Cambridge Housing Authority

MTW Deregulation Demonstration Program

Annual Report

Fiscal Year 2005

May 2005

CHA
CAMBRIDGE HOUSING AUTHORITY

Report

Cambridge Housing Authority

MTW FISCAL YEAR 2005 ANNUAL REPORT

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Executive Summary

The Cambridge Housing Authority (CHA) is one of thirty-two public housing agencies nationwide chosen for participation in the Department of Housing and Urban Development's (HUD) Moving To Work Demonstration Deregulation program (MTW). MTW was approved by Congress in Section 204(a) of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 (P. L. 104-134) and allows unprecedented fiscal and regulatory flexibility in hopes of increased efficiency while also asking local housing authorities to provide economic incentives and opportunities to residents to encourage work. For participating Housing Authorities (HAs), the fiscal and regulatory flexibility allowed through the demonstration represents an opportunity to address local housing market challenges with locally-based solutions. For CHA, the fungibility of capital, voucher, and operating funds allowed under MTW has proven essential to necessary modernization and extraordinary maintenance and has been a key component of CHA's efforts to maintain housing quality.

MTW's stated purpose is to allow participating HAs the "opportunity to design and test innovative housing and self-sufficiency strategies for low-income families" by giving them "expansive new authority to use HUD assistance flexibly and to design demonstration programs outside the restrictions of the United States Housing Act of 1937. . . ." HUD's goal for the demonstration is threefold:

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

CHA and MTW

The term of CHA's MTW Agreement was originally five years; it has since been extended for two additional years; under current terms CHA's participation will end March 31, 2006. Because of its strong success with the Demonstration, CHA has requested further extension of its MTW Agreement. The Agreement outlines CHA's objectives of gaining greater regulatory and administrative flexibility to better serve local affordable housing needs and to help the resident community achieve self-sufficiency. Fundamental goals and objectives, while complementary to HUD's, focus on the following:

- preserving the current public and leased housing inventory;
- securing additional permanently affordable housing in Cambridge;
- helping tenants on welfare move to work and aid working tenants to move to "better" work; and
- addressing local housing needs more efficiently, in locally-determined ways.

Under the demonstration, CHA must meet certain additional participation requirements. These take the form of assurances that CHA will:

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

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

Under MTW, CHA develops an Annual Plan describing the activities planned for each fiscal year. CHA's fiscal year begins on April 1 and ends on March 31. A public hearing is required before the Board of Commissioners can adopt the plan and submit it to HUD. In all but the first year of MTW (or as allowed by HUD), the Agreement states that the Annual Plan should be submitted to HUD for review no later than 60 days prior to the start of CHA's fiscal year, or by January 31st.

Additionally, CHA provides an Annual Report that summarizes the activities of the fiscal year and discusses its efforts in relation to the goals and policies as set forth in the Annual Plan. The Annual MTW Report takes the place of all other HUD performance measures and is required to be submitted to HUD within 60 days after the completion of CHA's fiscal year, or by May 31st (or as allowed by HUD).

FY 2005, CHA's sixth year of MTW participation, has been one of ongoing implementation and authority-wide institutionalization of changes initiated during its previous five years under the Demonstration. This FY 2005 Annual MTW Report details progress on the goals outlined in the FY 2005 Annual MTW Plan.

[*] Area Median Income (AMI) for a family of four is $82,600; at 80% of AMI, that family would be earning $66,150; at 50% of AMI, earning $41,350; and at 30% of AMI, earning $24,800.

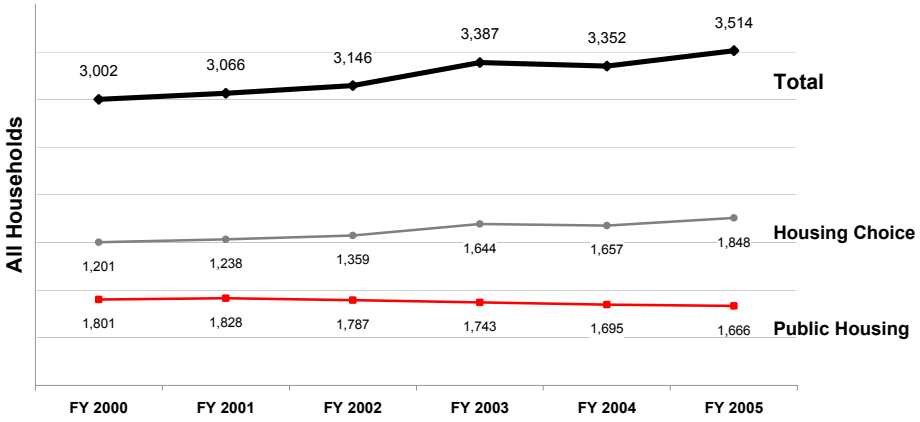
INVENTORY • ALL

CHA currently manages 1,857 federally-assisted and 663 state-assisted conventional public housing units. The HOPE VI revitalization of John F. Kennedy (JFK) Apartments converted ownership of 83 units to an alternate form (John F. Kennedy Limited Liability Corporation), including conversion of some public housing units to housing choice voucher project-based assistance and the addition of scattered-site units. Federal leased housing subsidies number 2,528, and state leased housing subsidies total 163. Of the total in-place leased housing subsidies, 2,012 are part of the MTW Deregulation Demonstration, and the remaining 516 are in programs outside MTW (see Inventory table, *right*).

Public Housing Inventory	**Units**	**Percentage of Program**
Federally-Assisted Units (MTW)	1,857	74%
State-Assisted Units	663	26%
Total	2,520	100%
Leased Housing Inventory	**Units**	**Percentage of Program**
Federal MTW Units	2,012	75%
MTW Project-Based Units	436	
Federal Non-MTW Units	516	19%
State Units	163	6%
Total	2,691	100%
Affiliates (*listed separately but most are represented in the MTW PBA count*)	214	

HOUSEHOLDS SERVED • ALL

As required by MTW, CHA continues to serve no less than substantially the same number (and mix) of households as it would otherwise serve, absent the Demonstration (see "All Households," *right*). Further, CHA will not, as a result of MTW, decrease the number (or composition) of families receiving such assistance. Over the six years of participation to date, CHA has increased the total number of households served. Approximately 1,700 households in conventional public housing developments and about 1,850 households in the housing choice voucher programs are served by CHA today, representing an increase of about five percent over the previous fiscal year. These data underscore the need for (and apparent shortage of) affordable housing options in Cambridge, as well as the impact of MTW upon CHA's effectiveness in addressing that need.



PUBLIC HOUSING

Capital Improvements and Extraordinary Maintenance Efforts: In each prior MTW year, modernization and extraordinary maintenance were strongly emphasized. In FY 2005 the preservation and continued viability and quality of the in-place stock continued to be part of CHA's fundamental mission. As part of the MTW budget planning and implementation process, CHA took advantage of fungibility in prior years by using resources from the capital, operating and voucher funds. In FY 2005, CHA continued to apply fungibility, using the capital and operating budgets to fund needed improvements at its properties. By the end of FY 2005, nearly $9.1 million was expended in capital improvements and extraordinary maintenance. This is indicative of the large-scale projects CHA has undertaken and reflects the comprehensive approach used to address the rehabilitation needs of CHA housing stock. Unfortunately, while CHA had hoped to maintain current levels of capital spending over the next few years, the reductions in the percentage of funds available through the operating and voucher programs have resulted in significant cutbacks in CHA's capital improvement plans. In mid-year 2005, CHA deferred nearly $4 million in extraordinary maintenance to help offset the proration in the FY 2005 and FY 2006 operating and voucher budget funding formulas. CHA currently projects that in FY 2006 and FY 2007 capital expenditures will drop to FY 2000 levels of approximately $4.5 million; CHA will not maintain, as was originally planned, the expenditure levels achieved during the last three fiscal years.

Millers River Self-ESCo/Energy Performance Contracting: At the Millers River Apartments, a 302-unit elderly high-rise, the 30-year-old electrical heating system will be replaced with state-of-the-art gas-fired condensing boilers; a new domestic hot water service and a new heat distribution system will be installed; and the make-up air system for corridor ventilation will be replaced. CHA is authorized under MTW to function as its own ESCo and retain the significant savings realized through self-management, construction oversight and the reduction in ongoing energy maintenance costs associated with the project. The $2.5 million project is being funded in part by a $1.7 million tax-exempt municipal lease that CHA secured for 12 years at a very favorable 4.29% rate. The debt service on this lease will be fully covered with savings achieved by the project. CHA obtained approximately $60,000 in additional funding through a unique arrangement to sell CO_2 gas emission reduction credits resulting from the project. Work to implement the energy savings project began in June, 2004 and is proceeding on schedule.

Occupancy: CHA continues to serve more program participants in its MTW-related programs than it would absent the demonstration. In elderly housing, CHA is currently holding units off-line for modernization in order to address the significant needs of the elderly developments for new kitchens and baths, as well as exterior building work. Rent policies and income diversification continued to be successful elements of CHA's MTW program. Despite these and other positive growth signs, CHA's achievements are measured against the context of a highly competitive residential market and continued demand for alternative options: the total number of applicants on

CHA's waiting lists—including conventional family and elderly housing—rose over the past year, underscoring the significant and persistent need for affordable housing in Cambridge.

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

Inspections: CHA inspected 100% of its conventional public housing inventory, excluding units off-line for modernization.

Work Orders: Work order response time averaged less than five days.

Rent Collections: Rent collections were at 98% of the total of CHA's issued rent statements.

Occupancy: Adjusted for units in modernization, CHA's combined adjusted occupancy percentage for its conventional public housing inventory was 99%.

Security: CHA continued its security program's enforcement and prevention strategies. Although activities were reduced in scope and hampered by tightened funding due to the reduction of financial resources, efforts to control crime and to keep CHA developments as safe as possible continued. In FY 2005 approximately $21,700 was spent on 85 Cambridge Police Department security patrols in addition to $78,000 on security stipends for residents.

