11,191</b>	<b>4,463</b>	<b>6,177</b>	<b>-28%</b>
<b>Housing Choice Voucher</b>						
Family	8,119	7,582	6,012	3,737	5,436	-52%
Elderly/Disabled	830	777	564	611	396	-35%
<b>HCV Subtotal</b>	<b>8,949</b>	<b>8,359</b>	<b>6,576</b>	<b>4,348</b>	<b>5,832</b>	<b>-35%</b>
<b>TOTAL</b>	<b>17,493</b>	<b>17,920</b>	<b>17,767</b>	<b>8,811</b>	<b>12,009</b>	<b>-31%</b>

Program	<30% AMI				30-50% AMI				50-80% AMI				>80% AMI			
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg
	Low	High			Low	High			Low	High			Low	High		
<b>Public Housing</b>																
Family	81%	85%	83%	2%	12%	15%	14%	2%	3%	3%	3%	0%	1%	1%	1%	0%
Elderly	90%	92%	92%	2%	6%	7%	6%	0%	1%	2%	1%	0%	1%	1%	1%	0%
<b>Subtotal PH</b>	<b>84%</b>	<b>86%</b>	<b>85%</b>	<b>1%</b>	<b>11%</b>	<b>13%</b>	<b>12%</b>	<b>1%</b>	<b>2%</b>	<b>3%</b>	<b>2%</b>	<b>0%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>0%</b>
<b>Housing Choice Voucher</b>																
Family	81%	89%	84%	4%	9%	15%	13%	4%	1%	3%	2%	1%	1%	1%	1%	0%
Elderly/Disabled	89%	93%	82%	-7%	6%	8%	15%	9%	1%	2%	2%	1%	0%	1%	1%	1%
<b>HCV Subtotal</b>	<b>83%</b>	<b>89%</b>	<b>84%</b>	<b>1%</b>	<b>9%</b>	<b>14%</b>	<b>13%</b>	<b>4%</b>	<b>1%</b>	<b>3%</b>	<b>2%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>0%</b>
<b>TOTAL</b>	<b>83%</b>	<b>87%</b>	<b>84%</b>	<b>1%</b>	<b>10%</b>	<b>13%</b>	<b>13%</b>	<b>3%</b>	<b>2%</b>	<b>3%</b>	<b>2%</b>	<b>0%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>0%</b>

3-5a Public Housing and Housing Choice Voucher Program Applicants by Race - FY 2004-FY 2008

Program	Total Applicants					% Chg
	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008	
<b>Public Housing</b>						
Family	8,649	7,692	9,271	3,316	4,728	-45%
Elderly	2,498	1,869	1,920	1,122	1,449	-42%
<b>Housing Choice Voucher</b>	8,949	8,359	6,577	2,364	5,832	-35%
<b>TOTAL</b>	<b>20,096</b>	<b>17,920</b>	<b>17,768</b>	<b>6,802</b>	<b>12,009</b>	<b>-40%</b>

Program	RACE																	
	American Indian				Black				Asian				White				Other	
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)	
	Low	High			Low	High			Low	High			Low	High			Low	High
<b>Public Housing</b>																		
Family	2%	4%	1%	-1%	49%	52%	50%	1%	4%	4%	5%	1%	23%	27%	44%	21%	0%	2%
Elderly	2%	2%	2%	0%	26%	30%	31%	5%	2%	3%	3%	1%	54%	60%	64%	10%	0%	1%
<b>Housing Choice Voucher</b>	2%	4%	1%	-1%	43%	56%	50%	7%	3%	4%	3%	0%	25%	30%	45%	20%	0%	11%
<b>TOTAL</b>	<b>2%</b>	<b>4%</b>	<b>1%</b>	<b>-1%</b>	<b>46%</b>	<b>48%</b>	<b>47%</b>	<b>1%</b>	<b>4%</b>	<b>4%</b>	<b>4%</b>	<b>0%</b>	<b>29%</b>	<b>32%</b>	<b>47%</b>	<b>18%</b>	<b>0%</b>	<b>5%</b>

3-5b Public Housing and Housing Choice Voucher Program Applicants by Ethnicity - FY 2004-FY 2008

Program	Ethnicity							
	Hispanic				Non-Hispanic			
	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg	4-YEAR AVERAGE (FY04-FY07)		FY 2008	% Chg
	Low	High			Low	High		
<b>Public Housing</b>								
Family	17%	21%	22%	5%	79%	83%	78%	-1%
Elderly	6%	11%	10%	4%	89%	94%	89%	0%
<b>Housing Choice Voucher</b>	14%	16%	22%	8%	84%	86%	77%	-7%
<b>TOTAL</b>	<b>15%</b>	<b>17%</b>	<b>21%</b>	<b>6%</b>	<b>83%</b>	<b>85%</b>	<b>79%</b>	<b>-4%</b>

## APPENDIX FOUR: CHA MANAGEMENT INFORMATION

### 4-1 Public Housing Inspections – FY 2008 Plan vs. Actual

Development	FY08 Plan		FY08 Actual	
	Inspected	Passing UPCS	Inspected	Passing UPCS
Washington Elms	100%	100%	100%	100%
Corcoran Park	100%	100%	100%	100%
Jefferson Park	100%	100%	100%	100%
Newtowne Court	100%	100%	100%	100%
Putnam Gardens	100%	100%	100%	100%
River Howard	100%	100%	100%	100%
Roosevelt Towers	100%	100%	100%	100%
Scattered Sites	100%	100%	100%	100%
Garfield Street	100%	100%	100%	100%
H. S. Truman Apts	100%	100%	100%	100%
Daniel F. Burns	100%	100%	100%	100%
Lyndon B. Johnson	100%	100%	100%	100%
Millers River	100%	100%	100%	100%
Robert C. Weaver	100%	100%	100%	100%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

### 4-2 Leased Housing Inspections – FY 2008 Plan vs. Actual

Type of Inspection	FY08 Plan		FY08 Actual	
	Inspected	Passing HQS	Inspected	Passing HQS
Annual HQS Inspection	100%	100%	100%	100%

4-3 Public Housing Work Orders – FY 2008 Plan vs. Actual

Development	FY08 Plan		FY08 Actual	
	Emergency	Non-Emergency	Emergency	Non-Emergency
	% Completed Within 24hrs	Avg. Days to Complete	% Completed Within 24hrs	Avg. Days to Complete
Washington Elms	100%	<7	100%	5.3
Corcoran Park	100%	<7	100%	2.9
Jefferson Park	100%	<10	100%	4.0
Newtowne Court	100%	<10	100%	3.6
Putnam Gardens	100%	<7	100%	4.7
River Howard	100%	<10	100%	5.2
Roosevelt Towers	100%	<7	100%	5.5
Scattered Sites	100%	<10	100%	6.9
UDIC	100%		100%	5.7
Garfield Street	100%	<10	100%	11.7
H. S. Truman Apts	100%	<7	100%	2.6
Daniel F. Burns	100%	<7	100%	6.1
Millers River	100%	<7	100%	3.2
Lyndon B. Johnson	100%	<7	100%	4.2
Robert C. Weaver	100%	<7	100%	5.4
<b>TOTAL</b>			<b>100%</b>	<b>5.1</b>

4-4 Public Housing Occupancy Levels –FY 2008 Plan vs. Actual

Development	FY08 Plan			FY08 Actual		
	Gross %	Adjusted %*	Adjusted Vacancy Rate	Gross %	Adjusted %	Adjusted Vacancy Rate
Washington Elms	100%	100%	0.0	99.4%	100.0%	0.0%
Corcoran Park	100%	100%	0.0	98.0%	99.3%	0.7%
Jefferson Park	98%	98%	2.0	94.4%	97.1%	2.9%
Newtowne Court	98%	98%	2.0	98.1%	98.1%	1.9%
Putnam Gardens	98%	98%	2.0	93.4%	93.4%	6.6%
River Howard	98%	100%	0.0	100.0%	100.0%	0.0%
Roosevelt Towers	100%	100%	0.0	98.4%	98.4%	1.6%
Scattered Sites	100%	100%	0.0	100.0%	100.0%	0.0%
UDIC	n/a	n/a	n/a	100.0%	94.4%	5.6%
Garfield Street	100%	100%	0.0	100.0%	100.0%	0.0%
H. S. Truman Apts	97%	98%	2.0	98.3%	100.0%	0.0%
Daniel F. Burns	98%	98%	2.0	98.5%	98.5%	1.5%
Millers River	85%	100%	0.0	80.1%	86.4%	13.6%
Lyndon B. Johnson	85%	100%	0.0	57.2%	65.6%	34.4%
Robert C. Weaver	100%	100%	0.0	95.0%	95.0%	5.0%
<b>TOTAL</b>	<b>90.0%</b>	<b>99.0%</b>	<b>1.0%</b>	<b>90.8%</b>	<b>93.5%</b>	<b>6.5%</b>

4-5 Public Housing Rent Collection Levels – FY 2004- FY 2008

Development	Rent Collection Levels				
	FY2004	FY2005	FY2006	FY2007	FY2008
Washington Elms	98.4	97.5	97	98.8	99.7
Corcoran Park	99.4	98.8	96.5	99	99.4
Jefferson Park	98.5	98.2	97	99.2	99.2
Newtowne Court	99.3	98.4	97.9	99.1	99.3
Putnam Gardens	97.9	96.6	97.6	98.5	99.7
River Howard	99.5	97.7	99.3	99.9	99.7
Roosevelt Towers	99.1	99.1	98.1	98.4	99.6
Scattered Sites	100	96.4	99.6	99.9	100.0
Garfield Street	100	99.3	98.5	98.8	100.0
H. S. Truman Apts	99.1	99.2	99.6	99.6	99.9
Daniel F. Burns	99.9	99.6	99.4	99.9	99.8
Millers River	99.8	99.7	99.3	99.9	99.8
Lyndon B. Johnson	99.6	99.1	98.1	99.8	99.9
Robert C. Weaver	100	99.5	99.3	100	99.9
<b>TOTAL</b>	<b>99.1%</b>	<b>98.3%</b>	<b>97.8%</b>	<b>99.2%</b>	<b>99.6%</b>

## APPENDIX FIVE: FINANCIAL INFORMATION

5-1 FY2008 Sources and Uses: MTW Funds Actual vs. Budget from FY2008 Plan

Sources	Public Housing	MTW Housing Choice Voucher	Capital Fund	Total MTW Funds	Total MTW Funds Budget	Variance
Operating Receipts	8,158,437	270,716		8,429,153	8,271,700	157,453
Subsidy	8,325,542	31,546,064	1,881,093	41,752,699	40,965,937	786,762
<b>Total Sources</b>	<b>\$16,483,979</b>	<b>\$31,816,780</b>	<b>\$1,881,093</b>	<b>\$50,181,852</b>	<b>\$49,237,637</b>	<b>\$944,215</b>
<b>Uses</b>						
Administrative Expenses	3,142,157	1,845,705	633,750	5,621,613	5,499,306	(122,307)
Tenant Services	354,197			354,197	364,061	9,864
Maintenance Labor	1,868,688			1,868,688	1,906,856	38,168
Materials/Supplies, Contract Costs	3,032,696			3,032,696	2,996,394	(36,302)
Protective Services	51,342			51,342	88,036	36,694
General Expenses	2,070,573	117,965		2,188,538	2,393,227	204,689
House Assistance Payment		19,644,789		19,644,789	21,580,400	1,935,611
Utilities	4,726,283			4,726,283	4,932,510	206,227
Non-Routine Maintenance	83,672			83,672	822,019	738,347
Capital Improvements	5,107,595		1,247,343	6,354,938	8,834,765	2,479,827
<b>Total Uses</b>	<b>\$20,437,203</b>	<b>\$21,608,459</b>	<b>\$1,881,093</b>	<b>\$43,926,756</b>	<b>\$49,417,574</b>	<b>\$5,490,818</b>
<b>Cash b/f Operating Transfers</b>	<b>(\$3,953,224)</b>	<b>\$10,208,321</b>	<b>\$0</b>	<b>\$6,255,096</b>	<b>(\$179,937)</b>	<b>(\$6,435,033)</b>
<b>Operating Transfers</b>	<b>\$4,547,536</b>	<b>(\$7,649,210)</b>	<b>\$0</b>	<b>(\$3,101,674)</b>	<b>-</b>	<b>-</b>
<b>Net Income</b>	<b>\$594,312</b>	<b>\$2,559,111</b>	<b>\$0</b>	<b>\$3,153,422</b>	<b>-</b>	<b>-</b>



5-2 FY 2008 Sources and Uses: Other Federal Funds Actual vs. Budget from FY 2008 Plan

Sources	Non-MTW Vouchers	Tenant Services (HUD Grants)	Tenant Services (Other Grants)	Other Federal Funds	Total Other Federal Funds from FY08 Plan	Variance
Operating Receipts	47,107		119,004	166,111	45,188	120,923
Subsidy/Grants	6,456,869	398,523	578,628	7,434,020	6,904,289	529,731
<b>Total Sources</b>	<b>\$6,503,976</b>	<b>\$398,523</b>	<b>\$697,632</b>	<b>\$7,600,131</b>	<b>\$6,949,477</b>	<b>\$650,654</b>
<b>Uses</b>						
Administrative Expenses	473,469	91,468	665,105	1,230,042	955,497	(274,545)
Tenant Services		208,290	56,771	265,061	386,968	121,907
Maintenance Labor						
Materials/Supplies, Contract Costs			29,449	29,449		(29,449)
Protective Services						
General Expenses	22,787			22,787	245,148	222,361
Rent to Owners/Leased Housing	5,526,588	98,765		5,625,353	5,868,354	243,001
Utilities						
Non-Routine Maintenance						
Capital Improvements						
<b>Total Uses</b>	<b>\$6,022,844</b>	<b>\$398,523</b>	<b>\$751,325</b>	<b>\$7,172,692</b>	<b>\$7,455,967</b>	<b>\$283,275</b>
<b>Cash b/f Operating Transfers</b>	<b>\$481,132</b>	<b>\$0</b>	<b>(\$53,693)</b>	<b>\$427,439</b>	<b>(\$506,490)</b>	<b>\$367,379</b>
<b>Operating Transfers</b>	<b>\$16,000</b>	<b>-</b>	<b>\$450,531</b>	<b>\$466,531</b>	<b>-</b>	<b>(\$466,531)</b>
<b>NET Income</b>	<b>\$497,132</b>	<b>-</b>	<b>\$396,838</b>	<b>\$893,970</b>	<b>(\$506,490)</b>	<b>-</b>