Public Housing Management Practices: In anticipation of the new HUD Operating Fund rule, CHA continued its evaluation and comprehensive refinement of its property-based budget system, including practices for managers as well as the creation of a management fee and indirect cost pool policies and procedures. CHA will be in compliance with proposed HUD regulations for asset-based budgets.

CHA Resident Survey: In March and April of 2005 CHA conducted its Public Housing Resident Satisfaction Survey in place of the HUD-required Resident Satisfaction Survey, to gauge resident opinions on a range of management, maintenance, safety, social service and other factors. Results were strong: 87% of residents surveyed were satisfied with the overall conditions of their units; 89% were satisfied with maintenance; 88% were satisfied with the way they were treated by CHA office staff; and 93% of residents felt safe in their units.

LOCAL LEASED HOUSING

CHA continued to operate its Local Leased Housing Program in conformance with the approved MTW Agreement. Program utilization of MTW units grew to 2,012. This level reflects previously-committed Project-Based Assistance (PBA) units coming on-line as well as those applicants obtaining "emergency status."

Project-Based Leased Housing: CHA continued to implement its modified Project-Based Local Leased Housing Program initiative during much of FY 2005. This competitive process allowed qualified owners to apply for project-based units throughout the year subject to funding availability. By utilizing the project-based program, developers and owners were able to assist families directly from CHA's waiting list. During the reporting period CHA was able to increase the number of project-based units from 230 to 436. The high utilization rate and low attrition rate in the tenant voucher program forced CHA to cease accepting new funding applications during FY 2005. Efforts to re-assess the feasibility of resuming this important program are expected to continue in FY 2006, and CHA plans to work with the community to review and revise its Project-Based Assistance Request for Proposals (RFP).

Preservation of State MRVP and AHVP Programs: CHA continued to implement changes to the Massachusetts Rental Voucher Program (MRVP), including the Alternative Housing Voucher Program (AHVP), as described in the FY 2005 Annual Plan. In FY 2005 (and consistent with previous years), CHA used $110,000 in federal funding to augment the state subsidy, making state program rent levels equivalent to Federal Leased Housing FMRs.

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

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

Waiting List: As reported in the FY 2005 Annual Plan, CHA found it necessary to close the Leased Housing waiting list in FY 2004 based on the limited availability of program resources and over-utilization. The list remained closed through FY 2005, except for those applicants who met the emergency criteria.

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

MTW Changes: Using MTW authority, CHA continued to provide vacancy and damage claims options for landlords.

Deconcentration: CHA's program participants lease units throughout the City of Cambridge. During FY 2005 housing choice vouchers were used in all of the City's Census tracts, and a number of Local Leased Housing Program initiatives were focused on maintaining this diversity of placement. Through its deconcentration policy CHA monitored the number of apartments leased by Census tract to ensure that balanced housing patterns were sustained. No negative-impact areas were identified.

AFFILIATE HOUSING

Since the inception of MTW in April 1999, the development activity of CHA and its non-profit affiliates has totaled $70,710,717, for the acquisition or construction of 316 units. (As an indication of the local market, the City of Cambridge Community Development Department notes that the most recent available,2002, median sale price for a single-family home is $610,000 and $348,500 for a condominium.) Moreover, CHA has used $9.4 million of its MTW resources to leverage over $61.3 million in public and private financing sources. For every dollar provided by CHA, its affiliate entities have leveraged six-and-a-half dollars of funding. The information below reports CHA's progress on the specific development programs and activities laid out in the FY 2005 Annual Plan.

Ongoing Partnerships with Regional and Local Institutions: CHA depends on the firm commitments and financial leverage provided by strong relationships with local lending partners, academic institutions, and State and local agencies. Among the continuing, productive relationships that were maintained through FY 2005 include those with the Cambridge Affordable Housing Trust (CAHT) and the City of Cambridge; the Harvard Housing Innovations Program; the East Cambridge Savings Bank, Cambridge Trust Company and Cambridge Savings Bank; and the Massachusetts Housing Partnership.

Condominium Acquisition Program: CHA and its non-profit affiliate, the Cambridge Affordable Housing Corporation (CAHC), continued the Condominium Acquisition Program (CAP) through FY 2005, as part of the ongoing effort to secure additional affordable housing units in an extremely tight housing market. In FY 2005, CAHC acquired an additional 2BR unit, bringing the total acquisition count to twelve units purchased under CAP.

CHA Affiliate Entity	Units
Cambridge Affordable Housing Corporation	66
Essex Street Management, Inc.	14
Lancaster Street, LLC	65
J.F.K., LLC	69
Total	**214**

Affiliate Asset Management: As CHA's stock of assisted housing expands, the issues surrounding scattered-site management become more complex. Following an assessment of internal management and financial systems in the previous fiscal year, CHA changed its property management procedures and implemented an asset management approach for the 214 units of privately-held housing. An Asset Management Department was established, and an Asset Manager was hired.

NEVILLE MANOR REDEVELOPMENT

This large-scale, adaptive re-use project, which became fully and independently operational in FY 2005, embodies CHA's catalytic efforts in addressing the needs of Cambridge elders. Through the regulatory flexibility allowed through MTW, CHA acted as the developer of this

71-unit, low- to moderate-income assisted-living facility, which was combined with a 112-bed skilled nursing facility. The project's significance is highlighted by its timing; it came on-line as the City was experiencing a city-wide loss of more than 50% of its skilled nursing home beds over the last four years.

RESIDENT PROGRAMS

Resident Programs and Economic Development: Funded by outside grants CHA's resident programs met its annual goals, with the CHA/Cambridge Employment Program (CEP) serving 192 residents in FY 2005 and the Work Force Program serving 136 youth between the ages of 13 and 19. In addition, 84 adult speakers of other languages enrolled in the Gateways Adult Literacy Program; 372 residents attended the Community Computer Center, 20 high school graduates participated in the Bridge to College Program, and 145 young adults attended post-secondary education through the First Generation to College retention program.

Program	FY 2005 Annual Plan Goal(s)	Number Served *
CHA/Cambridge Employment Program	Serve 50; Place 22 in Jobs	Served 192; Placed 25 in Jobs‡
Computer Centers (for 6-month period)	Serve 150	Served 295
Gateways ESL	Serve 70	Served 84
Bridge-to-College	Serve 12; 65% Accepted to Job Training or College	20 Served; 67% matriculation rate **
Bunker Hill Community College	Offers between 12-15 courses each semester	14 courses offered Spring Semester, 2003; 11 courses offered Fall Semester, 2004
Work Force	Serve 120 Youth; 75% High School Seniors Matriculation	136 served through March, 2005; 86% Matriculation Rate

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

** *This 2002 matriculation rate is derived from a survey of CHA residents enrolled in the program. Projections Adjusted downward due to a deteriorating labor market.*

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

FINANCIAL MANAGEMENT

The MTW Agreement established a funding framework covering the Federal Public Housing, Federal Leased Housing, and Capital Fund Programs, enabling CHA to significantly increase and improve housing opportunities for Cambridge residents in more efficient ways than had it not participated in the program, as well as provide more comprehensive budget reporting information to site management. In FY 2005 CHA began enhancement of its existing property-based budget process. CHA created a Block Grant Fund to manage the fungibility allowed under MTW. The flexibility and fungibility allowed under MTW have allowed CHA to weather the recent funding cuts—including the prorations in both the operating subsidy and voucher program. Sources were down 13 percent less than budgeted and uses were ten percent under budget. Independent and state audits carried out during FY 2005 were concluded with clean results for CHA.

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MTW Local Solutions for Local Challenges

Over the course of its first five years as part of the MTW Demonstration, CHA instituted a wide range of innovative initiatives in rent policies, occupancy, management practices, and development activities. The past fiscal year reflected the continuing implementation and authority-wide institutionalization of these changes. Efforts to improve agency performance and internal controls, as well as to assess and evaluate MTW efforts to date, also continued. Housing development and rehabilitation for the elderly, support services and programs, and the provision of a continuum of care for seniors were also emphasized.

For CHA, MTW incorporates all but a very few of its federally-assisted programs. The first MTW Annual Plan, submitted to HUD in October, 1999, contained a wide range of specific regulatory changes, which were permitted in accordance with CHA's MTW Agreement. The Plan submitted in January of 2005 continued those changes and included additional regulatory changes and waivers.

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

1. Preservation of existing affordable housing resources through:
   a) Capital improvements and extraordinary maintenance to the current public housing stock;
   b) Changes to the Leased Housing Program to make it more competitive in a tight housing market;
   c) Project-basing as many leased housing units as possible; and,
2. Increased choice for low-income residents -- in terms of housing type, location and program options -- through rent policies, project-based vouchers, development choice, changes to waiting list preferences, eligibility and income diversification.
3. Development of new, permanently affordable units.
4. Ongoing tenant service programs in employment and training to help residents move to better work.
5. Administrative and other internal changes implemented as part of MTW to increase efficiency and performance.

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CHA Housing Inventory

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

FEDERAL PROGRAM	Total Units, Start FY 05	Total Units, Planned, Close FY 05	Total Units, Actual, Close FY 05
Public Housing Total	**1,857**	**1,857**	**1,857**
Elderly/Special Needs	759	759	759
Family	1,095	1,095	1,095
Non-Dwelling	3	3	3
John F. Kennedy Apts.	**83**	**83**	**83**
PH units	44	44	44
PBA units	25	25	25
Off-Site Condos	14	14	14
Other Federally-Assisted	**2**	**0**	**1**
Homeowners'	2	0	1
MTW Leased Housing Total *	**1,640**	**1,610**	**2,012 ***
Tenant-Based	1,410	1,360	1,576
*PBA **	230	250	436 **
Non-MTW Leased Housing Total	**886**	**884**	**516**
Putnam Square Apartment	96	96	0
Tenant-Based	612	612	382
Mod-Rehab/Shelter+Care	178	176	134
Federally-Assisted Subtotal	**4,468**	**4,434**	**4,469**

STATE PROGRAM	Total Units, Start FY 05	Total Units, Planned, Close FY 05	Total Units, Actual, Close FY 05
Public Housing Total	**663**	**663**	**663**
Elderly/Special Needs	334	334	334
Family	325	325	325
Non-Dwelling	4	4	4
Leased Housing Total	**163**	**160**	**163**
MRVP Tenant-Based	25	25	25
MRVP Project-Based	110	110	110
AHVP	28	25	28
Other State-Assisted	**126**	**126**	**126**
Roosevelt Towers Mid-Rise	77	77	77
Aberdeen/Hammond/Woodbridge	16	16	16
Putnam School	33	33	33
State-Assisted Subtotal	**952**	**949**	**952**

Total Units	**5,420**	**5,383**	**5,421**

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

* *CHA Affiliate units total 214 units at the close of FY 2005; most of these are represented in the MTW PBA count)*

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Public Housing

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

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

Capital and Extraordinary Maintenance Efforts

Nearly $9.1 million dollars was expended in capital improvements and extraordinary maintenance in FY 2005. This is indicative of the large-scale projects CHA has undertaken and the comprehensive approach used to address rehabilitation needs of its housing stock. CHA also received Replacement Housing Factor (RHF) funding for the second year as part of its Capital Fund allocation and planning requirements under MTW. CHA will continue to seek RHF funding in the future and looks forward to using it to leverage additional funding for the development of additional housing.