5-3 FY 2008 Sources and Uses: State

Funds Actual vs. Budget from FY 2008 Plan

Sources	Public Housing	MRVP	Capital Fund	Other	Total State Funds	Total State Funds Budget from FY08 Plan	Variance
Operating Receipts	3,174,210	4,136	3,121	1,264,413	4,445,880	4,617,921	(172,041)
Subsidy/Grants	968,331	1,314,601	306,034	104,430	2,693,396	3,172,135	(478,739)
<b>Total Sources</b>	<b>\$4,142,541</b>	<b>\$1,318,737</b>	<b>\$309,155</b>	<b>\$1,368,843</b>	<b>\$7,139,276</b>	<b>\$7,790,056</b>	<b>(\$650,780)</b>
<b>Uses</b>							
Administrative Expenses	1,290,405	173,075	105	234,542	1,698,127	1,838,483	140,356
Tenant Services	42,656			101,090	143,746	59,251	(84,495)
Maintenance Labor	574,401		3,004	182,229	759,633	623,231	(136,402)
Materials/Supplies, Contract Costs	1,126,586			338,399	1,464,984	1,284,270	(180,714)
Protective Services	18,202			3,013	21,215	26,953	5,738
General Expenses	361,762	3,045		285,911	650,718	753,550	102,832
Housing Assistance Payment		1,242,666			1,242,666	1,152,000	(90,666)
Utilities	1,579,707			302,718	1,882,425	1,979,308	96,883
Non-Routine Maintenance	20,526			2,214	22,740	391,064	368,324
Capital Improvements	344,482		306,046	131,769	782,297	1,250,000	467,703
<b>Total Uses</b>	<b>\$5,358,727</b>	<b>\$1,418,786</b>	<b>\$309,155</b>	<b>\$1,581,884</b>	<b>\$8,668,550</b>	<b>\$9,358,110</b>	<b>\$689,559</b>
<b>Cash b/f Operating Transfers</b>	<b>(\$1,216,186)</b>	<b>(\$100,049)</b>	<b>\$0</b>	<b>(\$213,041)</b>	<b>(\$1,529,274)</b>	<b>(\$1,568,054)</b>	<b>(\$38,779)</b>
<b>Operating Transfers</b>	<b>\$887,534</b>	<b>\$101,000</b>	<b>-</b>	<b>\$90,732</b>	<b>\$1,079,266</b>	<b>-</b>	<b>-</b>
<b>NET Income</b>	<b>(\$328,652)</b>	<b>\$951</b>	<b>-</b>	<b>(\$122,309)</b>	<b>(\$450,008)</b>	<b>-</b>	<b>-</b>

# APPENDIX SIX: PUBLIC HOUSING RESIDENT SATISFACTION SURVEY

## CHA PUBLIC HOUSING RESIDENT SATISFACTION SURVEY

### Summary of Results –2008

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 245 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=243	57% (138)	34% (82)	5% (13)	4% (10)	0% (0)	0% (0)	1% (2)
The quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots? N=242	61% (147)	27% (65)	9% (22)	1% (3)	1% (3)	1% (2)	1% (3)
The safety and security of your neighborhood? N=243	62% (150)	25% (61)	7% (18)	2% (6)	<.5% (1)	3% (7)	1% (2)
CHA's maintenance services? N=241	66% (159)	24% (57)	5% (13)	5% (12)	0% (0)	0% (0)	2% (4)
The quality and availability of social services in your CHA development? N=241	56% (136)	19% (45)	5% (12)	3% (8)	7% (18)	9% (22)	2% (4)

**SATISFACTION WITH MAINTENANCE AND REPAIRS**

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

N=240

- 12% (29)            None
- 65% (156)        1-3 Times
- 22% (52)         More than 3 times
- <.5% (1)         Don't know
- 1% (2)            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=214	68% (146)	21% (45)	7% (14)	4% (8)	<.5% (1)	0% (0)
The quality of the repair work N=213	72% (154)	18% (38)	5% (10)	4% (8)	1% (2)	<.5% (1)
The amount of time it took to complete the repairs N=213	71% (152)	17% (37)	4% (8)	4% (9)	1% (3)	2% (4)
The way you were treated by the person doing the repairs N=210	87% (183)	8% (16)	1% (2)	1% (3)	1% (3)	1% (3)

**SATISFACTION WITH MANAGEMENT SERVICES**

4. Over the past year, how many times have you called or visited your CHA Housing Management Office?  
N=243

- 23% (56)            None
- 59% (143)        1-3 Times
- 16% (40)         More than 3 times
- 2% (4)            Don't know
- 0% (0)            Can't remember

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

	<b>Very Satisfied</b>	<b>Somewhat Satisfied</b>	<b>Somewhat Dissatisfied</b>	<b>Very Dissatisfied</b>	<b>Does Not Apply</b>	<b>Don't Know</b>
The availability of information on your rent or lease responsibilities N=184	72% (132)	20% (37)	5% (9)	2% (3)	1% (1)	1% (2)
The accuracy of the information that was provided to you N=184	73% (135)	19% (35)	4% (8)	2% (3)	1% (1)	1% (2)
The way you were treated by the office staff N=184	76% (139)	13% (23)	5% (9)	4% (7)	0% (0)	3% (6)

**SAFETY**

6. How safe do you feel?

	<b>Very Safe</b>	<b>Safe</b>	<b>Unsafe</b>	<b>Very Unsafe</b>	<b>Does Not Apply</b>
In your unit/home N=245	70% (172)	23% (57)	4% (11)	2% (4)	<.5% (1)
In the hallway and lobby of your building N=245	64% (158)	21% (51)	7% (16)	1% (3)	7% (17)
On the outside grounds of your development N=245	66% (162)	27% (65)	4% (10)	2% (4)	2% (4)

7. Do you think any of the following contribute to crime in your development? N=245

	<b>Responses</b>
Bad Lighting	9% (21)
Broken Locks	6% (14)
Location of development	8% (19)
Police do not respond	6% (15)
Residents don't care	9% (21)
Residents are loud	7% (18)
There are many vacant units	2% (6)
Uninvited non-residents on property	10% (24)

Trespass Issues	9% (21)
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## **PROPERTY APPEARANCE**

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=241	95% (229)	4% (10)	<.5% (1)	<.5% (1)	2% (4)
Broken Glass N=242	92% (222)	7% (18)	<.5% (1)	<.5% (1)	1% (3)
Graffiti N=242	95% (231)	3% (8)	1% (3)	0% (0)	1% (3)
Rodents and/or insects N=241	78% (189)	15% (37)	5% (11)	2% (4)	2% (4)
Trash/litter N=242	83% (201)	12% (29)	4% (9)	1% (3)	1% (3)
Vacant Units N=233	96% (224)	4% (9)	0% (0)	0% (0)	5% (12)

## **RENT SIMPLIFICATION**

The questions pertaining to Rent Simplification (questions 9-11) were asked only to those residents to whom the program applies, i.e. residents living in federal housing.

9. Are you aware of Cambridge Housing Authority's new Rent Simplification program?

N=174

38% (66)

Yes

62% (108)

No

10. CHA has implemented a program to simplify the rent determination and deduction process and to encourage savings. The program, known as Rent Simplification:

- Reduces the frequency of your required recertification to every 2 years instead of every year
- Eliminates the need for you to report any increases in income that might occur between your recertifications
- Allows you to have up to \$50,000 in assets without it effecting your rent

Has your rent been calculated under the Rent Simplification program?

N=174

32% (55)	Yes	10% (17)	No	59% (102)	Don't Know
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A) If yes, which of the following statements best describes your opinion of the new Rent Simplification process?

N=54

61% (33)	It is simpler than the old process
7% (4)	It is more complicated than the old process
15% (8)	I think there is not much of a difference between the new and old processes
17% (9)	I have no opinion



B) If yes, do you agree or disagree with following statements regarding Rent Simplification?

	<b>Agree</b>	<b>Disagree</b>
CHA's Rent Simplification process has helped me to increase my savings N=49	53% (26)	47% (23)
CHA's Rent Simplification process saves money that I can use for other household expenses N=49	55% (27)	45% (22)
CHA's Rent Simplification process assists residents who want to move from welfare to employment N=42	64% (27)	36% (15)
CHA's Rent Simplification process reduces the amount of time I spend meeting with CHA staff N=49	78% (38)	22% (11)

11. Do you have any comments or suggestions regarding the new Rent Simplification process?

Other responses

- (4 respondents), including "I really agree with the rent simplification", "the program is very helpful"
- It's okay, we only got a small discount
- It's good for some people
- My rent is not any simpler under the program
- We need to be kept updated
- Questions about the new rent program are a little private and invasive
- Even though I don't know about Rent Simplification, I think the program will help us.

## **RESIDENT COUNCIL**

12. In the past year, have you participated in any meetings or activities sponsored by your development's Resident Council?  
N=238

40% (95) Yes

60% (143) No

3% (7) No Response

## **OTHER**

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

### **General Comments**

- Everything is good (4)
- Satisfied (3)
- Very pleased (2)
- I am happy with everybody, the best place to live is in public housing in Cambridge
- Very happy
- Lucky to have this place
- Be more family friendly
- They are doing the best they can
- Treat people with respect
- No complaints
- Keep doing a good job
- My apartment is very nice, I like it here
- It's fine
- I know everyone, I've been here for 25 years
- Weekends are bad

### **Resident Council**

- Residents have been turned off, they believe they will get in trouble if they talk
- Need to make residents aware of meetings
- I go to tenant meetings

- The meetings are okay
- I go when I can

### **Management**

- Manager takes care of everything, she is good
- Manager is great
- Keep residents informed about information
- It would be helpful if the liaison was more available
- If there are problems during the weekend, no one is available

### **Rent**

- I feel harassed if my rent is a couple of days late, be a little nicer, the development is nice with hard working people

### **Maintenance**

#### **General Repairs/Maintenance**

- Do not like it when maintenance workers come in and out of the apartment when I am not home (2)
- Some things are old and need to be replaced, new floors would be nice
- Some buildings are great and some are terrible, we all pay the same rent
- The apartment is old, the place needs to be torn down
- Need more custodians, we suffer when the custodian takes a sick day
- Nothing has been done in the apartment for ten years, water leaks in the kitchen
- Still waiting for repairs resulting from inspection

#### **Cleaning/Trash**

- Hallway cleaning should be part of maintenance since some residents are handicapped and cannot do the job
- Banisters need to be cleaned
- Dumpster near my door is always filled, please do something about people who are filthy

#### **Parking/Grounds**

- Need more resident parking, I like my apartment
- Unauthorized cars are parked
- Focusing too much on upkeep of grounds, cutting down too many trees, wasting money on some things, shoddy work cost more to fix the problem

**Heat/Ventilation/Wiring**

- Heating system is bad, you either freeze or roast; we should be able to regulate our own heat
- Need insulation in walls so I don't smell my neighbors cooking
- Ventilation is not working well
- Bad smell of cooking
- Need a ceiling fan and bars on windows
- Heater on/off switch is not located in a good place
- Heat is not working in second bedroom
- Need new wiring

**Windows/Shades**

- Windows are too easy to open and are not safe
- Windows need to be washed outside once a year
- Waiting for new windows
- Window shades are broken
- Window cannot be opened

**Lighting**

- Lighting in the back parking lot
- The City garage next door is poorly lit

**Painting**

- Hallways need to be painted
- It took a long time to get the apartment painted
- I would like my apartment painted

**Amenities**

- Need more playgrounds for children and more appreciation days for maintenance workers

**Appliances**

- Would like a disposal in the kitchen
- Need a new stove
- Stove is not working, some lights are broken

- Give us washers and dryer and update appliances
- People come in and use the washer and dryer because it is so cheap; there are 200 people and only 5 washers and 4 dryers, there are fist fights

### **Rodents/Insects**

- There is extra litter on the ground at certain times of the day, which leads to rats
- Problems with mice, they seem to be coming in behind the stove from the basement
- We have mice and cockroaches

### **Social Services/Programs**

- Activities are enjoyable
- Offer help in purchasing a home
- Love the sing along

### **Location**

- Would like to relocate since my apartment is too high

### **Noise**

- There are too many noisy people

### **Apartment Size**

- Need another bathroom
- There is no closet space and not enough cabinet space in the kitchen

### **Security/Safety**

- Need to keep the front door locked (4)
- Need more security
- Door stays open too long, piggy back effect lets in a lot of people; hallways are not safe, the monitor system does not work
- Privatize security
- Security is not enough, I like the way they keep the cleaning
- Someone tried to get into my apartment through the window, people always leave the front door open
- Upstairs emergency door is sealed

- There are people doing drugs in the building
- Sometimes people outside are smoking pot
- There are a lot of young people living in the building, need more security, the main door does not close on its own
- There are uninvited people on the property – drug dealers and addicts

14. Do you or any member of your household own a computer?  
N=245

47% (116)	Yes	53% (129)	No
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15. Do you have access to the internet in your home?  
N=234

43% (101)	Yes	57% (133)	No	4% (11)	No Response
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# APPENDIX SEVEN: FAIR HOUSING CENTER REPORT

## A Report for the Cambridge Housing Authority

Prepared by Justin Monteiro, Test Coordinator, Fair Housing Center of Greater Boston

May 2008

As agreed, the Fair Housing Center of Greater Boston (FHCGB) conducted ten paired (twenty individual) tests of the Cambridge Housing Authority's Public Housing preliminary application process. The tests were conducted in March, April and May 2008. Nine pairs of white and African-American/Latino testers and one pair of Asian and African-American testers were sent to Cambridge Housing Authority to inquire about the procedure for applying for public housing. The testing evidence was used to ascertain whether applicants (testers) received uniform and consistent information and treatment by CHA staff. A synopsis of the test methodologies and findings, the tester's experience, and a sample test assignment and test report form are included/attached.

### I. 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, nor are they made aware of the characteristics of their matched pairs. By comparing their experiences, FHCGB is able to identify any differences in treatment and/or information given.

For each test in this contract, test pairs were instructed to visit the Cambridge Housing Authority office at 675 Massachusetts Avenue, Boston, MA. Nine test pairs (18 testers) were instructed to ask the CHA staff person about information (specified in the test assignment) related to the CHA public housing application process. Each tester was required to contact the Test Coordinator upon completion of the site visit in order to debrief and complete a test report form and test narrative. A summary of the individual tests are attached.

**II. Summary of Test Coordinator Findings:**

The testing conducted at Cambridge Housing Authority showed evidence of possible discrimination based on race or national origin in 70% of the matched test pairs. In a significant number of test scenarios the information provided regarding the CHA public housing application process was not uniform or consistent. In three of the 10 tests, the information was different, but the difference was not significant. In the other seven tests the differences resulted in housing options being made unavailable to several testers, which, depending on the protected class status of the tester, is a violation of state and federal Fair Housing Laws.

In seven of the 10 tests, analysis of the test reports showed evidence of possible discrimination. In six tests, the white tester was given access to emergency or permanent housing that the other tester was not thereby limiting the public housing options available to the protected class tester. In one test, the African American was given access to emergency or permanent housing that the white tester was not. These findings are significant because the failure to provide uniform and consistent information to ALL applicants is an activity that is not permitted under both state and federal Fair Housing Laws.



In two tests the white testers were given advice or encouragement that the protected class testers were not. In one test, the white tester was advised twice to verify her status on the waiting list while the Latina tester was not. This was significant because it disadvantaged the protected tester as it related to having access to information that could result in an expeditious placement on the wait list. In still another test, a white tester was advised that homeless persons should obtain shelter accommodations in order to more quickly access public housing, but the African-American tester was not. The impact of the failure to provide the same information to the protected class tester cannot be underestimated as it could result in the protected class tester's inability to secure public housing.

In three of 10 tests, analysis of the test reports showed differences in treatment as well as differences in information provided. For example, in one test, the testers received some similar information and some different information. In terms of the different information, the African-American tester was given family housing and elderly/disability housing information sheets and *Directory of Resources for People Homeless in Cambridge* and the white tester was given a packet of rights and responsibilities of all CHA tenants and a list of CHA policies. Both testers should have received the same information regarding the availability of housing programs, irrespective of race or any other protected characteristic.

Information about wait lists given to testers was inconsistent throughout the test project. According to test reports, testers were provided with significant differences regarding public housing wait lists which ranged from 1-3 months to 5-7 years. Again, in order to avoid the appearance of impropriety, the information should be shared uniformly and consistently, regardless of race or other protected characteristics.

In two tests, CHA staff made statements that were presumptive about testers. For example, one tester was presumed not to be a victim of domestic violence and not to have a child despite the fact that the tester was given the characteristic of having a child. Another tester was initially not given an elderly/disability housing application because the CHA staff person said that she, the tester, would not need it. While the statements may not have been discriminatory on their own, they have the potential to limit housing options.

Lastly, four of the 20 testers were required to provide their last names to a security guard upon entering 675 Massachusetts Ave. There was no pattern suggestive of difference in treatment based on race or national origin, but such an inconsistency has the potential to yield differences in treatment that could fall upon lines of race or national origin.

### **III. Recommendations for Best Practices:**

#### **Standardize Information About Public Housing Assistance in Cambridge**

CHA should develop informational flyers/handouts for potential applicants that list the types of public assistance housing available and provide brief explanations. It should also develop informational flyers/handouts on the application process and include approximate wait list times. The information should be clear and the flyers/handouts should use this method of information sharing to guarantee that all applicants receive the same basic and necessary information when applying for public housing.

#### **Avoid Making Presumptions About Prospective Applicants**

CHA should emphasize in its staff training that information about public housing should not be provided based on the characteristics of prospective applicants. Staff should never presume that a prospective applicant is or is not eligible for a particular type of public housing absent specific knowledge that can only be provided by the prospective applicant.

### **Future Testing**

To ensure that CHA engages in practices that are fair and non-discriminatory, the CHA should conduct self-compliance tests.

### **Fair Housing Training**

To ensure that CHA engages in practices that are fair and non-discriminatory, the CHA should provide fair housing training for its staff.

## **IV. Summary of Individual Test Results:**

### **Test #1**

An African-American (AA) female visited CHA and asked how to apply for public housing. She was given two application forms, one for Section 8 and one for family housing. She was told that persons usually complete both applications. The tester asked if she could mail the forms and the CHA staff person offered the tester an envelope.

A white (WH) female visited CHA and asked how to apply for public housing. She was asked by a CHA staff person which application forms she wanted: the regular form, Section 8 form, or a third application which the tester did not identify in her report.

### **Analysis: Evidence of Possible Discrimination**

In this test, the WH tester was offered an application form that was not offered to the AA tester. As a result, the AA tester was not given access to the same public housing options in Cambridge as the WH tester.

## **Test #2**

An African-American (AA) female tester visited CHA and asked if applications for public housing were being accepted. The tester asked how long the wait would be and was told that it would be 3-5 years. The tester asked if there was a way to expedite the wait and was told that in cases of emergencies, such as domestic violence, displacement, or community development person can be moved up the list, however homelessness was not a priority. The tester was asked if she would like an application and whether she had a Section 8 voucher. The tester was given applications for family housing and Section 8.

A white (WH) female tester visited CHA and asked how to apply for public housing. The tester was told that she could fill out an application and was asked if she wanted public housing or a Section 8 voucher. She was also asked if she wanted an SRO voucher for a room at the YMCA. The tester asked if there was a way to be moved up the waiting list. The CHA staff asked the tester if she was a victim of a disaster, a victim of domestic violence, or was homeless, but added that public housing isn't often given to homeless persons. The tester was told that there were about 4,000 applicants waiting for public housing and that the process depended on each individual's situation. The tester was then told that she could get in quicker through a shelter.

### **Analysis: Evidence of Possible Discrimination**

In this test, the WH tester was given information that was not given to the AA tester. The WH tester was offered an SRO application for the YMCA, which the AA tester was not; and the WH tester was advised that going through a shelter would be the quickest way into public housing but the AA tester was not. (Note: neither tester had the characteristic of being homeless.) As a result, the AA tester was not given the same access to the same public housing options in Cambridge as the WH tester.

### **Test #3**

An African-American (AA) female tester visited CHA and asked how to apply for public housing. The tester was told about the application process and was given application forms for elderly/disabled housing, family public housing and Section 8. The tester was told that the waiting list for public housing was between 3-5 years and that it would be “better” if she applied for disability housing or single room occupancy. The tester met with a CHA staff person who preliminarily screened her for a disability/SRO application. Before leaving CHA, the tester was given a list of qualifying income limits, five-pages of Section 8 apartment listings and a number to call to verify her position on the waiting list.

A white (WH) female tester visited CHA and asked if public housing was available and how to apply for it. It was explained to her that she would need to complete a preliminary application after which she would be placed a three month waiting list, and then she would be given specific information about available housing. She was also told about a number she could call to verify her position on the waiting list. The tester was also told about Affordable Housing programs and Section 8. The tester was given a preliminary application for family public housing and an application for Section 8.

### **Analysis: Evidence of Possible Discrimination**

In this test, both testers were given information about applying for family public housing and Section 8 vouchers and given a phone number to call to verify applicants’ status on the waiting list. The WH tester was told about Affordable Housing programs, but the AA tester was not. However, the AA tester was given an application for elderly/disabled housing, but the WH tester was not. Information regarding the waiting list varied between the testers. The AA tester was told that the wait is 3-5 years, and the WH tester was told it is 3 months.

#### **Test #4**

An African-American (AA) female tester visited CHA and asked how to apply for public housing. The tester was told that first she needed to put her name on a preliminary list, and then complete an application to be put on the waiting list which could last 3-5 years. The tester asked what would qualify her for priority status and was told that situations like a fire, living in substandard housing, being displaced by new ownership, paying more than 50 percent of your income, but not being homeless. The tester was told that if she qualified for priority status, she could get housing in as soon as 12-18 months. The tester was offered applications but did not take them.

A white (WH) female visited CHA and asked how to apply for public housing. She was asked if she wanted public housing or Section 8. The tester clarified that she wanted to apply for public housing. The CHA staff person reached for the applications and stated that the tester could apply for Section 8, too. The tester was given applications for family housing and the Section 8 and told to complete and submit one or both. The tester was told that the wait for public housing was between 5-7 years.

#### **Analysis: No Significant Difference**

In this test, the testers received similar information. The significant difference in information was that the AA tester was told that the waiting list was between 3-5 years and the WH tester was told it was 5-7 years. However, it is not clear whether the 5-7 year statistic refers specifically to family housing or is a general statistic. Neither tester received information that provided them with comparatively more or better access to public housing in Cambridge.

### **Test #5**

An Asian (AS) female tester visited CHA and asked how to apply for public housing. She was handed a preliminary application for family housing and application for Section 8 with no explanation. The tester asked what happens after the forms are submitted. She was told that it would take 1-3 months for her to be entered into the computer and that applicants could call the waiting list phone number to check their status. The tester asked how long it would take once in the system, and was told that it could be a year or more depending on how specific her choice of housing was.

An African-American (AA) female tester visited CHA and asked how to apply for public housing. The tester was told that she would need to complete either a family housing application or a Section 8 application, after which it would take 1-3 months to be entered into the system and from there she would be placed on a waiting list that was 3-5 years. The tester was told that if she wanted a Section 8 voucher there was a screening process and that it is the responsibility of the Section 8 voucher holder to find housing.

### **Analysis: No Significant Difference**

In this test, the AS tester was told that the waiting list could take a year or more and there was a phone number to call to verify her status on the waiting list, while the AA tester was told that it would take 3-5 years. However, the AS tester was also told that the waiting list currently has 4,000 names, which could be seen as discouraging.

### **Test #6**

An African-American (AA) female tester visited CHA and asked how to apply for public housing. She was given applications for family public housing and Section 8. The tester was asked if she knew the difference between the two housing options, and was then given a short explanation. She was told that after submitting a form it would take 1-3

months to be entered into the system, and then it would take 3-5 years to be placed in housing, although it was also said that she could be placed as soon as 18 months but it was unlikely. She was also told there was a phone number to call to verify her place on the waiting list. The tester asked why it takes so long and asked if there was any way she could get moved up the list. She was told that an emergency intake was necessary and the process was explained. She was also told that it wouldn't help her because she was not a victim of domestic violence and she did not have children (but according to the test assignment, the tester had a 3-year-old daughter). The tester was also told that because she did not live, work or volunteer in Cambridge she was not eligible for emergency housing.

A white (WH) female tester visited CHA and asked how to apply for public housing. She was that there are several programs and wait times: SRO housing, 2-4 years; disability housing; Section 8, 3-5 years; family housing, 2-4 years; elderly housing. The tester was asked if you would complete applications for family housing and Section 8 housing.

**Analysis: Evidence of Possible Discrimination**

In this test, the WH tester was told about SRO, elderly and disability housing, but the AA tester was not. The AA tester was told about the emergency intake, but the white tester was not. However, the AA received this info as a direct result of a question she asked. In this test, the AA tester was not given the same access to the same public housing options in Cambridge as the WH tester.

**Test #7**

A Latina (LA) female tester visited CHA and asked to apply for public housing. The tester was asked if she had already "signed-up" and told that she would need to complete an application. The tester asked if the waiting list was open. She was told that the wait was 3-5 years and was handed applications for family housing and Section 8. Lastly, the tester was told that a single person could apply for public housing



A white (WH) female visited CHA and said that she wanted public housing. She was asked if she had ever applied for housing at CHA and was given fairly detailed explanations of the applications for Section 8 and family housing. She was also told that there were rooms available at the YMCA. The tester then asked what happens after the applications are submitted and was told that it takes 1-3 months to get onto the waiting list and that she should call to confirm her name was actually on the list. After she was give the phone number, the tester asked how long it would be before she got housing and she was told that it would take 3-5 years, unless there was an emergency situation, such as a family in a shelter. The tester was advised to call periodically to make sure that she was still on the list.

**Analysis: Evidence of Possible Discrimination**

In this test, the WH tester was given information about public housing in Cambridge that was not given to the LA tester. The WH tester was told that there is housing available at the YMCA, but the LA tester was not. The WH tester was given a phone number to call to check her status on the waiting listing, but the LA tester was not. Also, the WH tester was given fairly detailed explanations of the applications and twice encouraged to verify her status on the waiting list. As a result, the LA tester was not given the same access to the same public housing options in Cambridge as the WH tester, and the WH tester was encourage to take a proactive role in the housing process.

**Test #8**

An African-American (AA) male tester visited CHA and said that he'd like to apply for public housing. He was given a family housing application and asked if he'd like an application for Section 8. When the tester said he didn't know what Section 8 was, he was given a basic explanation, that he would have to find his own apartment and he would be given a voucher that he would use to pay the rent.

A white (WH) male tester visited CHA and said he'd like to apply for public housing. The CHA staff person prepared a family housing application, an elderly/disability application, and asked the tester if he wanted an application for Section 8. The tester said he didn't know what Section 8 is and that he wanted public housing. The tester was handed a family housing application and told that it was a preliminary form and that after submitting it, it takes 3-5 months to get into the system. The tester asked if that meant he would get housing in 3-5 month and if the fact that he lived in Somerville mattered. He was told that it would take several years and that housing preference goes to Cambridge residents. He was also told that he would be mailed a four page full application that he would need to complete after he was entered into the system. The tester was also given the wait list phone number.

#### **Analysis: Evidence of Possible Discrimination**

In this test, both testers acknowledged they didn't know what Section 8 was, but only the AA tester was given an explanation. However, the AA tester was not offered an application for elderly/disability housing but the white tester was. As a result, the AA tester was not given the same access to the same public housing options in Cambridge as the WH tester.

#### **Test #9**

An African-American (AA) female tester visited CHA and asked for information about public housing. She was given applications for family housing and Section 8 but was told that she wasn't given the green form because it was for the elderly. The tester clarified that she was collecting information for a resource manual. The tester was then given the following materials, accompanied by explanations: family housing information sheet, elderly/disable housing information sheet, a SRO application, a pamphlet on the Section 8 program, a list of local housing authorities, and *Directory of*

*Resources for People Homeless in Cambridge.* The tester was told about the Section 8 program and that there is a 3-5 year wait.

A white (WH) male tester visited CHA and asked for information about public housing. The tester stated that he was working on a project as part of his graduate studies and he was given the following materials: Section 8 application; family public housing application; elderly/disabled application; an SRO application; a packet of rights and responsibilities of all CHA tenants and a list of CHA policies; a pamphlet with information about the Section 8 program; and a list of other housing authorities in the area. The tester asked if that was all the information available, and he was told yes.

#### **Analysis: No Significant Difference**

In this test, both testers were given some of the same information, and some different information. The AA tester was given a family housing information sheet, an elderly/disability information sheet and *Directory of Resources for People Homeless in Cambridge*, but the WH tester was not. Additionally, the AA tester was given information about the Section 8 waiting list, but the WH tester was not. The WH tester was given a packet of rights and responsibilities of all CHA tenants and a list of CHA policies, but the AA tester was not. The notable aspect of this test was that it was initially presumed that the AA would not need the elderly/disability or SRO application.

#### **Test #10**

An African-American (AA) male tester visited CHA and asked about public housing and Section 8 vouchers. He was given applications for family housing and Section 8 and was told to complete he applications as soon as possible. The tester was told the wait for a Section 8 voucher was 3-4 years, and the wait for public housing was even longer.

A white (WH) tester visited CHA and asked how to apply for public housing. He was given applications for Section 8, family public housing and elderly/disability. After it was revealed that he had a disability, the tester was told about housing at the YMCA, but said he wasn't interested. The tester asked about income requirements but the CHA staff person wasn't sure. The tester was told that the forms were the first steps.