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

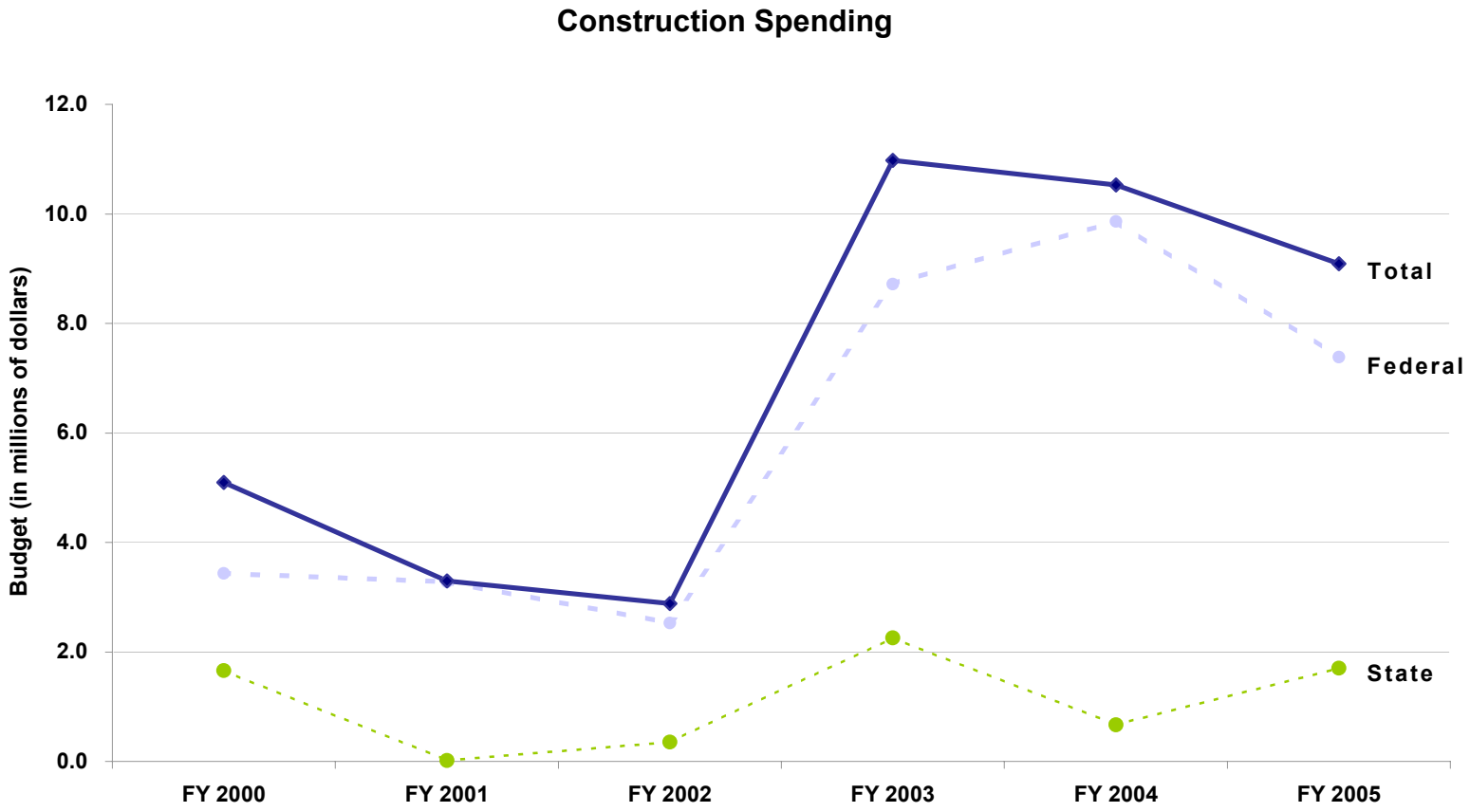


Table 1-1 (in Appendix One) compares planned capital expenditures and associated schedules at the start of FY 2005 with expenditures and schedules at the end of FY 2005 and includes a brief explanation of changes. CHA has deferred approximately $4 million of capital expenditures in FY 2005 due to expected funding reductions.

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

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

- Kitchen and bathroom upgrades in three elderly developments and two family developments;
- The HOPE VI Revitalization of John F. Kennedy Apartments;
- Window and lintel replacement at Putnam Gardens;
- A construction contract award, to convert the electric baseboard heating system to a gas-fired, hydronic one at Millers River Apartments;
- A construction contract award, to modernize elevators at Jefferson Park; and
- A construction contract award, to install an emergency generator at Truman Apartments.

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

Burns Apartments

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

Total Cost: $5.1 million *FY 2005 Expenditures:* $3.8 million

226 Norfolk Street

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

Total Cost: $500,000 *FY 2005 Expenditures:* $381,000

Truman Apartments
Installation of an emergency generator and construction of its housing unit begin in Fall, 2004. After an extended lead-time, the new emergency generator arrived on site in Spring, 2005, and installation work is nearly complete.

Total Cost: $250,000 *FY 2005 Expenditures:* $75,000

Jefferson Park
Modernization of the two elevators in this mid-rise building began in Fall, 2004 and is nearing completion.

Total Cost: $200,000 *FY 2005 Expenditures:* $21,000

The following developments have completed planning work and are currently in the predevelopment phase and scheduled for further renovations:

River Howard Apartments
The comprehensive modernization of this 32-unit family development with structural issues is ongoing. Construction documents are approximately 50% complete, and bidding of the project is expected by late Summer, 2005. Project bidding was delayed as the project was redesigned and re-phased to reduce costs. The project has also required an extensive resident-review process given the disruptive nature of the work and relocation needs.

Estimated Cost: $2.8 million *Estimated FY 2006 Expenditures*: $1.2 million

Jefferson Park
In addition to the ongoing elevator work, CHA is also planning implementation of the last phase of site improvements and improvements to stoop enclosures. Complicating this project is the deteriorated condition of the structural decks that form the entry to duplex apartments and the "roof" of the enclosure area. Cost-effective options for dealing with this problem have been field-tested, and construction documents have been completed. Due to budget constraints, the schedule currently estimates project bidding to begin in Fall, 2005.

Estimated Cost: $2 million *Estimated FY 2006 Expenditures*: $200,000

Fairmont, Jackson, and Valentine Streets

Plans to replace the stairs at Fairmont, Jackson, and Valentine Streets are 75% complete, and the project will be bid in late Summer, 2005. The project was initially delayed when the original architectural firm was replaced based on performance issues. Project costs have increased due to the complexity of the work and the general increase in construction costs.

Estimated Cost: $175,000 *Estimated FY 2006 Expenditures*: $175,000

Washington Elms

CHA had hoped to upgrade the fire alarm system as part of selective electrical modernization at this and other developments. Construction documents are nearly complete, but negotiations with the Cambridge Fire Department over the scope of the plan improvements have stalled. The Fire Department has requested a significant expansion in the scope of the planned work, above what is required or prudent to complete. Plans to replace the roofs are being revised to provide for a more economical project as two successive bids have been over budget. CHA currently anticipates redesign and re-bidding of the roof work to be completed by late Summer, 2005. Window replacement plans are currently on hold due to funding constraints.

Estimated Cost: $2.6 million *Estimated FY 2006 Expenditures*: $944,000

Millers River

Plans to install a third elevator at this 302-unit development are ongoing. Construction documents are approximately 50% complete, and the project is anticipated to reach the bidding phase in late Summer, 2005.

Estimated Cost: $1.5 million *Estimated FY 2006 Expenditures*: $1 million

Burns and Johnson Apartments

Since these two elderly/disabled developments were occupied in the mid-1970s, the elevator systems have undergone limited work, mostly for ADA and fire code compliance, and with minimal upgrades. CHA has issued a Request for Proposals seeking an elevator consultant to identify and plan for significant upgrades to the existing mechanical equipment (controllers, selectors, and door hardware). CHA hopes to hire a consultant by June, 2005, and to begin bidding the project in Fall, 2005.

Estimated Cost: $500,000 *Estimated FY 2006 Expenditures*: $500,000

Modernization of Elderly Public Housing Developments

Millers River and LB Johnson Apartments

CHA faces pressing needs at these developments, and during FY 2005 the CHA began an intensive planning process to explore long-term options for these sites. Both buildings have experienced severe water infiltration problems and unacceptable energy loss. Additionally, there is difficulty marketing many of the studio units because of their size. Modernization design work at both developments includes selective kitchen and bath replacement and balcony enclosures. The units created by this project are being reconfigured as one-BR units to replace existing cramped studios and to present a more attractive unit for elderly and disabled residents. Preliminary design work is underway, and financing options are being explored.

Since the demand for CHA's elderly units is below historical levels, the next few years provides an opportunity for comprehensive renovation of these two large elderly buildings and may ease the necessary relocation process for residents.