**Analysis: Evidence of Possible Discrimination**

In this test, both testers were assigned a non-visible disability, but were told not to reveal the fact of its existence unless it was addressed by a CHA staff person. The AA tester was not offered an application for elderly/disability housing, but the WH tester was. As a result, the AA tester was not given the same access to the same public housing options in Cambridge as the WH tester.

## APPENDIX EIGHT: BENCHMARKING STUDY

PERFORMANCE BENCHMARKING  
OF THE  
*RENT SIMPLIFICATION INITIATIVE*  
IN THE  
CAMBRIDGE HOUSING AUTHORITY'S  
MOVING TO WORK PROGRAM  
*FINAL REPORT—PART II*

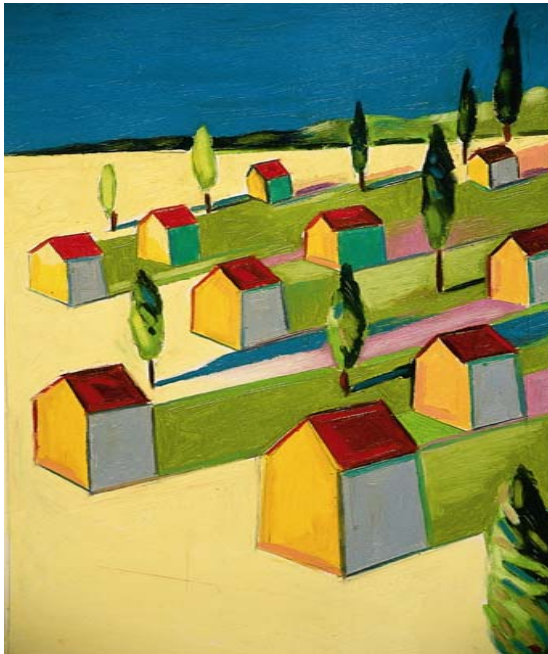
*Submitted to:*

The Cambridge Housing Authority  
675 Massachusetts Avenue  
Cambridge, MA 02139

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May 2008



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## **FINAL REPORT**

### **Performance Benchmarking of the Rent Simplification Initiative In the Cambridge Housing Authority's Moving to Work Program**

#### **Introduction**

The Cambridge Housing Authority (CHA) in Cambridge, Massachusetts, was one of the first housing authorities in the country to be designated a Moving to Work (MTW) agency. This report is the product of a two-year study sponsored by CHA to document the effects of some fundamental changes in policy in CHA's Housing Choice Voucher (HCV) and Public Housing (PH) Programs that were made possible under CHA's MTW Agreement with the Department of Housing and Urban Development (HUD).

In an effort to stimulate innovation in the delivery of low-income housing programs, Congress created the MTW Program in Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996. In 1999 HUD selected the first participating agencies and executed the first round of MTW Agreements with those agencies. CHA submitted its first MTW Plan to HUD in January 2000.<sup>1</sup>

As one of 29 Moving to Work (MTW) housing authorities nationwide, CHA has an unusual degree of latitude in administering its programs and setting its policies and program goals. For instance, under MTW authority, HUD permitted CHA to change its income and rent determination policies and to lengthen the interval between required tenant recertifications. In making these changes, identified collectively as rent reform or rent simplification, CHA had a number of goals. CHA leadership believed rent simplification would reduce the complexity of the certification process, thereby reducing the likelihood of staff error. At the outset, CHA anticipated that rent simplification would also produce a measurable decrease in the administrative burden of the recertification process. It is also in keeping with the basic values of the agency and community, as expressed in CHA's mission statement.

Although its originating legislation describes MTW as a demonstration program, unlike demonstration programs in housing in years past, like Moving to Opportunity, MTW was not created with a formal research component. In addition, HUD did not collect

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<sup>1</sup>HUD entered Moving to Work Demonstration Agreements with 26 housing authorities between 1998 and 2004. The terms of those agreements were 5 to 12 years. If a PHA's agreement expires, the PHA must phase out MTW activity. New legislation, discussed below, may extend these agreements.

benchmark data at the start of the program, and it did not establish a formal control group of housing agencies or program participants. For their part, few housing authorities have the resources to undertake evaluative studies on their own, as Cambridge has.

CHA's goal for this research project was to address several program evaluation questions. MTW allowed the agency to make some fundamental changes in the operation of both its public housing and HCV programs in 2005 and 2006. These changes deal with basic programmatic issues: Who benefits from the programs? How does the agency calculate its subsidies? What does the agency expect of its staff and its clients?

Because of the importance of these issues, CHA set out to measure and document systematically the changes in its operations. In sum, CHA has posed four basic questions:

**Simplicity:** Has rent simplification reduced the complexity of the tenant recertification process at CHA? Has it reduced the number of decision points (and thus the opportunity for error)?

**Administrative Cost:** In implementing rent simplification, CHA expected that the changes would produce a measurable decrease in the administrative burden of the recertification process. Has it done so, or will it?

**Standards:** Is there an industry standard or benchmark for the time required to conduct a tenant recertification? Where does CHA performance stand in relation to this standard (both before and after rent simplification)?

**Effects on Tenant Income:** What effect, if any, has rent simplification had on the income of program participants?

In Part I of the final report to CHA on the results of the study, we presented four major findings regarding the impact of rent simplification on CHA operations. These findings, discussed in the separate sections of Part I, confirmed CHA's expectation that the revised rent protocols in the HCV and Federal public housing programs would reduce staff time required for tenant recertifications and lessen the overall resource burden required to administer the programs. Now in Part II of the report, we present some data on the patterns in tenant income observed during the period rent simplification was implemented. Although some patterns are apparent in the data, more research is necessary over time to determine the exact effects of the policy initiative.

## ANALYSIS OF TENANT DATA

This section reviews some of the patterns and trends in CHA’s tenant incomes to determine the effects the recent policy changes might have had. In doing so, it presents broader economic data to show trends in incomes of the income group to which CHA residents belong.

### *Characteristics of CHA Tenants and Tenancies Overview of the Low-Income Housing Challenge in Cambridge*

CHA program participants are concentrated in the lowest tier of the income distribution. The pattern is the same for both programs. In the federal public housing program in 2007-2008, about two-thirds of CHA tenants have incomes below 30% AMI; 22% fall between 30% and 50% AMI and the remainder, about 12%, have incomes above 50% AMI. The profile of CHA’s elderly public housing tenants includes about 82% below 30% AMI and 15% in the 30 to 50% AMI category and just 3% above 50% AMI. In CHA’s family public housing, the distribution is 57% in the lowest group, 27% in the next category, and 16% in the highest category.

In the federal leased housing program in 2007-2008, about two-thirds of tenants are below 30% AMI; 24% are between 30 and 50% AMI and the remainder, about 10%, are above 50% AMI.

**TABLE 1: HUD Area Median Incomes  
(AMI) Applicable to Cambridge, Mass.**

	2008 AMI	2007 AMI	2006 AMI	2005 AMI
1 person	\$60,100	\$57,700	\$58,900	\$57,800
2 persons	\$68,600	\$65,900	\$67,300	\$66,100
3 persons	\$77,200	\$74,200	\$75,700	\$74,300
4 persons	\$85,800	\$82,400	\$84,100	\$82,600
5 persons	\$92,700	\$89,000	\$90,800	\$89,200
6 persons	\$99,500	\$95,600	\$97,600	\$95,800
7 persons	\$106,400	\$102,200	\$104,300	\$102,400
8 persons	\$113,300	\$108,800	\$111,000	\$109,000

*Source:* HUD PDR. Note that HUD’s AMI methodology changed after the FY 2006 calculation, so these numbers are not perfectly comparable.

The Boston Metropolitan Area is marked by both high income levels and costly housing. Thus, people of modest income in the area are under extraordinary pressure to find or maintain affordable housing. Massachusetts is the fourth most expensive state in the nation, based on the housing wage, which is a rough measure of what an individual or a household would have to earn to be reasonably assured of finding a modest, affordable rental unit in the current housing market.<sup>2</sup>

Since at least 1993, the poverty rate in the City of Cambridge has exceeded the level in the larger Boston Metropolitan area. The ratio has grown markedly in the past ten years.

**Table 2: Poverty Rate Ratios, Cambridge and Boston Metro Area**

<i>Year</i>	<i>Boston Metro Area</i>	<i>City of Cambridge</i>	<i>Ratio, Cambridge to Boston</i>
1993	10.5	13.3	1.27
1995	9.0	12.4	1.38
1997	9.5	11.7	1.23
1998	8.2	10.0	1.22
1999	8.5	12.9	1.52
2003	8.7	13.4	1.54
2005	9.5	15.6	1.64

*Source:* State of the Cities Database

At the same time, the median gross rents in Cambridge are over 20% higher than the Metro Area as a whole.

**TABLE 3: Annual Income Needed to Afford FMR, for Boston-Cambridge-Quincy, Percent of Family AMI Needed to Afford FMR (based on NLIHC analysis)**

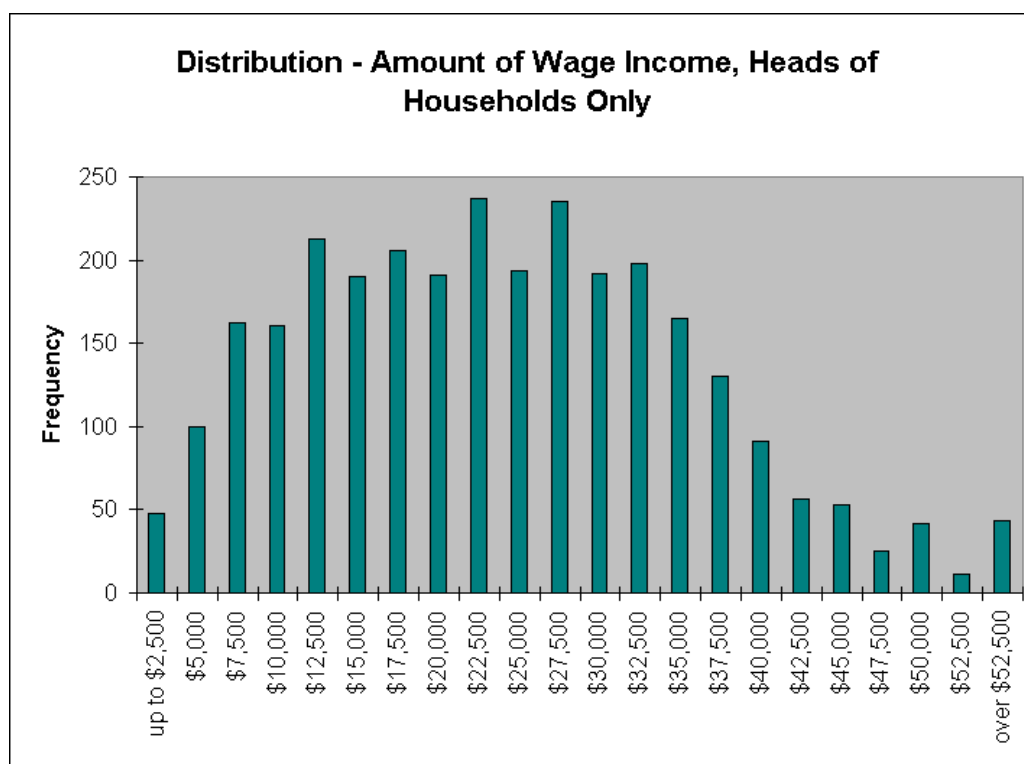
0 BR	\$43,440	51%
1 BR	\$46,120	54%
2 BR	\$54,120	63%
3 BR	\$64,720	75%
4 BR	\$71,120	83%

<sup>2</sup>National Low Income Housing Coalition, *Out of Reach 2007-2008*

In other words, a renter household in the Cambridge area needs an annual income of \$54,120 in order to pay the Fair Market Rent for a two-bedroom unit without incurring an excessive rent burden (over 30% of monthly income). This income level is 63% of AMI.

As noted above, though, the income levels of most of the population CHA serves in its programs is below 30% AMI. These income levels put the private, unassisted housing market well out of reach. Further, as the next chart shows, although many CHA residents receive wage income, the amount of wage income received from each wage source annually is well below what would be required to pay private-market rentals in Cambridge.

**CHART 1**



(Both HCV and Fed PH, amount of each single wage source)

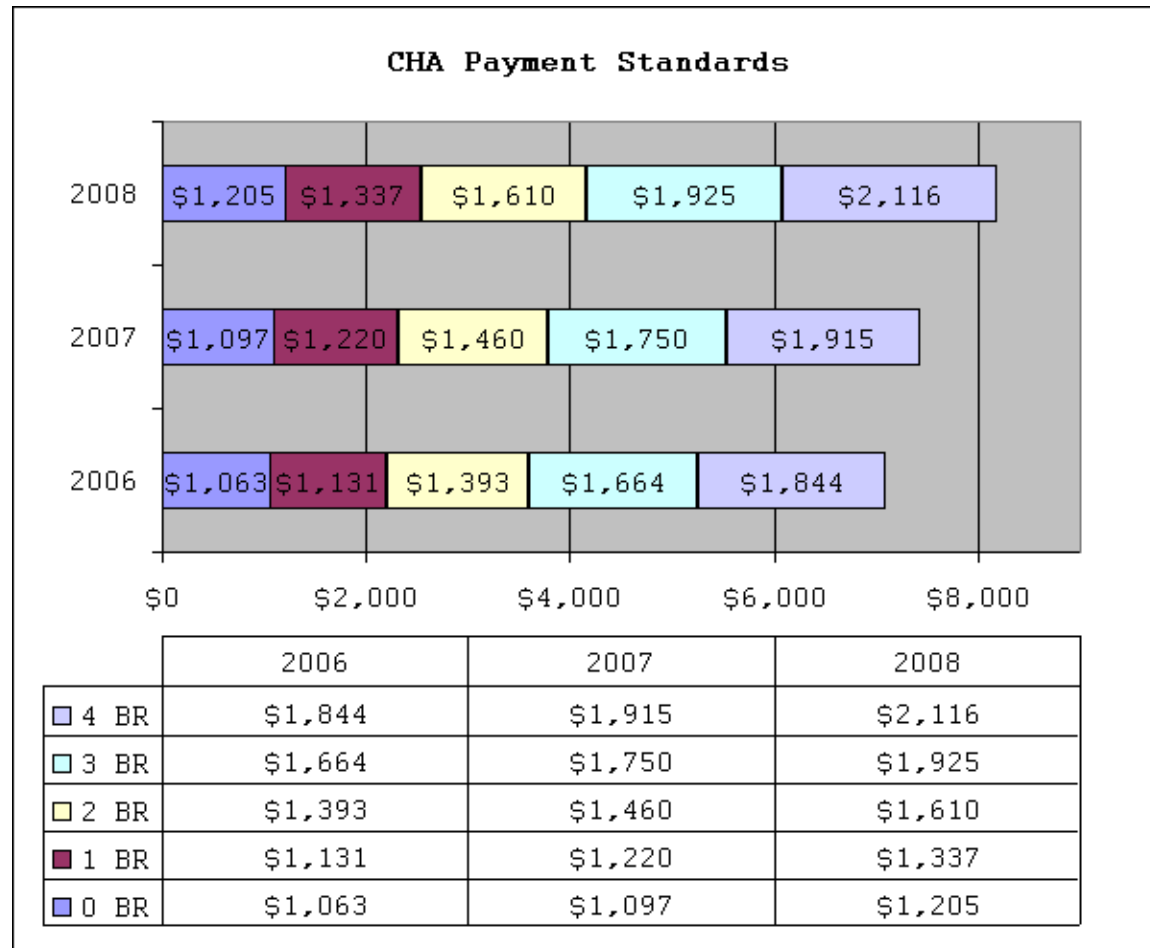
According to NLIHC, the estimated median 2008 Renter Household Income for Boston-Cambridge is \$44,721 (Census 2000 median renter household income, projected to 2008 using HUD's income adjustment factor). At this level, the income needed for a family to afford a two-bedroom unit at FMR is 121% of the renter median income. If a household earns the renter median income, a monthly rent of \$1,118 or less is considered affordable. NLIHC estimates that 57% of renters in the Boston-Cambridge FMR area are unable to afford a two-bedroom unit at the current FMR.

As the following charts show, HUD-determined Fair Market Rents have remained fairly consistent. In fact, there was an overall decrease in FMRs from FY 2007 to 2008.<sup>3</sup> At the same time, CHA has pushed up its Payment Standards so that its tenants can lease in a very competitive market.

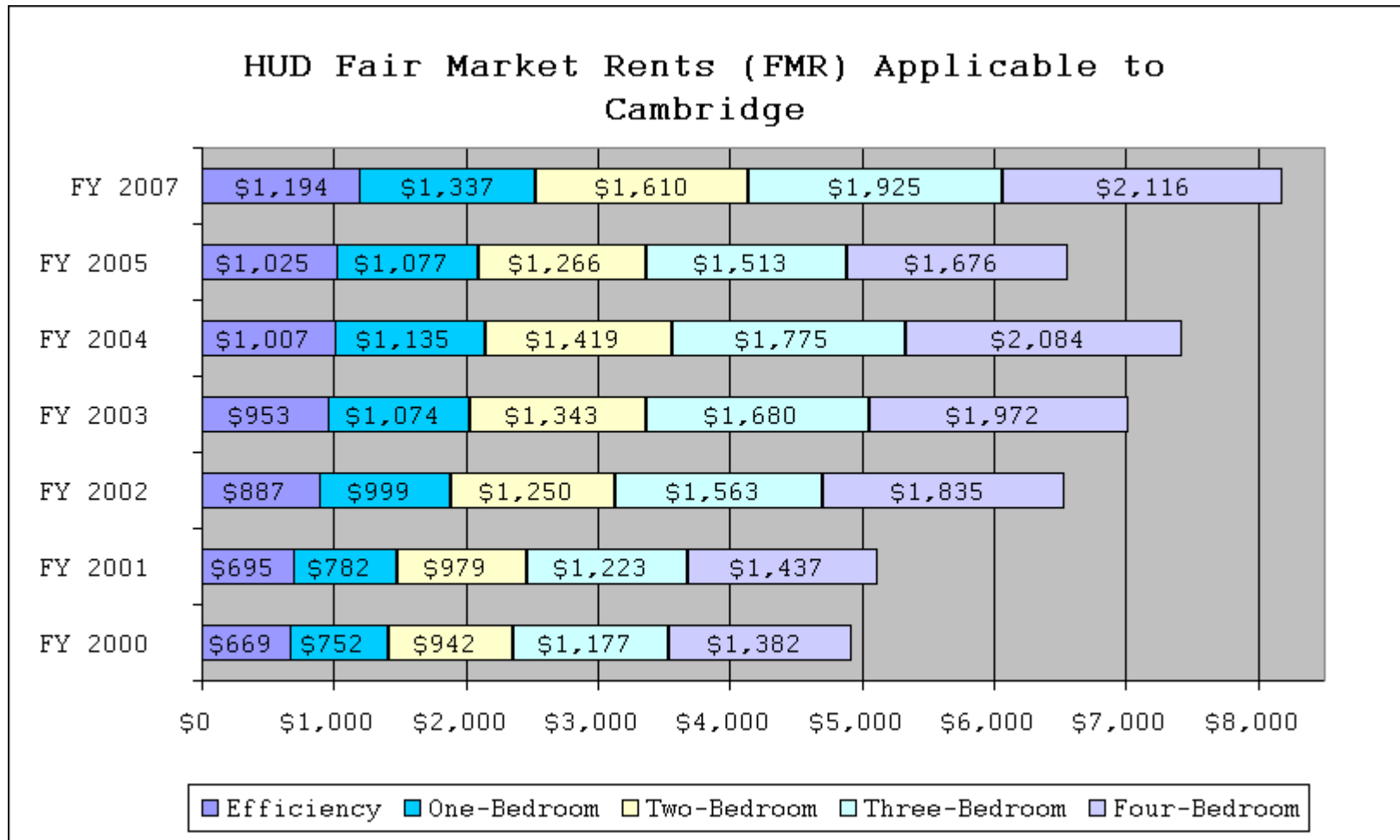
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<sup>3</sup>The FMR for an area is an estimate of the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately-owned, decent, and safe rental housing of a modest non-luxury nature with suitable amenities. See 24 CFR 888.

**CHART 2: CHA-Determined Payment Standards, by Fiscal Year**



**CHART 3: HUD-Determined Fair Market Rents Applicable to Cambridge, by Year**





## *General Trends in Rental Housing*

Throughout the United States, the overall housing cost burden of renters, including rent and utilities, has been rising in the past decade. One reason is that wages, adjusted for inflation, have been flat since 2002. From 2002 to 2006, income of the top 1% of earners, adjusted for inflation, grew at an annual rate of 11%. In the same period, incomes of the bottom 99% of earners grew at less than 1% annually.<sup>4</sup>

A recent review of 2005 American Housing Survey data found that from 1997 to 2005, the number of low- to moderate-income working families (earning no more than 120% AMI) paying more than half of their income for housing (both renters and homeowners) increased from 2.4 million to 4.5 million. Including residence in inadequate or dilapidated housing as a critical factor, there were 5.2 million families with critical housing needs in 2005, an increase of 73% over 1997.<sup>5</sup>

According to a HUD study, the number of households with worst case housing needs grew 16% between 2003 and 2005, to nearly six million households. In addition, the proportion of households with worst-case needs grew from 4.89% in 2003 to 5.50% in 2005. Among extremely low-income renters without housing assistance, the proportion increased significantly from 66% to 72%, and among other very low-income households without housing assistance the proportion increased from 22% to 27%.<sup>6</sup> For very low-income renters, the number has grown by over 90,000 households in the Northeast 2003-2005; in addition, the percent with worst-case needs grew from 33.3% in 2003 to 38.3% in 2005. According to a HUD study, among households with income below 50% AMI, more than two-thirds experienced moderate rent burdens (paying greater than 30% of income) and nearly half paid more than half of their total income on housing in 2005. This amounts to more than 5.5 million households facing severe housing burdens. HUD estimates that 39% of households with the worst-case needs for affordable housing are either elderly or disabled. HUD also finds that 53% have wages as their primary source of income.

HUD estimates that in 2005, there were only 77 units affordable and available for rent for every 100 very low-income renter households. This is a decrease from the 81:100 ratio in 2003—indicating a tighter market for low-rent units. For extremely low-income renter households, the ratio is worse: 40 units per 100 households, down from 43:100 in 2003.

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<sup>4</sup>“Trapped in the Middle” Wall Street Journal, April 19, 2008, page A1

<sup>5</sup>Maya Brennan and Barbara J. Lipman, *The Housing Landscape for America’s Working Families 2007*. (Washington: Center for Housing Policy, August 2007).

<sup>6</sup>HUD PD&R, *Affordable Housing Needs 2005: Report to Congress*, May 2007. Note that the data in this study was collected before the Gulf Coast hurricanes of 2005 and is not adjusted for their effects on the housing sector.

The number of American households spending more than half their incomes on housing is rising rapidly. In 2005, the number of severely cost-burdened households rose by 1.2 million to a total of 17 million. The increase since 2001 is 3.2 million households. Today, one in seven U.S. households is considered severely housing cost-burdened.<sup>7</sup>

In 2005, households in the bottom quarter of the income distribution (earning \$23,000 or less) accounted for 78% of the severely housing cost-burdened. In fact, nearly half of low-income households—a total of 8.2 million renters and 5.0 million homeowners—have severe burdens. One out of eight of these households has at least one member with a full-time job. One-fifth are elderly, and an additional fifth are non-elderly but disabled. These numbers are climbing, with 1.9 million low-income households added to the severely cost-burdened group in 2001–2005 alone.

These grim statistics show the difficult reality CHA and its tenants face and they underscore the importance of CHA's move toward innovation and flexibility. The economic and institutional context in which CHA finds itself is marked by:

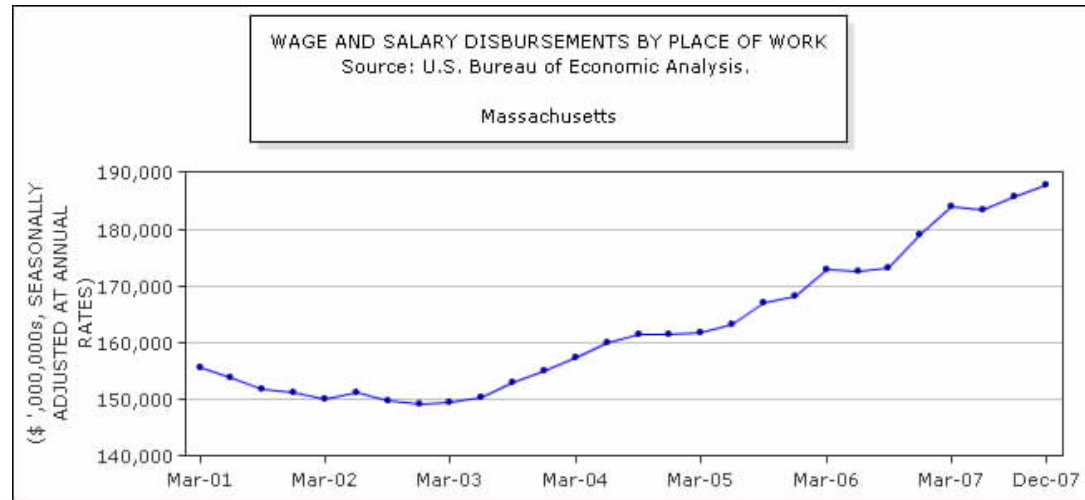
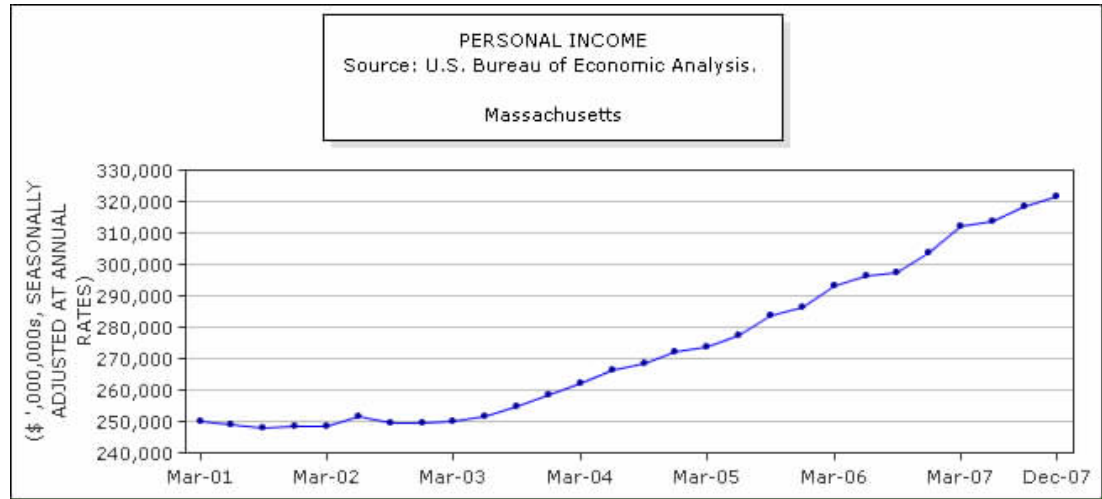
- Increasing pressure on the agency to cut costs yet maintain service levels
- A housing market in Cambridge and the Boston area that is increasingly inhospitable to low- and moderate-income households
- Income levels of low-income renters that are vulnerable and variable, based on fluctuations in the local and national economy and public aid programs

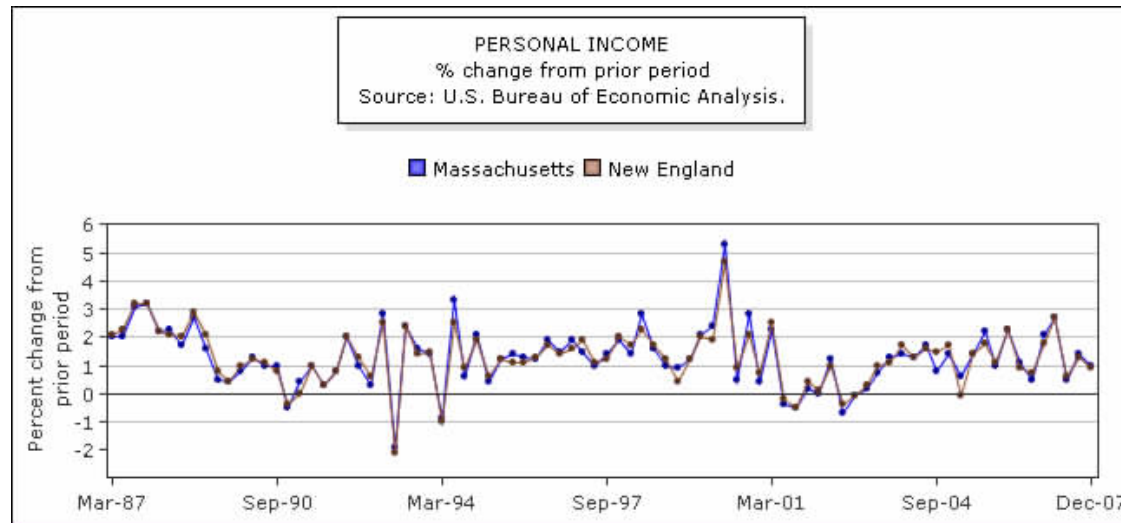
This is the setting in which CHA implemented rent simplification. On the one hand, it must meet the service demands of its local population, which is faced with very costly housing options. On the other hand, it must be accountable to HUD, and subject to declining appropriations for major housing aid programs. Many PHAs in this situation have cut services, reduced staff, and thus sacrificed fulfilling part of their mission. CHA is seeking to adapt to this difficult environment by cutting administrative costs through MTW innovation and by departing from traditional HUD policies regarding tenant rent and incomes.