CHA is investigating various alternative financing options, including Low-Income Housing Tax Credits, conversion of all or part of the buildings to Housing Choice Voucher units, capital loans secured by annual funding from the Capital Fund Program, and Grant Anticipation Revenue Vehicles (GARVEE bonds). This blending of financing options will enable CHA to improve both Millers River and L.B. Johnson for full occupancy.

Millers River Self-ESCo/Energy Performance Contracting

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

Functioning as its own ESCo, CHA directly procured the services of an engineer specializing in state-of-the-art boiler system design and a financial advisor. The financial advisor assisted CHA in arranging financing for the Millers River project from a third-party investor. CHA found that serving as its own ESCo has been more cost-effective than using the services of an outside ESCo and has been able to retain greater control over all phases of the project.

CHA is currently completing its first self-ESCo energy performance project at Millers River. The work includes replacing a 30-year-old electrical heating system with state-of-the-art gas-fired condensing boilers; installing new domestic hot water service and a new heat distribution system; and replacing the make-up air system for corridor ventilation. Toilets will be replaced with low-flow models. Work to implement the energy savings project began in June, 2004, and remains on schedule. The $2.5 million project is funded in part by a $1.7 million tax-exempt municipal lease that CHA secured for 12 years at a very favorable 4.29% rate, as well as funds from the Capital Fund Program (CFP). The debt service on this lease will be fully covered with the project's energy savings.

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

Public Housing - Occupancy

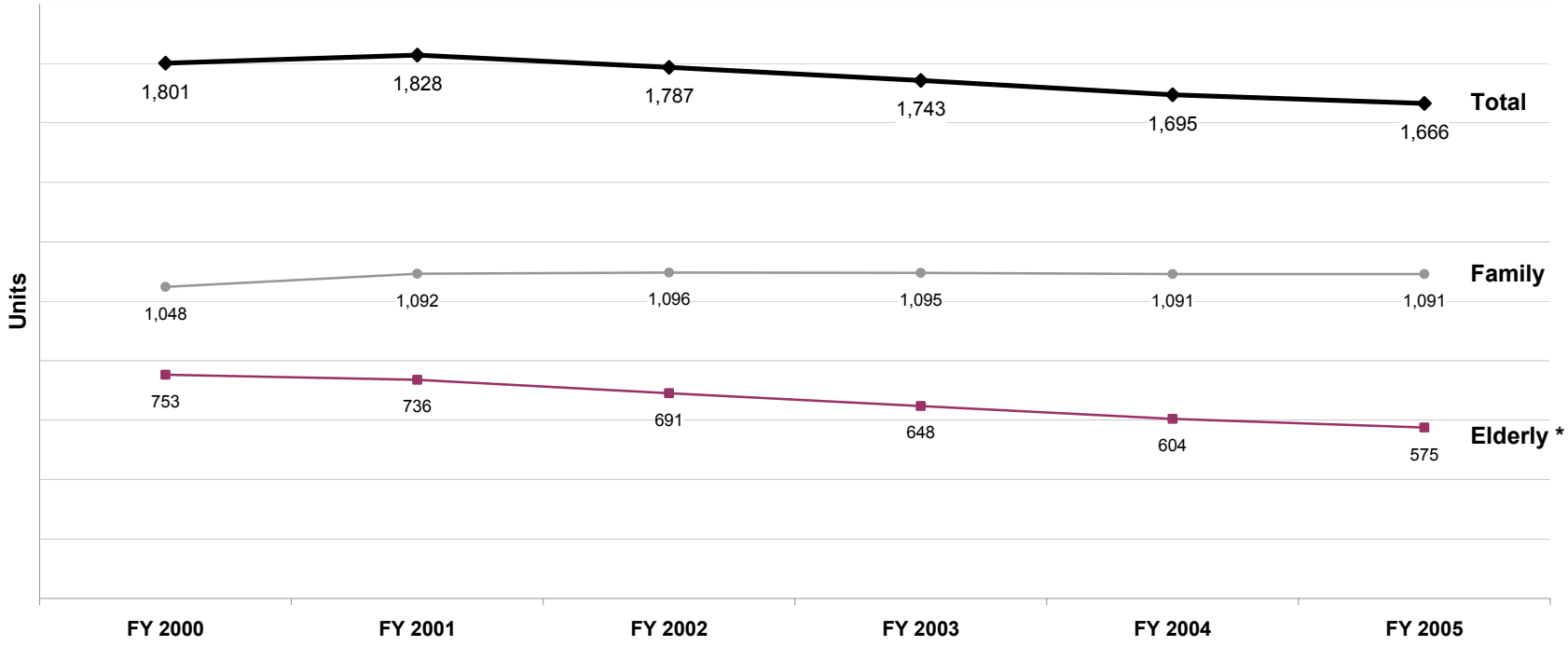
Through its Federal and State programs, including conventional public housing developments and local leased housing programs, CHA serves over 10,000 people, or approximately ten percent of the total population of the City of Cambridge. Although this is a high percentage compared to many cities of comparable size, the demand for affordable housing in Cambridge remains strong, as evidenced by the over 17,000 applicants on CHA's public housing and voucher waiting lists.

Public Housing - Households Served

CHA continued to serve essentially the same number and mix of households it would have served absent the MTW demonstration. The following text and graphic data describe changes in the number of households served between FY 2000 and FY 2005, by bedroom size, income, and race/ethnicity. More detailed tabular data illustrating these changes can be found in Appendix Three. CHA has not, as a result of MTW, decreased the number or mix of families (by family size) receiving housing assistance.

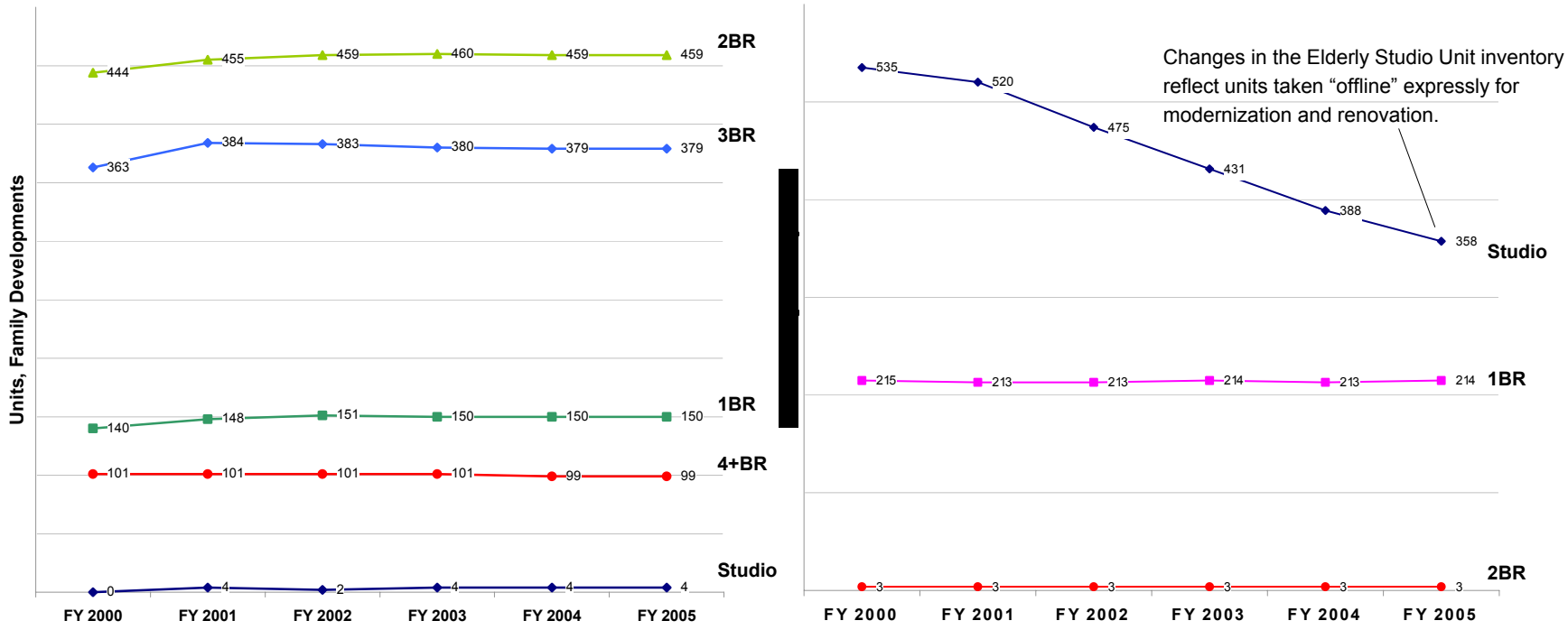
Tables 3–1 through 3–3 of Appendix Three detail the annual changes in the number of conventional housing residents based upon bedroom size, income, and race/ethnicity. Slightly more than 1,660 households currently reside in conventional housing, as part of the MTW Demonstration. As shown in the following graphs, CHA has observed a slight decrease in the number of households served in conventional housing from FY 2000 to FY 2005. These changes are due to the large numbers of elderly studio units at the L.B.J. and Millers River development sites currently offline for modernization.

Conventional Public Housing: Change in Households Served, FY 2000 to FY 2005 *



* *Selected units from J.F. Kennedy Apartments (83) and Huron Towers (127) have been excluded from the 2000 tallies, to clarify year-to-year comparisons. In addition there are over 150 elderly units offline in connection with modernization work.*

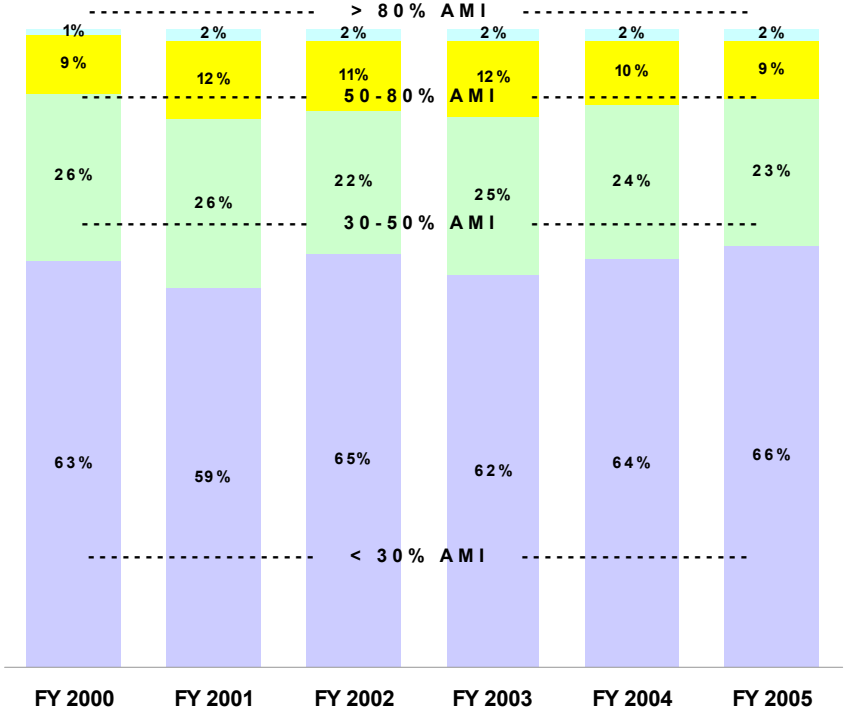
Households Served
Conventional Public Housing, by Development Type and Unit Size, FY 2000 to FY 2005 *

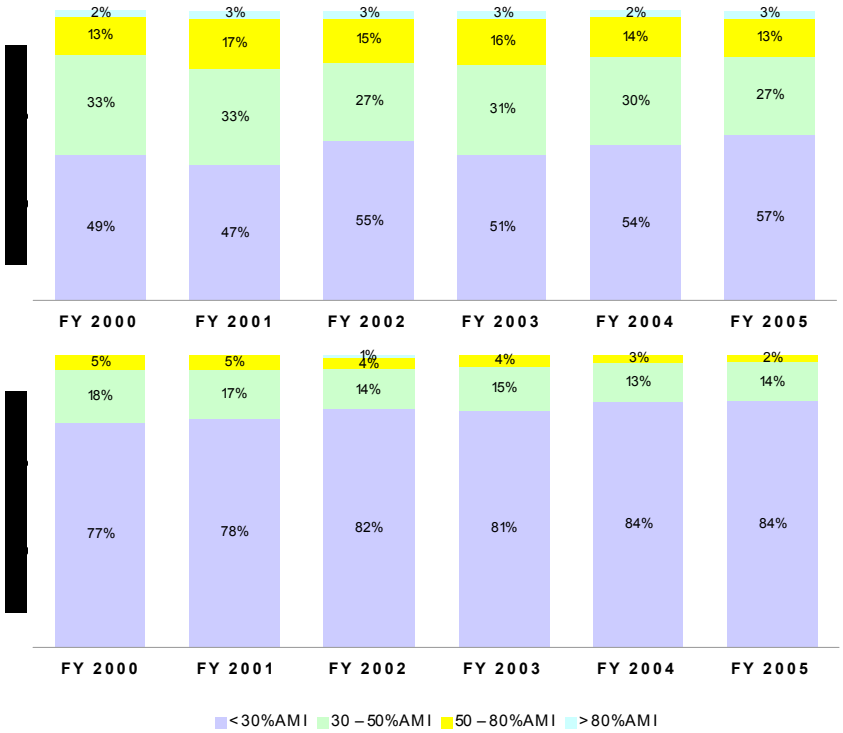


* *Selected units from J.F. Kennedy Apartments (83) and Huron Towers (127) have been excluded from the 2000 tallies, to clarify year-to-year comparisons.*

As demonstrated by the graphs below (see Tables 3–2 and 3–4 through 3–7 in Appendix Three for more detail), CHA continues to serve essentially the same mix of households, according to income categories. Families earning less than 50% of Area Median Income (AMI) comprise 89% of the conventional housing population. (Appendix Five more fully examines income diversification within CHA developments.)

Households Served
Conventional Public Housing, by Income, FY 2000 – FY 2005 *



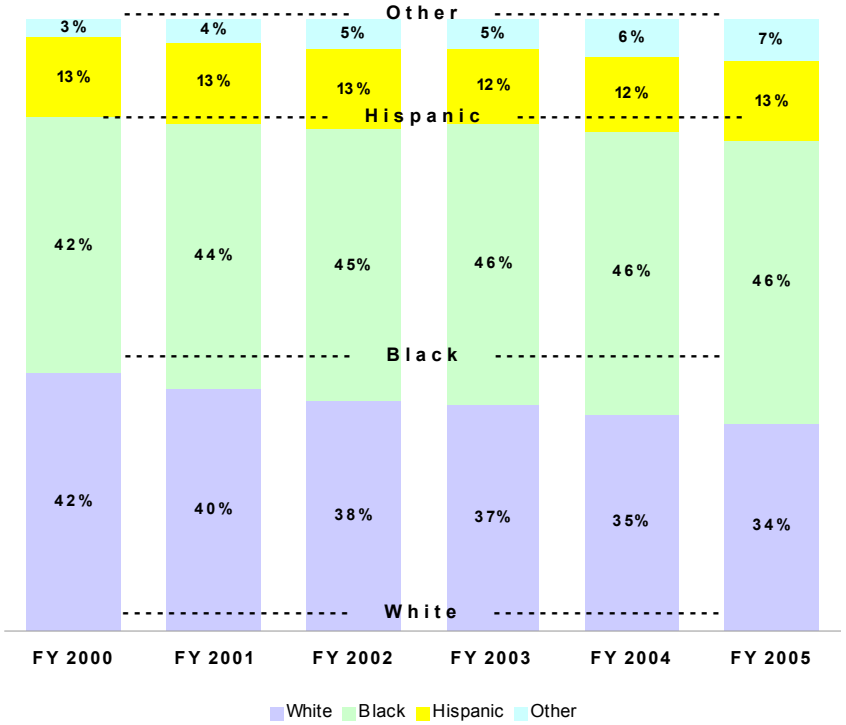


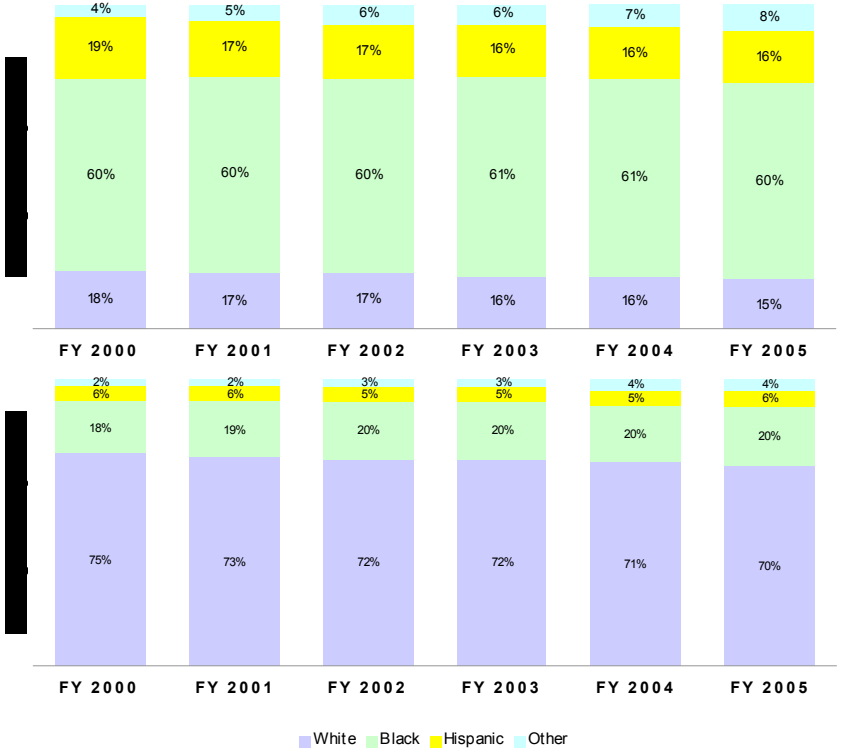
* *These data include only those units eligible for inclusion in the MTW Demonstration, as described above.*

The following graphs illustrate a continuing, slight decline in white households and a corresponding rise in minority households served by CHA in conventional housing developments. Table 3–3 in Appendix Three provides greater detail regarding the percentages of specific races/ethnicities in these developments. Minority households increased by 1% over the previous fiscal year and currently account for 66% of all conventional housing households. This change—and the corresponding decline in white households served by CHA—is

consistent with broader demographic changes in the City of Cambridge. Data from the 2000 U.S. Census indicate that the white population in Cambridge decreased by 7.2% from 1990 to 2000, to 68% City-wide, even as the total population increased by 5%.

Households Served
Conventional Public Housing, by Race/Ethnicity, FY 2000 – FY 2005 *





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

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

Public Housing Waiting Lists

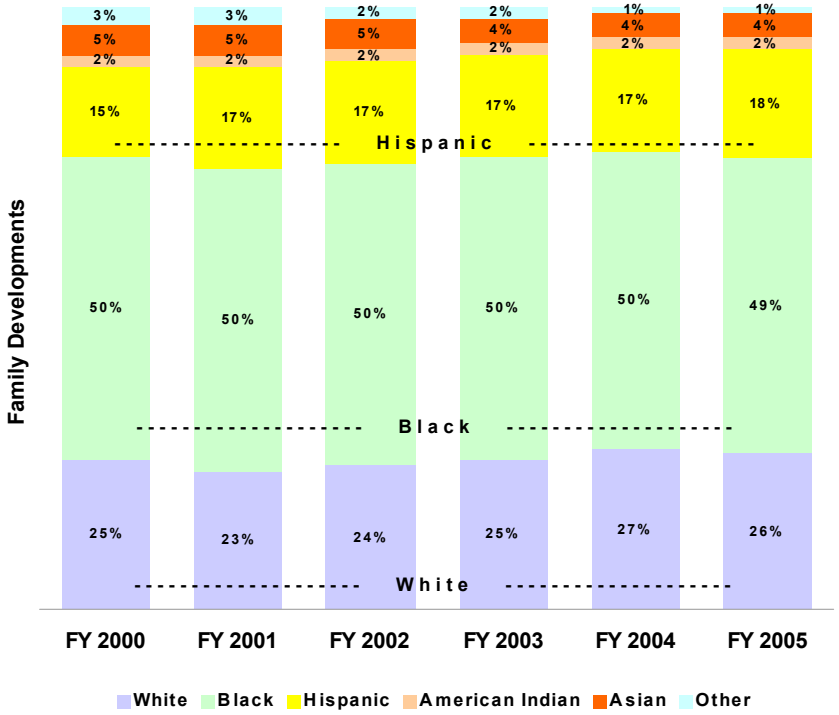
This section describes the number and characteristics of applicants on CHA's conventional public housing waiting lists as of November, 2004. A comparison of this data with that of the previous fiscal year allows for an analysis of changes and trends in CHA's applicant pool. Tables 3–9 through 3–11 in Appendix Three contain summaries of these comparisons; Appendix Two, Development Choice Analysis, illustrates these comparisons with further details relating to specific development-choice waiting lists, based on bedroom size, income, and race/ethnicity.