Before turning to the CHA tenant income data, it is worthwhile to set the economic context in which CHA tenants live. The following trend data shows steadily rising wages and personal incomes in Massachusetts since 2001. As we will see below, though, the lower tiers of the income scale are not entirely consistent with this trend.

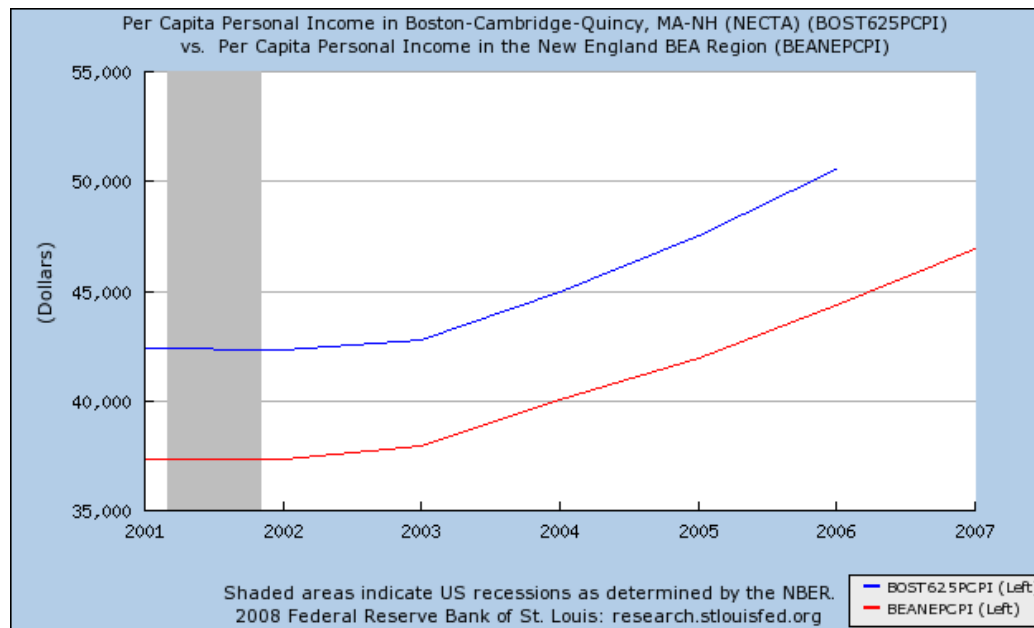
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<sup>7</sup>Harvard Joint Center for Housing Studies, *The State of the Nation's Housing 2007*.

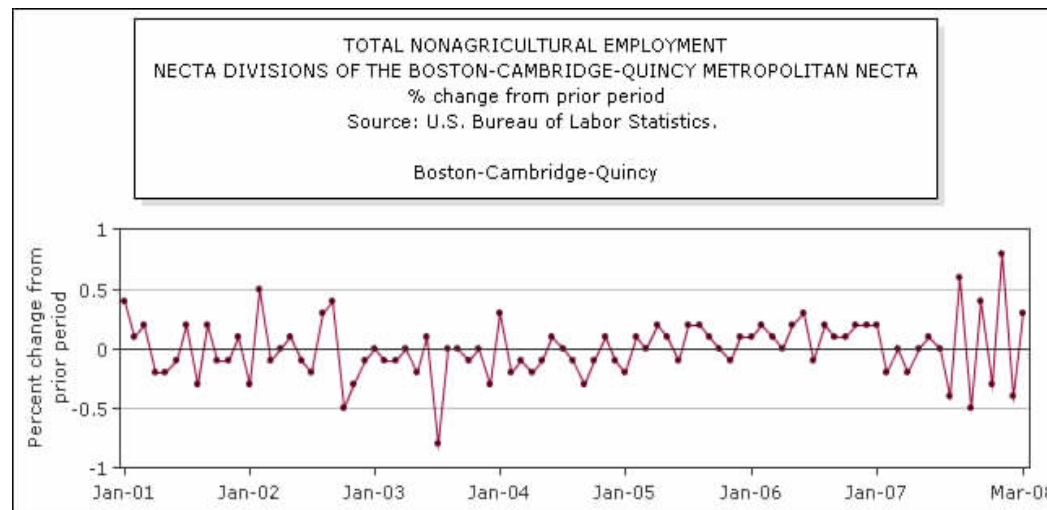
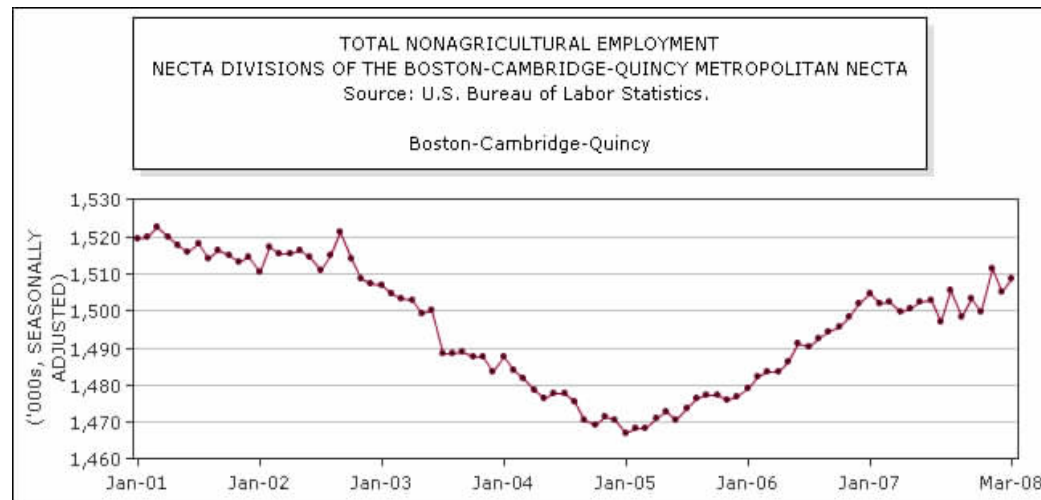


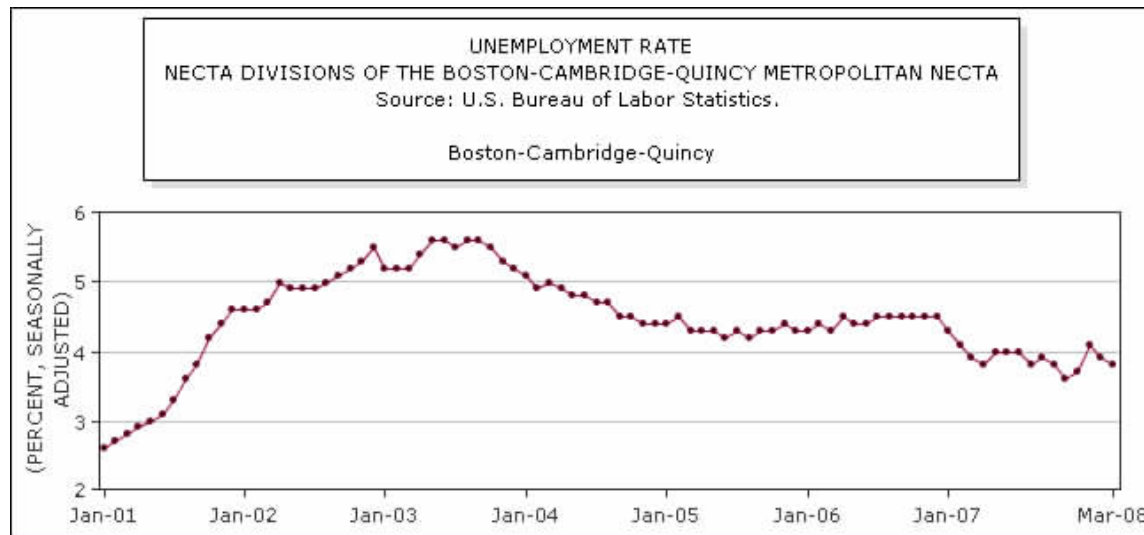
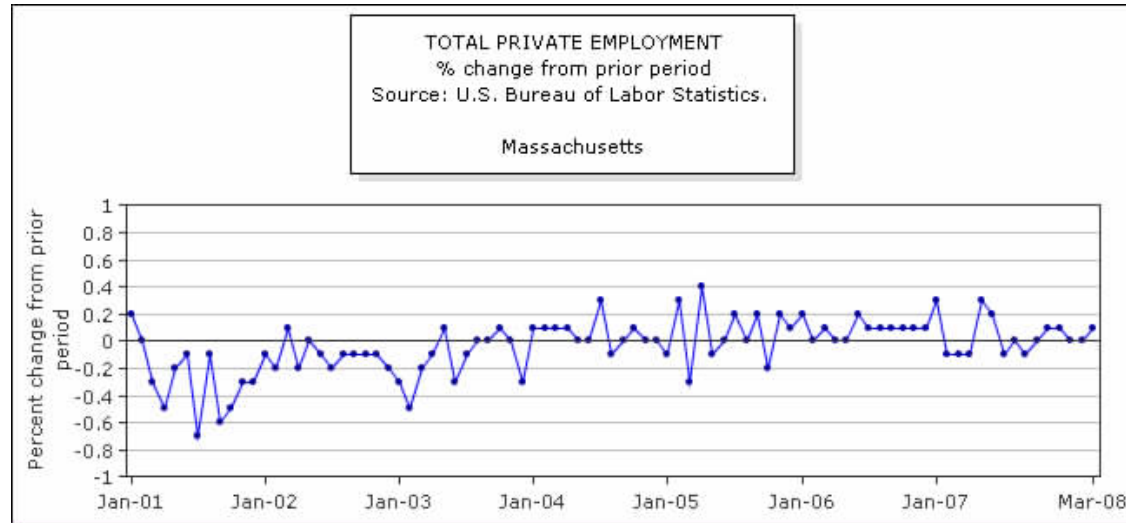


Since the end of the 2001 recession, per capita incomes in the Boston-Cambridge area have grown consistently. The area remains steadily ahead of the region as a whole in this indicator.

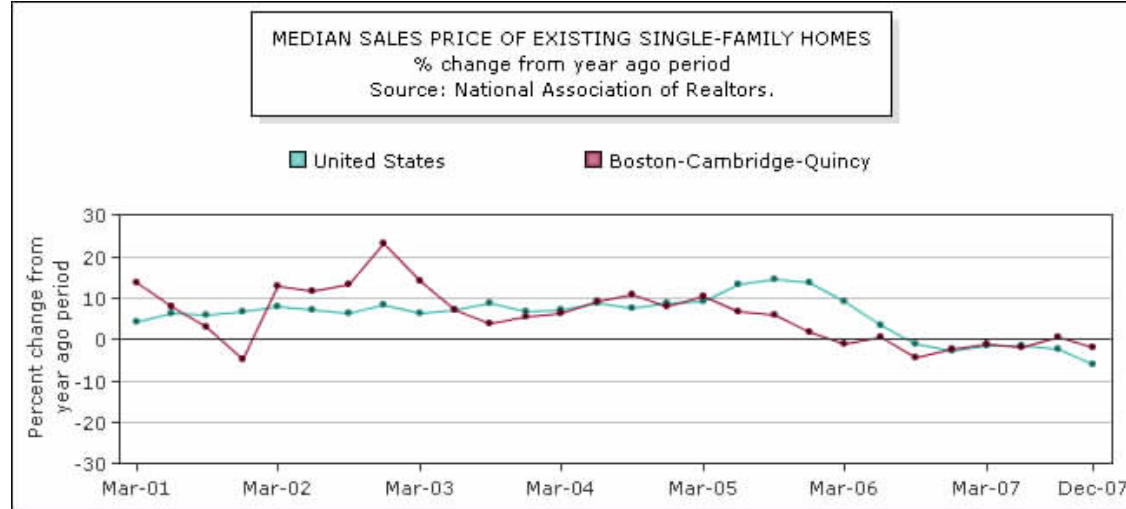


At the same time, there has been some volatility in the labor market, although the unemployment rate has been below 5% since January 2004.

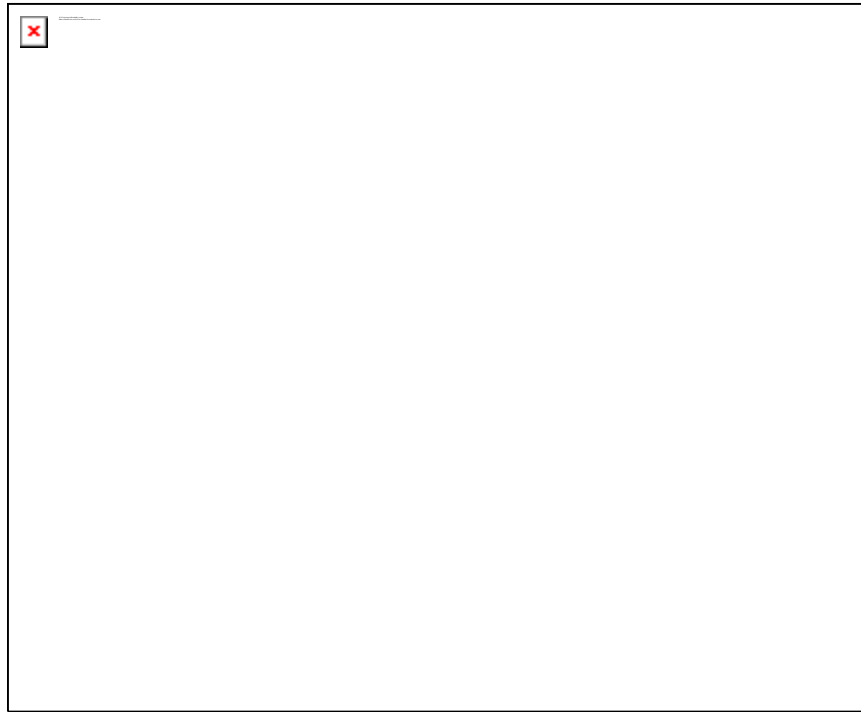




Meanwhile, the housing market has been slowing, nationally and regionally. Since early 2004, home prices in Boston have tended to lag behind the national market:



The chart below shows overall conditions in the housing market. A higher ratio indicates that the median house price is farther away from the median income. This is a general economic indicator. The index has been rising nationally since 1998. The trends in Boston are in the same direction, but the index for Boston is consistently greater than the index for the nation as a whole.