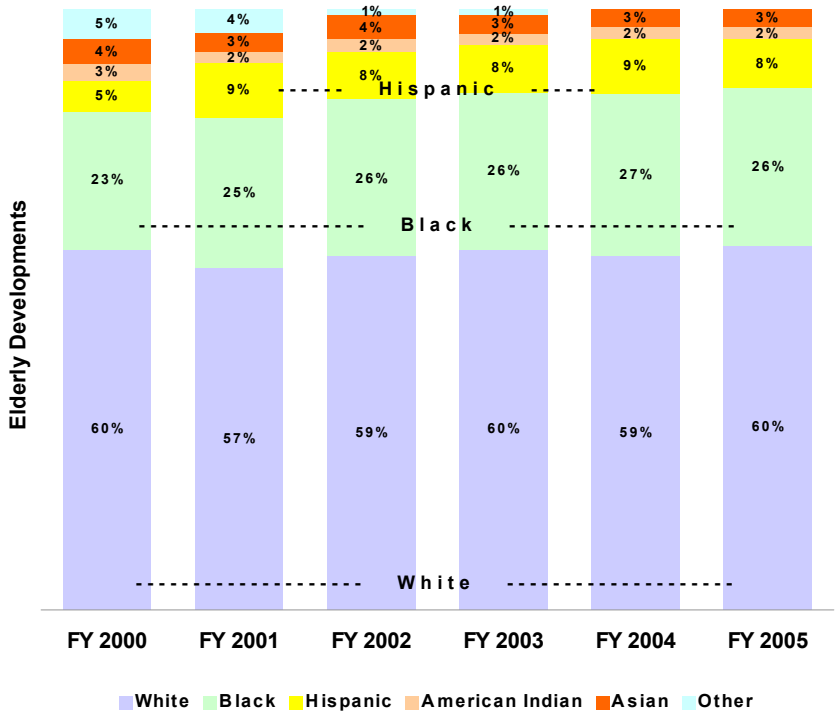
Over the past five years, the number of applicants on conventional public housing waiting lists has grown by over 40%, and by over 10% in the previous fiscal year alone; today the applicant pool exceeds 9,500 households and reflects the need for affordable housing. Most applicants for family developments qualify for one-, two-, or three-bedroom units, and most applicants for elderly housing qualify for studio and one-bedroom apartments. As illustrated in Table 3–9 in Appendix Three, the distribution of applicants based upon bedroom size remained largely consistent through each category.

Table 3–10 in Appendix Three illustrates applicants' incomes, as a percentage of AMI. Applicants earning 30% or below of AMI increased slightly over the previous fiscal year, to 66% percent of all applications.

As seen in the graphs below (see Table 3–11 in Appendix Three for more detail), the overall distribution of applicants on Federal waiting lists, by racial/ethnic category, reflected changes from the previous fiscal year but remained generally consistent over the available five-year time period.

Waiting List Applicants
Conventional Public Housing, by Race/Ethnicity, FY 2000 – FY 2005 *





Development Choice

In the first year of MTW, the Leasing and Occupancy Department (L&O), in conjunction with the Operations Department, began implementing a new public housing unit assignment system based on development choice. Under this system, the central waiting list was replaced with 15 family development lists, ten elderly development lists and four "First Available" lists (federal family, state family, federal elderly, and state elderly). Full conversion to development choice was completed in April, 2000.

Impact of Development Choice on Waiting Lists

Unless otherwise noted (and following the format of previous Annual Reports), this Report's development choice analysis addresses waiting list demographics of Cambridge residents only, as they remain the likely applicants to be placed in public housing for the foreseeable future. Demand for CHA's family housing increased over the previous fiscal year, in terms of both individual applicant totals and total developments selected. Although waiting list tallies may differ daily, as people are added or removed, during FY 2005 approximately 2,211 different Cambridge residents made over 5,700 choices on the family development lists. Each family made an average of 2.6 choices of a possible four.

The number of Cambridge residents on elderly waiting lists has increased since the inception of development choice. In FY 2005, approximately 731 different Cambridge residents made a total of 957 choices on the elderly development waiting lists. Each elderly applicant made an average of 1.3 choices of a possible three.

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

Development Choice at Family Developments

A summary table by race/ethnicity within family development waiting lists is shown in Tables 2–1 and 2–2. As demonstrated in these tables, approximately 75 percent of applicants for family public housing are minority families, and over half of these are black. The proportion of white applicants remained constant over the previous fiscal year.

This summary is complemented by a comprehensive assessment in Appendix Two. Tables 2–1 through 2–13 of that section provide detailed analyses of the demographics of waiting lists and of developments based upon households' race/ethnicity.

Waiting List Applicants
Family Development Applicants (Development Choice Waiting Lists), by Race/Ethnicity, FY 2000 – FY 2005 *

Development	Units	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		Chg %
		Number of Applicants												
Corcoran Park	**153**	**254**		**324**		**345**		**323**		**274**		**314**		
White		43	17%	62	19%	72	21%	68	21%	63	23%	79	25%	+8%
Minority		211	83%	262	81%	273	79%	255	79%	211	77%	235	75%	-8%
Jackson Gardens	**46**	**268**		**329**		**348**		**282**		**238**		**310**		
White		35	13%	43	13%	45	13%	42	15%	55	23%	74	24%	+11%
Minority		233	87%	286	87%	303	87%	240	85%	183	77%	236	76%	-11%
Jefferson Park	**175**	**322**		**413**		**440**		**409**		**362**		**418**		
White		45	14%	62	15%	70	16%	70	17%	69	19%	79	19%	+5%
Minority		277	86%	351	85%	370	84%	339	83%	293	81%	339	81%	-5%
Lincoln Way	**60**	**107**		**134**		**138**		**98**		**89**		**104**		
White		15	14%	24	18%	23	17%	19	19%	20	22%	24	23%	+9%
Minority		92	86%	110	82%	115	83%	79	81%	69	78%	80	77%	-9%
Newtowne Court	**268**	**542**		**644**		**661**		**590**		**494**		**557**		
White		76	14%	103	16%	106	16%	106	18%	109	22%	111	20%	+6%
Minority		466	86%	541	84%	555	84%	484	82%	385	78%	446	80%	-6%
Putnam Gardens	**122**	**370**		**448**		**462**		**406**		**392**		**423**		
White		59	16%	85	19%	92	20%	97	24%	100	25%	110	26%	+10%
Minority		311	83%	363	81%	370	79%	309	79%	292	77%	313	75%	-10%
River Howard	**32**	**239**		**273**		**297**		**288**		**275**		**294**		
White		36	15%	52	19%	62	21%	58	20%	61	22%	68	23%	+8%
Minority		203	85%	221	81%	235	79%	230	80%	214	78%	226	77%	-8%

Development	Units	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		Chg %
		Number of Applicants												
Roosevelt Towers	**124**	**623**		**729**		**753**		**658**		**591**		**659**		
White		125	20%	153	21%	166	22%	158	24%	154	26%	158	24%	+4%
Minority		498	80%	576	79%	587	78%	500	76%	437	74%	501	76%	-4%
Washington Elms	**175**	**493**		**568**		**565**		**532**		**468**		**512**		
White		69	14%	85	15%	96	17%	90	17%	89	19%	92	18%	+4%
Minority		424	86%	483	85%	469	83%	442	83%	379	81%	420	82%	-8%
**Willow Street ** **	**15**	**136**		**153**		**158**		**148**		**159**		**181**		
White		34	25%	47	31%	51	32%	47	32%	56	35%	63	35%	+10%
Minority		102	75%	106	69%	107	68%	101	68%	103	65%	118	65%	-10%
Woodrow Wilson	**69**	**218**		**265**		**289**		**289**		**286**		**322**		
White		44	20%	72	27%	78	27%	87	30%	94	33%	103	32%	+12%
Minority		174	79%	193	73%	211	73%	202	70%	192	67%	219	68%	-12%
Scattered Sites * **	**34**	**304**		**355**		**383**		**383**		**389**		**510**		
White		43	14%	60	17%	65	17%	65	17%	82	21%	122	24%	+10%
Minority		261	86%	295	83%	318	83%	318	81%	307	79%	388	76%	-10%
Federal 1st Available	**-**	**488**		**939**		**1,071**		**1,108**		**980**		**1,157**		
White		88	18%	197	21%	236	22%	288	26%	304	31%	359	31%	+13%
Minority		400	82%	742	79%	835	78%	820	74%	676	69%	798	69%	-13%
Total of Choices	**-**	**4,364**		**5,577**		**5,910**		**5,514**		**4,997**		**5,761**		
White		698	16%	1,060	19%	1,182	20%	1,213	22%	1,249	25%	1,440	25%	+9%
Minority		3,666	84%	4,517	81%	4,728	80%	4,301	78%	3,748	75%	4,321	75%	-9%

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

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

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

CAMBRIDGE HOUSING AUTHORITY

Development Choice Waiting Lists by Race/Ethnicity

Information on the racial demographics of Cambridge residents on family and elderly waiting lists can be found in Appendix Two. As demonstrated in Tables 2–1, 2–2, and 2–3, the race characteristics measured for the reporting period are in line with data from previous years. With regard to race/ethnicity, each family and elderly development list represents the general population of waiting list applicants, and there are no trends reflecting disparate choices among minority and white applicants.