These general economic indicators set a context for the patterns we observe in the 50058 data from CHA. The lower tier of the income scale, or subsets of it, often move at a different pace or race from general economic trends. For example, according to a Congressional Budget Office (CBO) study, the lowest quintile of households without children experienced no real increase in income between 1991 and 2005, while there was steady growth in income among low-income households with children in the same period.<sup>8</sup>

All of these competing factors and influences make it very difficult to assess the exact effects of CHA policy on income levels in the period under review. In addition, as the following table details, CHA's policies should have specific effects on income, but we would not expect all the changes to be in the same direction. There may be offsetting changes stemming from rent simplification.

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<sup>8</sup> CBO, *Changes in the Economic Resources of Low-Income Households with Children*. May 2007.



**TABLE 4: Expectations of Rent Simplification**

Housing Choice Voucher Program		Federal Public Housing Program	
<i>New RS Policy</i>	<i>Anticipated Effect on Annual Household Income</i>	<i>New RS Policy</i>	<i>Anticipated Effect on Annual Household Income</i>
<p>■ Assets below \$50,000 not considered in annual income</p> <p>■ Interims for income change limited to one per year.</p>	<p>■ Total annual household income (which includes assets and all other tenant income) will be <i>lower</i> under RS. The net effect on non-asset income by itself may be positive, though.</p> <p>■ The number of interims conducted for temporary reductions in tenant income will be reduced and the duration of reductions may be shorter. The net aggregate effect in the program (independent of other changes) will be <i>higher</i> total annual household income</p>	<p>■ Assets below \$50,000 not considered in annual income</p> <p>■ Tenant recertifications required every two years. Only two interims for income change permitted between recertifications.</p>	<p>■ Total annual household income (which includes assets and all other tenant income) will be <i>lower</i> under RS. The net effect on non-asset income by itself may be positive, though.</p> <p>■ The number of interims conducted for temporary reductions in tenant income will be reduced and the duration of reductions may be shorter. The net aggregate effect in the program (independent of other changes) will be <i>higher</i> total annual household income</p>

Housing Choice Voucher Program		Federal Public Housing Program	
<i>New RS Policy</i>	<i>Anticipated Effect on Annual Household Income</i>	<i>New RS Policy</i>	<i>Anticipated Effect on Annual Household Income</i>
<p>■ Minimum rent set at \$50 per month. All households paying only the minimum rent will be referred to Social Services for job or benefit counseling.</p> <p>■ Zero-income status is limited to 90 days. After 90 days, CHA applies the minimum rent.</p>	<p>under RS for non-senior, non-disabled households.</p> <p>■ Referrals for job counseling and imposition of higher minimum rent may have long-run impact on total annual income, but there will probably be <i>no effect</i> on annual household income under RS in the short term.</p> <p>■ The shorter durations of tenants in zero-income status will have a net aggregate effect in the program of slightly <i>higher</i> total annual household income under RS. Tenant has no incentive to under-report income.</p>	<p>■ Deductions for medical and childcare costs only over \$2,500. Deductions in tiered schedules.</p> <p>■ Minimum rent increased to \$50 per month. All households paying only the minimum rent will be referred to Social Services for job or benefit counseling.</p> <p>■ Zero-income status is limited to 90 days. After 90 days, CHA applies the minimum rent.</p>	<p>under RS for non-senior, non-disabled households.</p> <p>■ Effect will be lower annual <i>adjusted</i> incomes. <i>No effect</i> on actual incomes is likely.</p> <p>■ Referrals for job counseling and imposition of higher minimum rent may have long-run impact on total annual income, but there will probably be <i>no effect</i> on annual household income under RS in the short term.</p> <p>■ The shorter durations of tenants in zero-income status will have a net aggregate effect in the</p>

Housing Choice Voucher Program		Federal Public Housing Program	
<i>New RS Policy</i>	<i>Anticipated Effect on Annual Household Income</i>	<i>New RS Policy</i>	<i>Anticipated Effect on Annual Household Income</i>
<ul style="list-style-type: none"> <li>■ Hardship review system</li> </ul>	<ul style="list-style-type: none"> <li>■ Because of the small number of cases, no effect expected on aggregate numbers.</li> </ul>	<ul style="list-style-type: none"> <li>■ Rents are based on a tiered rent schedule (in \$2,500 income bands, with ceiling rents also applied).</li> <li>■ All income of full-time students (except heads of household) is excluded from income</li> <li>■ Hardship review system</li> </ul>	<ul style="list-style-type: none"> <li>program of slightly <i>higher</i> total annual household income under RS. Tenant has no incentive to under-report income.</li> <li>■ Because there is no disincentive to report small increases in income, total annual income will be <i>higher</i>.</li> <li>■ Because of the added income exclusion, the aggregate effect will be <i>lower</i> total annual income.</li> <li>■ Because of small number of cases, no effect expected on aggregate numbers</li> </ul>

To begin assessing the actual effects on income of rent simplification and other changes in the environment of low-income program participants, Quadel reviewers collected and analyzed a large sample of 50058 data from CHA. There were two major data sets. One

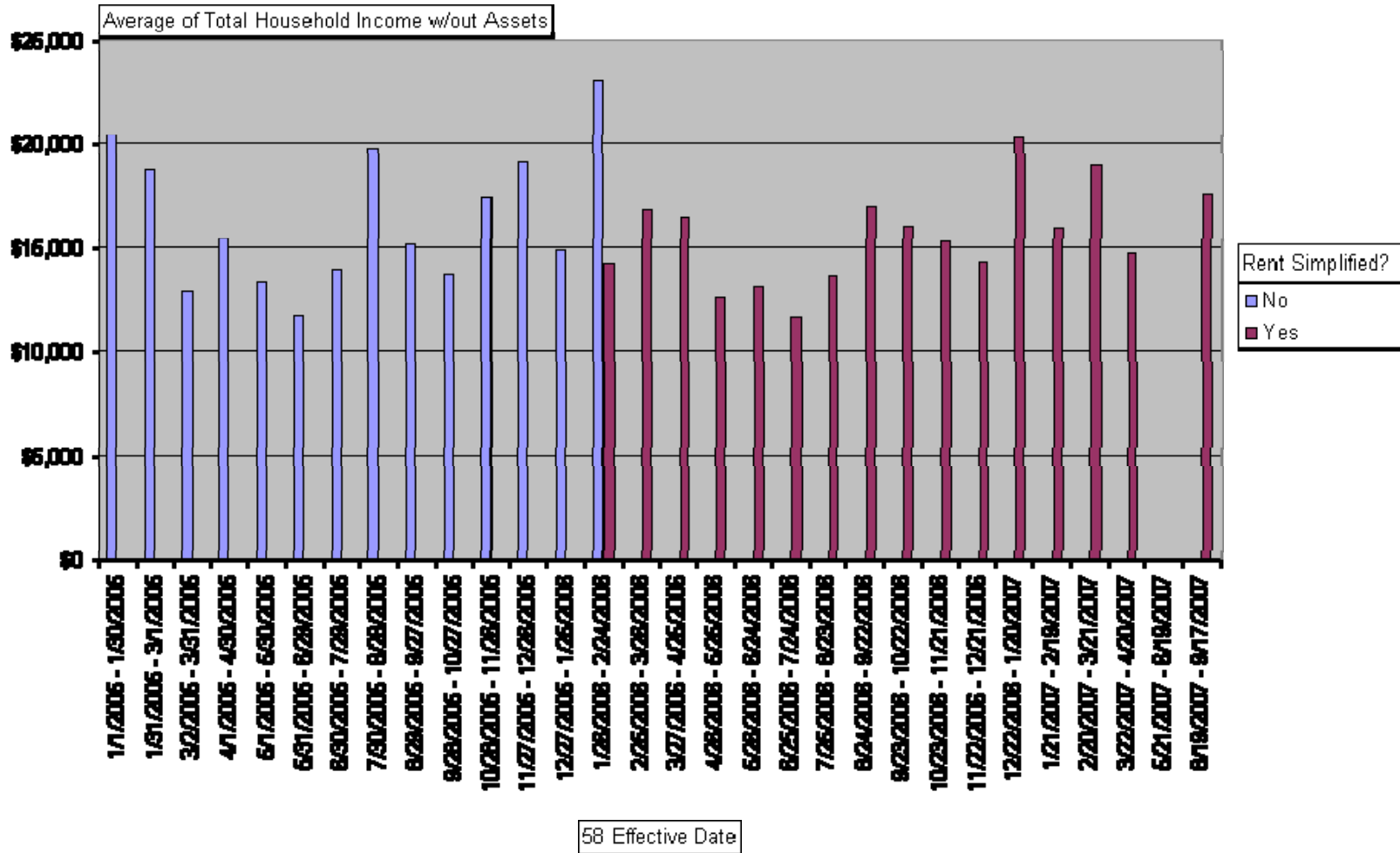
included the latest transaction for about 4,800 CHA households in federal public housing and HCV. These 50058s had effective dates from January 2005 to November 2007, meaning that the data included some transactions before rent simplification took effect.

The second data set is all post-rent simplification. It begins with transactions completed from April 2007 to April 2008, with effective dates from June 2007 to June 2008.

*Overall Household Income*



Program Fed Public Housing



**Summary Results: Total Household Income without Assets**

<b>HCV Program – All Participants</b>		<b>Federal Public Housing – All Participants</b>		<b>State Public Housing – All Participants</b>
<i>Rent Simplified</i>	<i>Non Rent Simplified</i>	<i>Rent Simplified</i>	<i>Non Rent Simplified</i>	<i>All Non Rent Simplified</i>
Median income: \$11,016 Average income: \$13,729	Median income: \$14,736 Average income: \$19,494	Median income: \$10,852 Average income: \$15,094	Median income: \$11,388 Average income: \$16,356	Median income: \$12,299 Average income: \$17,366

*Subgroups of Tenants*

**Summary of Total Household Income without Assets**

<b>HCV and Public Housing Programs</b>	
<b>Elderly and Disabled Tenants Only</b>	
<i>Rent Simplified</i>	<i>Non Rent Simplified</i>
Median income: \$10,026 Average income: \$12,835	Median income: \$8,566 Average income: \$10,125
<b>Elderly Tenants Only</b>	
<i>Rent Simplified</i>	<i>Non Rent Simplified</i>
Median income: \$11,532 Average income: \$14,094	Median income: \$10,572 Average income: \$12,841

**State Public Housing Program**  
*(All Non Rent Simplified)*

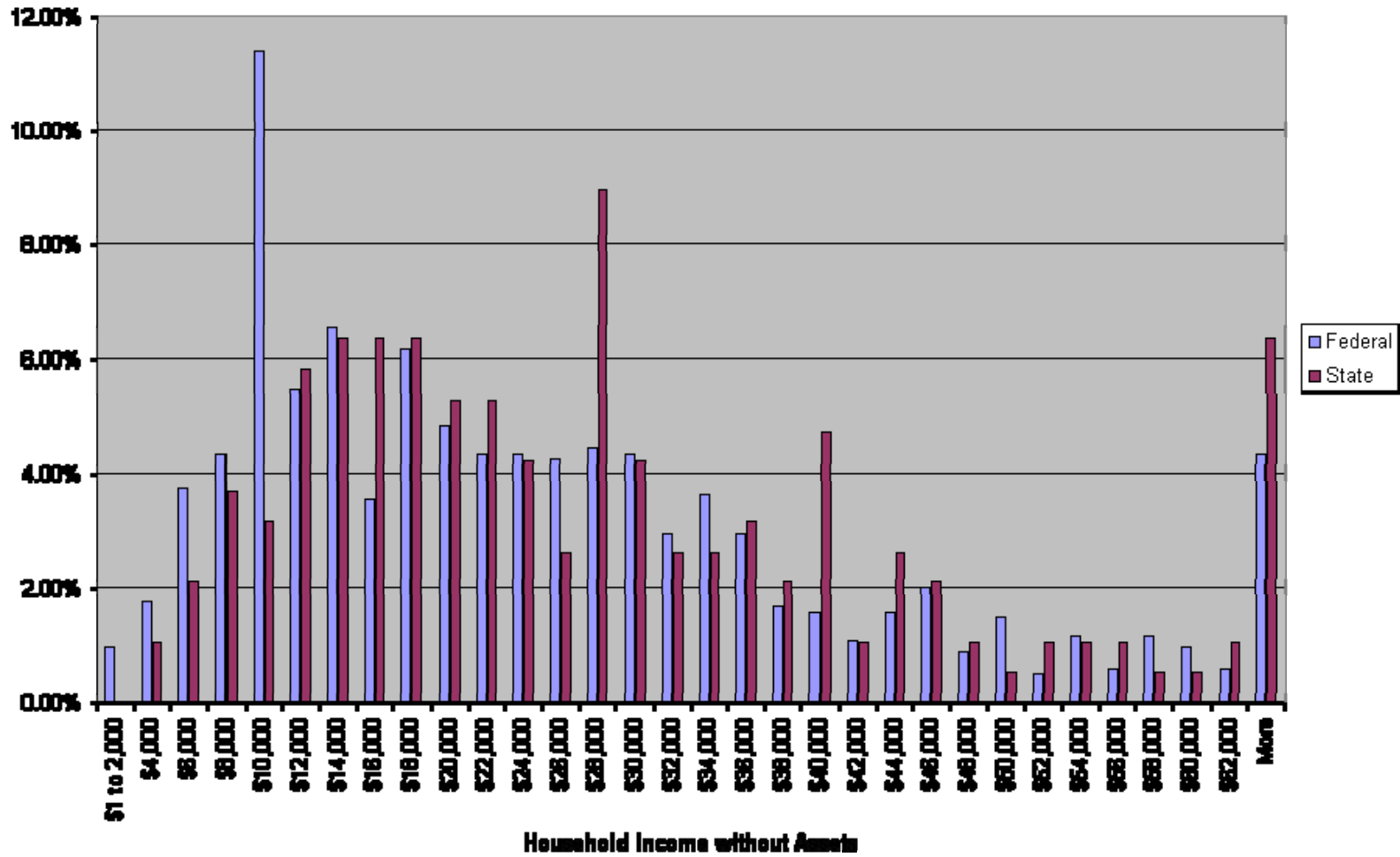
**Summary of Total Household Income without Assets**

<b>Elderly Tenants Only</b>
Median income: \$12,917 Average income: \$18,309
<b>Non-Elderly Tenants Only</b>
Median income: \$12,233 Average income: \$17,192

In interpreting these numbers, it is important to note that the data for federal programs in their non-simplified state is over two years old. In other words, the 'before' picture of these programs existed two years ago, while the rent simplified version of the programs exists now. The state public housing program has never been rent simplified. The numbers there are for all current program participants. Thus, the state numbers are comparable only to the federal PH non-rent simplified numbers.

As noted in the discussion below, these numbers should be considered preliminary and suggestive rather than determinative. It is worth noting the divergent pattern with elderly and disabled tenants, where the pattern is an increase in income under the new policy. This pattern may be the result of a greater reliance on public assistance and income support programs that typically have annual cost of living increases. The generally flat level of wages in low-income populations will be less powerful in the elderly/disabled households.

### Public Housing, Non-Elderly Households with Non-Zero Income

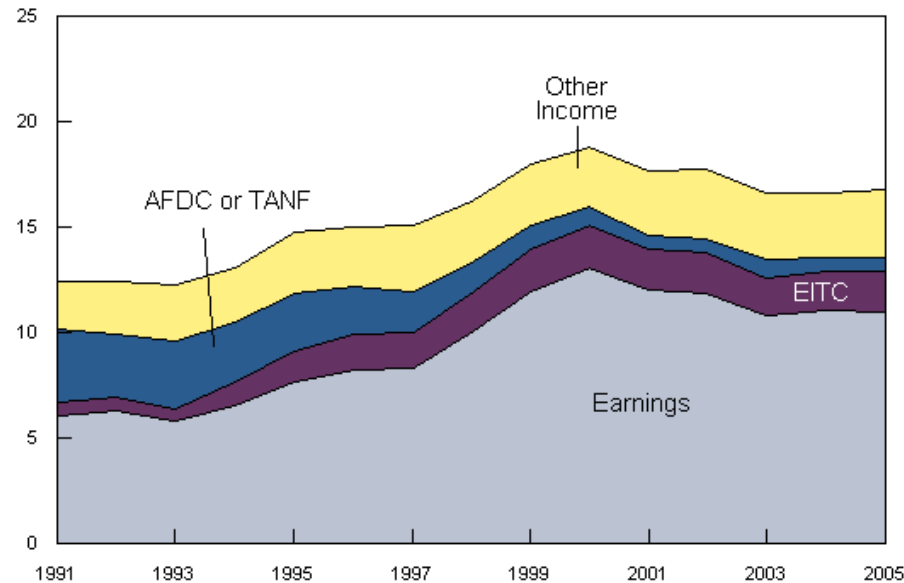




## Sources of Income

The following chart shows general trends nationally in sources of income of low-income households.

CBO Study, Changes in the Economic Resources of Low-Income Households with Children, Figure 1, Sources of Income for Low-Income Households with Children  
(Thousands of 2005 dollars)



Based on the results of the analysis of 50058 data, it appears that there are limits to the value of the data for program analysis at this point. One suggestion that there are errors or miscoding patterns in the data comes from a review of the sources of income. The chart above shows the distribution over time of income for a subset of the low-income population. The following table shows the sources of income derived from CHA's 58s. The chart shows wage source amounts for heads of households, for both programs, in the post-RS data. Of non-zero-income households, approximately 40.9% reported at least one wage source. The average wage source was \$22,862 per year; median was \$22,115 per year. Notably, the standard deviation was \$12,332, indicating that there is a wide spread of values in the data. However, the number and dollar value of public assistance payments are lower than we would predict based on knowledge of other programs and the trends in the CBO data above. Although the levels of public assistance have been declining as

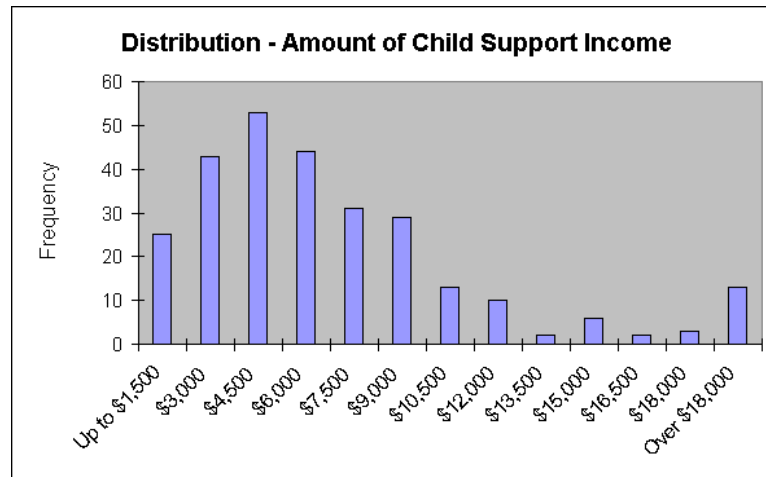
the CBO study shows, public assistance should still be a larger component in this population. Similarly, we would not expect so large a proportion of income to come from wages, even though the CBO study shows significant earnings.

**Tenant Income by Source**

Income Source	Number of Sources	Total Amount	Percentage of Total Dollars	Average Amount
Business	249	\$3,913,552	2.42%	\$15,717
Federal wage	946	\$18,910,018	11.69%	\$19,989
PHA wage	46	\$841,083	0.52%	\$18,284
Wages	3,805	\$79,854,846	49.39%	\$20,987
<i>Subtotal</i>	<i>5,046</i>	<i>\$103,519,499</i>	<i>64.02%</i>	
Child Support	536	\$3,054,932	1.89%	\$5,700
Non-wage income	1,117	\$7,529,520	4.66%	\$6,741
Other	9	\$38,230	0.02%	\$4,248
<i>Subtotal</i>	<i>1,662</i>	<i>\$10,622,682</i>	<i>6.57%</i>	
Pension	244	\$1,926,463	1.19%	\$7,895
SSI	2,233	\$15,289,003	9.46%	\$6,847
Social Security	2,806	\$25,453,951	15.74%	\$9,071
<i>Subtotal</i>	<i>5,283</i>	<i>\$42,669,417</i>	<i>26.39%</i>	
General assistance	87	\$412,484	0.26%	\$4,741
TANF	459	\$2,303,682	1.42%	\$5,019
Unemployment asst.	170	\$2,166,495	1.34%	\$12,744
<i>Subtotal</i>	<i>716</i>	<i>\$4,882,661</i>	<i>3.02%</i>	
<b>Total</b>	<b>12,707</b>	<b>\$161,694,259</b>	<b>100%</b>	

(Based on all 50058 data, for 50058s created from April 2007 to April 2008; effective dates June 2007 to June 2008; for all programs, all household members, not including households reporting zero income)

In addition, the 50058 data shows a very broad spread of values in child support income. While child support is a major income source, it is unusual to see so wide a spread of values around the mean; the standard deviation is \$4,640. The average child support income is \$6,138 per year, or \$511 per month, for heads of households receiving child support. (The table above includes all household members.)



These patterns suggest that more refinement and quality checking of 50058 data is necessary before we can rely completely on the findings of trend data in tenant incomes.

**Federal Public Housing: Average of Total Household Income without Assets, by 50058 Effective Date**

Age of Member	January-June 2005	July-Dec. 2005	January-June 2006	July-Dec. 2006	January-June 2007
18-27	\$9997	\$16622	\$14570	\$9037	No data
28-37	21462	21391	17390	22355	16692
38-47	22130	22634	16186	20140	24274
48-57	14441	16496	17288	15638	32398
58-67	11874	18178	15431	14723	14072
68-77	14871	13227	13095	12817	19041
78-87	11656	12452	14023	14632	13019
88+	11542	15105	18223	12097	18543

HCV Program: Average of Total Household Income without Assets, by 50058 Effective Date

Age of Member	January-June 2005	July-Dec. 2005	January-June 2006	July-Dec. 2006	January-June 2007	July-Oct. 2007
18-27	\$9437	\$12246	\$11853	\$19177	\$13535	\$6810
28-37	22317	29251	16521	14841	14253	12179
38-47	11426	24581	12127	14402	11353	10321
48-57	35660	13228	12525	13867	13868	13230
58-67	9393	25722	17636	14478	14561	10415
68-77	11988	8736	14751	14241	12303	16297
78-87	No data	No data	13241	14657	13368	21040
88+	No data	8494	17433	14570	14896	12680

## *Assets*

The following chart shows the drop in asset income that we would expect in 2006 and 2007, as the new policy on assets was implemented.



## OBSERVATIONS

As noted above, reviewers should be very cautious and circumspect in using this 50058 data for evaluative purposes. Although the data is suggestive, and helpful as a baseline for future research, analysis, and quality control assessments, there are red flags as well.

Reviewers of this or future 50058 data should keep in mind that 58 data is largely self-reported by tenants and calculated and assessed by CHA staff. There are now quality control efforts in place, but it is inherently difficult to assess the actual income of a household based on self-reported data. HUD advocates and requires use of third-party sources and independent verification of tenant data to calculate income. The Enterprise Income Verification (EIV) system is a verification tool developed by HUD for PHA income calculations. Implementation of EIV began in September 2007 in HCV and in March 2008 in the federal public housing program. However, staff may make errors in calculations based on EIV reports, and the data provided is at least one or two quarters out of date in most cases. While CHA is implementing quality control, it will be virtually impossible to distinguish the effects of quality control versus the effects of EIV versus the effects of rent simplification. Further, even if the discrete effects could be estimated, it will remain difficult to make a full assessment of rent simplification for some time, as the effects of the major policy change may only be truly felt in the second or third cycle of simplified certifications.

Future analysis should also consider single-female-headed households as a separate category, one that tends to follow its own trends. As the CBO report documents, low-income households headed by single women generally had lower income than other low-income households.

In addition, there should be some way to account for language barriers. According to CHA estimates, citywide in Cambridge, of persons with income less than \$35,000, 8.3% speak Spanish at home; 6.3% speak French or French Creole; and 4.7% speak Portuguese.

## DISCUSSION AND CONCLUSION

The caveats above should not dampen enthusiasm for further research into the effects of rent simplification. There has been great success recently in longitudinal analysis in housing policy, namely in the Jobs Plus study by MDRC.<sup>9</sup> It would certainly be possible to conduct a similar study, with proper controls in place, that overcomes the current limitations of 50058 data. One promising development in overcoming these problems is the fact that CHA will be transitioning to a new program software provider in the coming months. The new system is much better suited to providing systematic data reporting and customized analysis of tenant and program data than the current system. In conjunction with this new computer capability, a well-wrought research plan, similar to Jobs Plus, can build on the findings of the benchmarking study to demystify the long-term effects of rent simplification. Considering the current limitations in data, the multiple social and economic factors at work on low-income households, and the multiple levels of policy change attempted in CHA's MTW program, it is best to see such a study as a long-term evaluative process rather than a short-term or one-time study.

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<sup>9</sup> MDRC, *Promoting Work in Public Housing: The Effectiveness of Jobs Plus—Final Report*, by Howard S. Bloom, James A. Riccio, and Nandita Verma. March 2005.

# APPENDIX NINE: BOARD AUTHORIZATIONS

**EXTRACT OF THE MINUTES OF THE REGULAR MEETING OF THE  
BOARD OF COMMISSIONERS OF THE  
CAMBRIDGE HOUSING AUTHORITY  
WEDNESDAY, MAY 28, 2008 3:30 P.M.**

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

ALSO PRESENT: GREGORY RUSS, EXECUTIVE DIRECTOR  
JOSHUA MEEHAN ADMINISTRATION & POLICY  
SAMANTHA MARTIN, RECORDING SECRETARY

**MTW FY 2008 ANNUAL REPORT**

**MOTION:** Mr. Stockard moved that the Cambridge Housing Authority Board of Commissioners:

- a. Approve the Moving to Work Deregulation Demonstration Program FY 2008 Annual Report
- b. Authorize any technical corrections and changes to the document including any information that would be helpful to address public comments received on the draft Report, and
- c. Authorize the submission of the final Report to the U. S. Department of Housing and Urban Development

pursuant to the memorandum from Joshua Meehan to Gregory Russ, Executive Director, dated May 23, 2008. Ms. Adams seconded the motion, which upon being put to vote, was passed unanimously.

Attest  
Seal



Gregory Russ, Executive Director



GENERAL CERTIFICATE

I Gregory Russ, do hereby certify as follows:

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

NAME AND OFFICERS	DATE OF APPOINTMENT OR ELECTION	DATE OF COMMENCEMENT OF TERM	DATE OF EXPIRATION OF TERM
Warren R. McManus			
Member	09-12-1982	10-10-2007	09-30-2011
Chairperson	01-09-2008		01-14-2009
James G. Stockard, Jr.			
Member	01-21-1974	10-17-2003	11-11-2008
Vice-Chairperson	01-09-2008		01-14-2009
Gerard J. Clark			
Member	03-14-1974	04-01-2004	05-06-2009
Treasurer	01-09-2008		01-14-2009
Jacqueline F. Adams			
Member	04-26-1995	01-27-2003	09-30-2007
Assistant Treasurer	01-09-2008		01-14-2009

5. Each of the above-mentioned officers required to do so has duly taken and filed his/her oath of office and each of them legally required to give bond or undertaking has filed such bond or undertaking in form and amount as required to give bond and is otherwise duly qualified to act in the official capacity above designated, and each is the acting officer holding the respective office or offices stated beside his/her name.
6. None of the above-mentioned officers is ineligible to hold or be disqualified from holding under the provisions of applicable law, the respective office, specified above, which he/she holds.

7. None of the above-named Members is an officer or employee of the City of Cambridge.
8. Since June 30, 1972, there have been no changes in or amendments to the Chapter, by-laws, ordinance, resolutions, or proceedings of the Local Agency, with respect to:
- (a) The time and place of and other provisions concerning regular meetings of the Local Agency and the business which may be taken up at such meetings;
  - (b) The provisions concerning the calling and holding of special meetings of the Local Agency and the business which may be taken up at such meetings;
  - (c) The requirements concerning a quorum;
  - (d) The manner in which the charter or by-laws of the Local Agency may be amended;
  - (e) The requirements regarding the introduction, passage, adoption, approval, and publication of resolutions, ordinances, or other measures, relating to the approval and execution of contracts and the authorization, award, execution, or issuance of bonds, notes or other obligations of the Local Agency;
  - (f) The officers required to sign, countersign, or attest contracts, bonds, notes, or other obligations of the Local Agency;
  - (g) The officer of the Local Agency; or
  - (h) The seal of the Local Agency;
- except as follows: **NONE**
9. The seal impressed below, opposite my signature, is the duly adopted, proper and official corporate seal of the Local Agency.

IN WITNESS WHEREOF, I have hereunto set my hand and the duly adopted official seal of the local agency, this 29th day of May 2008.

  
Gregory Russ, Secretary

(Seal)

## CERTIFICATE OF RECORDING OFFICER

I, Gregory Russ, the duly appointed qualified and acting Secretary of the Cambridge Housing Authority, do hereby certify that the attached extract from the Minutes of the Regular Meeting of the Board of Commissioners of the Cambridge Housing Authority held on May 28, 2008, is a true and correct copy of the original on file and of record insofar as they relate to the matters set forth in the attached extract and is a true and correct copy of a motion adopted at such meeting and on file and of record.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal of said Cambridge Housing Authority, this 29th day of May 2008.

  
Gregory Russ, Secretary

(Seal)