Demographic Distribution by Development and Race

Tables 2–5 through 2–12 in Appendix Two demonstrate that the overall racial/ethnic composition of CHA family and elderly developments has not undergone any marked changes over the five years during which development choice has been in place, and there are no apparent trends of racial/ethnic clustering. Because of the low turnover rates at CHA developments, years may pass before a full assessment of the development choice policy is feasible; however, CHA will continue to monitor racial demographics at its developments.

During FY 2005 there were only two developments with a change in percentage exceeding five percent. The first was Corcoran Park, where the decrease in white households and the corresponding increase in black households moved this development closer to the overall white/minority breakdown of CHA's family housing developments. The second was the HomeOwners Turnkey 3 Program, which has historically reflected very low numbers of available units in comparison to other developments (at the close of FY 2005, there was one remaining unit available).

Demographic Distribution of Disabled Applicants by Development

On an annual basis, CHA monitors the disability-related tenant composition at its developments to identify changes that may have occurred since the implementation of CHA's Elderly Allocation Program. This program, approved by HUD in 1997 and extended for two years in 2005, sets a ceiling of 13% non-elderly disabled residents in Elderly/disabled buildings. (The 13% threshold conforms to the regulations governing CHA's state public housing program.) As indicated in Appendix Two, Table 2–13, young disabled tenants represent 11% of households at family developments and 16% of households at elderly developments. The development-based choices of this population show no patterns of potentially troubling clustering and are in fact very similar to the choice mix for both elderly and family applicants. The decrease in young disabled persons in Elderly/Disabled housing noted this year may reflect the limits placed on elderly developments by the HUD-approved Elderly Allocation Plan.

Independent Testers

As part of the development choice system, CHA uses independent testers to assure that no patterns of discrimination exist. This testing is performed on a bi-annual basis, through the Fair Housing Center of Greater Boston. The previous round of testing results were presented in the FY 2004 Annual Report, and the next round of results will be presented in the FY 2006 Annual Report. In their test, the FHCB found no such patterns.

Elderly Allocation Plan

CHA maintained its HUD-approved Elderly Allocation Program, as a placement mechanism allowing young/disabled residents to live in leased housing units rather than elderly developments. The program's goal of maintaining a balance of tenant composition is achieved by establishing a threshold of 13% disabled residents at existing elderly sites. CHA also provides applicants with access to 200 mainstream vouchers and placed more than 90 additional applicants with disabilities through the use of these vouchers. CHA's Elderly Allocation Plan, which also allows for more efficient distribution of services to elderly residents, was extended through April 9, 2006.

MTW Public Housing Rent Policy

Over the course of MTW, CHA has implemented six income exclusions. Three of these benefit young adults and/or secondary wage earners and were adopted because prior regulations discouraged tenants from working or reporting income. The first exclusion disallows all income earned by household members ages 18-20; the second disallows 25% of earned income for household members ages 21-25; and the third disallows 15% of earned income for household members age 26 and older. To qualify for the last two exclusions, the head of household must have declared income. The fourth wage exclusion exempts 25% of income for elderly households in elderly housing. CHA also expanded the welfare-to-work exclusion; created an exclusion modeled after the Welfare-to-Work exclusion called Disability-to-Work; expanded the tuition and childcare deductions; and implemented policies regarding minimum and ceiling rents. Overall, CHA rent policies have resulted in reduced rent charged to tenants.

CHA Income Exclusions

Exclusion Type	Amount Excluded	Resident Age Groups	Number of Qualifying Households
Secondary Wage Earner	100% Earned Income	18-20	3
Secondary Wage Earner	25% Earned Income	21-25	69
Secondary Wage Earner	15% Earned Income	26+	235
Subtotal, Family Wage-Earners			**307**
Elderly Household	25% Earned Income	62+	32
Total, All CHA Households			**339**

Currently there are 172 families paying ceiling rent. This is down from 198 households in FY 2004 and likely reflects both the increase in ceiling rent amounts and the slowing economy. Only two policies could result in an increase in overall rent charged: minimum rents and the transfer surcharge. Currently, there are 35 tenants paying the minimum rent. This represents an increase of 3% over the previous year. The transfer surcharge requires that multiple transfers to larger apartments take place before the surcharge is applied. Thus far, no tenants have been assessed the surcharge. Although some of the MTW exclusions impact CHA's revenues, CHA is confident that such policies will encourage residents to engage in educational activities and to work, which should in turn increase their incomes. Appendix Four details the results of all of the MTW rent policies.

While the cumulative effect of CHA's rent policies under MTW has been to benefit its tenants, CHA continues to explore ways to improve its services and become more efficient. In FY 2005, CHA began assessment of a new rent simplification policy, which would dramatically streamline the rent process.

Income Diversification

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

In FY 2005, CHA maintained its modified income diversification policy, applying revised local preferences for applicants with incomes 40 percent and higher of the AMI. The original policy dictated a one-for-one placement feed from the two income target categories. In FY 2005 CHA continued its revised placement policy (established in response to concern from community advocates) of one household from the 40-80% AMI category for every two households from the very-low income category. The preference threshold was set at 40% of AMI and not 50% of AMI for two reasons: 1.) There are not many families on the waitlist between 50-80% AMI; and 2.) It seems that families between 40-50% AMI have a good likelihood of moving into the 50-80% category. Area Median Income levels are shown in Appendix Five, Table 5-1.

A complete income diversification analysis (covering changes at individual development sites since the inception of the placement preference) can be found in Appendix Five. Briefly summarized, the policy's impact upon the demographics of CHA conventional housing developments can be read as follows:

- the number of families below 30% AMI increased by 7%;
- the number of families between 30-50% AMI decreased by 6%;
- the number of families between 50%-80% AMI decreased by 2%;
- and the number of households above 80% AMI increased by 1%.

As measured by AMI, income diversification has remained static since FY 2000, even though average household income has increased by approximately $3,000 and AMI has grown faster than tenants' incomes.

Deconcentration

CHA is meeting HUD's deconcentration mandate through the MTW income diversification program. The table below shows deconcentration percentages according to current HUD guidelines (85 to 115% of household income) that would apply to CHA, absent MTW. CHA is in compliance with deconcentration, with only one exception—Roosevelt Towers is over 115%. Roosevelt Towers is the development at which income diversification was first deployed in a full-scale lease-up effort to diversify income at the one-for-one placement ratio. This effort was a success and raised the average income of tenants, as is reflected below.

Deconcentration for CHA Federal Family Housing

Development	Households	Income	Average AMI%	Development % of Average 2003	Development % of Average 2004	Development % of Average 2005	Change %
Corcoran Park	151	$23,457	30%	103%	104%	108%	5%
Jefferson Park	175	$23,941	32%	96%	98%	103%	7%
Newtowne Court	268	$20,380	29%	97%	91%	88%	-9%
Putnam Gardens	121	$21,264	30%	86%	89%	92%	6%
River Howard	29	$20,402	29%	86%	93%	88%	2%
Roosevelt Towers	123	$28,846	37%	117%	123%	125%	8%
Scattered Sites*	44	$20,053	49%	97%	94%	87%	-10%
Washington Elms	174	$24,949	33%	106%	106%	108%	2%
Total	**1,075**	**$23,161**	**32%**	**100%**	**100%**	**100%**	**0%**

**Includes Fairmont, Garfield, Jackson Street, Valentine, and the Scattered Site program.*

CHA Resident Satisfaction Survey

As part of the MTW Agreement, CHA was allowed to replace the Real Estate Assessment Center (REAC) survey with one better suited to gauge resident opinions on a range of management, maintenance, safety, social service, and other factors. In April, 2005 CHA engaged an independent firm, Edgemere Consulting Corporation, to develop and administer the survey. The survey was administered by telephone in March, 2005. A statistically valid sample was drawn from CHA's existing resident population. Trained multi-lingual surveyors called 1,020 residents, of whom 243 completed the survey. Depending on the individual language needs of respondents, bilingual interviewers

administered the survey. A copy of the survey results and relevant background materials are included in Appendix Seven. Overall, the survey reflected a high level of resident satisfaction with CHA operations. Key survey results include the following:

- About 85% of residents surveyed expressed satisfaction with the conditions of their CHA apartments and safety and security of their neighborhoods while 80% of residents surveyed expressed satisfaction with the quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots.
- About 85% of residents surveyed indicated they had contacted CHA for maintenance or repair service within the past year. Within this group, satisfaction was very high: 86% expressed satisfaction with the quality of repair work and 83% expressed satisfaction with the amount of time it took to complete the work. CHA staff is particularly proud to report that 93% of residents were satisfied with the way CHA maintenance staff performing the repair work treated them.
- Residents also expressed a high level of satisfaction overall with CHA management operations. 88% of residents who had visited their CHA Housing Management office within the past year expressed satisfaction with the availability of information on their rent and lease responsibilities and 87% expressed satisfaction with the accuracy of the information. 88% of these residents expressed satisfaction with the way they were treated by CHA office staff.
- Residents also expressed their sense of safety in this survey. 93% of residents surveyed felt safe in their units, and 83% of residents felt safe on the outside grounds of their development.

Program Management Indicators

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

Occupancy / Vacancy Rate

Overall, CHA is pleased to report that its low vacancy levels were maintained through FY 2005. As shown in the summary table below (and in greater detail in Table 6–4 in Appendix Six), CHA's combined adjusted (for modernization work) occupancy percentage for its conventional public housing inventory is 99 percent.

FY 2005 Budgeted			FY 2005 Actual			Difference Budgeted vs. Actual	
Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %
90%	98%	2%	89.0%	98.9%	1%	1%	1%

Rent Collection

In FY 2005, rent collections were over 98 percent. Detailed information is found in Table 6–5 of Appendix Six.

Work Orders

The agency continued its high level of performance in FY 2005. CHA abates emergency work orders within 24 hours. Non-emergency work orders averaged 4.7 days. Work order response time by development is detailed in Table 6–3 of Appendix Six.

Inspections

CHA inspected 100 percent of its conventional public housing inventory in FY 2005, excluding units off-line for modernization. Annual inspections help CHA monitor capital improvement and maintenance needs and are an important element in maintaining the overall physical condition of the properties. This is detailed in Appendix Six, Table 6–2.

Safety and Security

CHA's safety and security program emphasizes both enforcement and prevention strategies in its ongoing effort to control crime and keep its developments as safe as possible. The last Resident Satisfaction Survey (RSS), conducted in April, 2005, reflected high levels (83-93%) of residents' overall feelings and perceptions of safety. Based on the survey, CHA continues to provide a safe environment at its family and elderly developments. In FY 2005, 85 security patrols were carried out at CHA developments at a total cost of over $21,000.

Lease enforcement efforts, on-site managerial control and strong resident involvement continued through CHA's full-time Tenant Liaison position and were supported by CHA Tenant Councils. By re-aligning security responsibilities within the Operations Department, CHA sought to strengthen the connection between its institutional safety approach and specific site-based outcomes. One major component of this work is the coordination of domestic violence educational programs with local groups for CHA residents. Raised awareness and continuing efforts regarding this issue have improved CHA's ties with other community support groups in these areas.

Enforcement

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

Prevention

Most prevention programs remain focused on youth. The national award-winning Work Force program continues to serve about 135 students from family developments, ages 13-19 each year. The Recreational Activities Program (RAP) is a program of sports, arts and crafts, cooking and other activities for elementary school-age children and young teens through a contract with the Boys and Girls Club of Cambridge.

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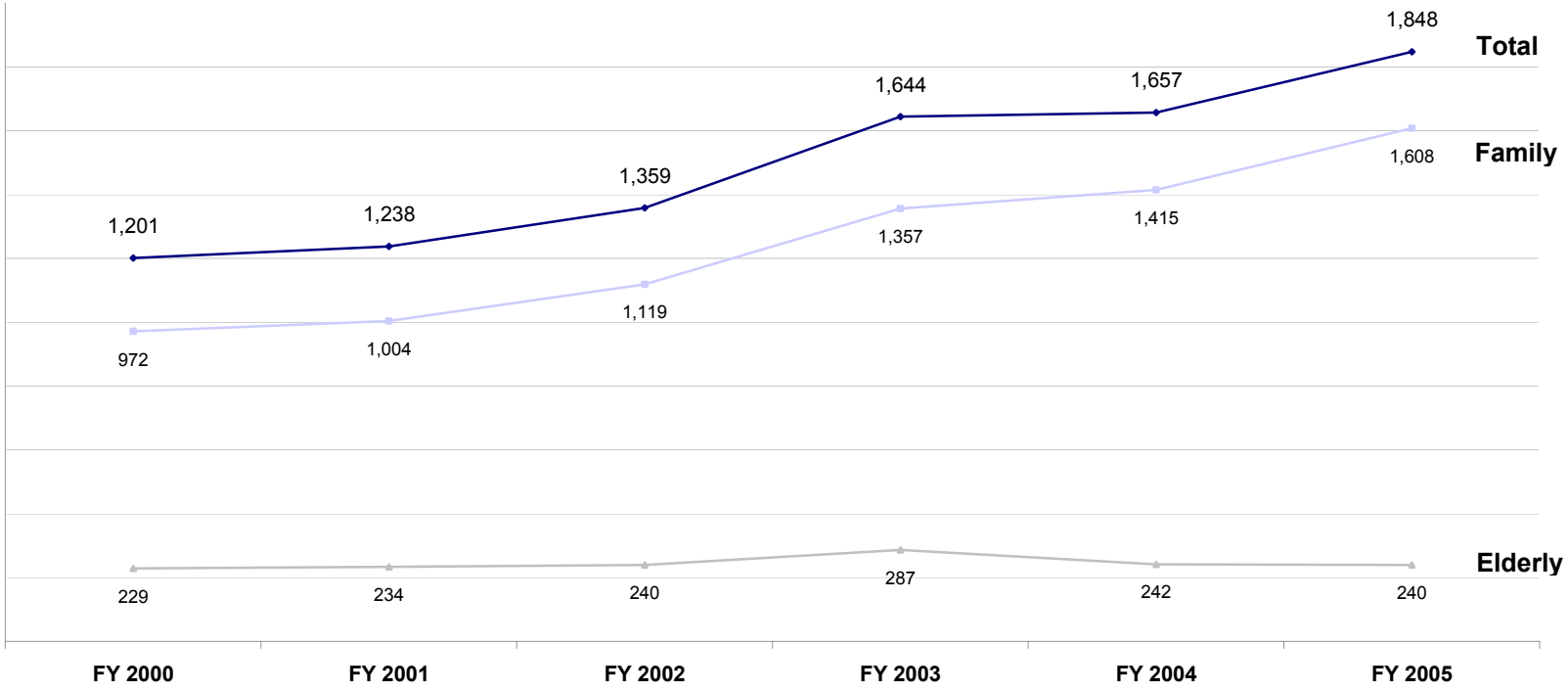
Local Leased Housing Program

CHA continued to operate a Local Leased Housing Program in conformance with its MTW Agreement. Over the past year, CHA met or exceeded its major objectives for the Local Leased Housing Program as set forth in the FY 2005 Annual Plan.

Households Served – Leased Housing

Tables 3–1 through 3–3 in Appendix Three of this Report include detailed information on the changes between FY 2000 and FY 2005 in Leased Housing households served, by bedroom size, income, and race/ethnicity, and based on actual occupancy. Over 1,800 households participate in the Leased Housing Program, using certificates or vouchers included in the MTW Demonstration. The majority of households lease one-, two-, or three-bedroom units, rather than studios or four-bedroom (or larger) apartments. Since the start of the Demonstration, CHA has been able to serve more households than had it not participated in MTW.

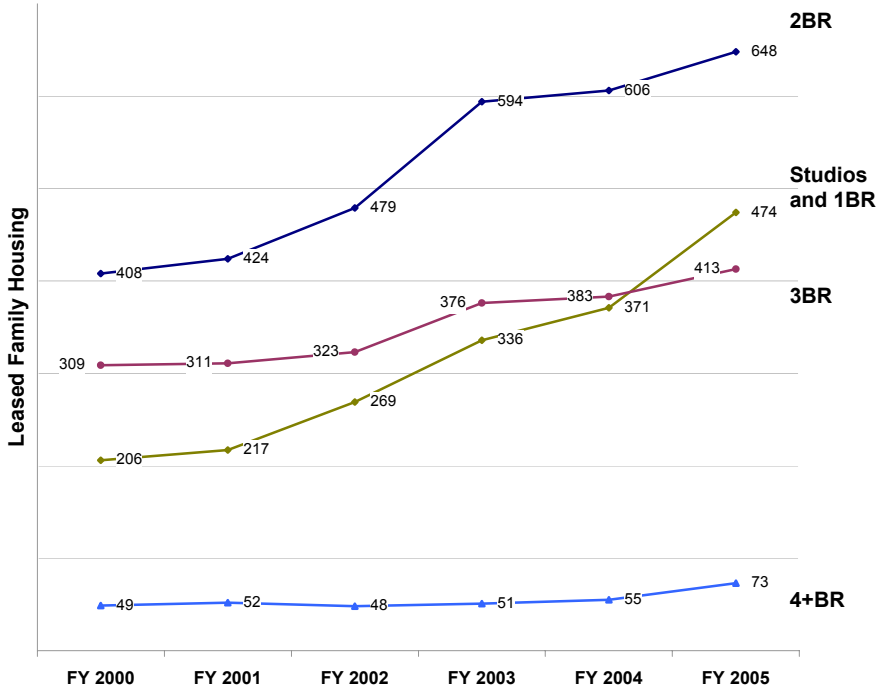
Households Served
Housing Choice Voucher Programs, FY 2000 to FY 2005 *

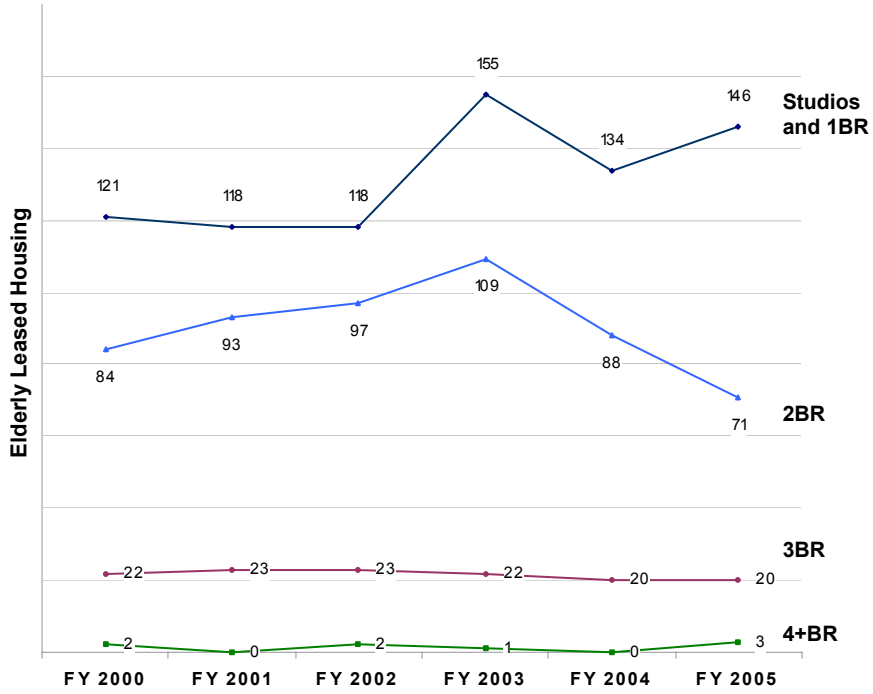


* *Selected units from J.F. Kennedy Apartments and Huron Towers have been excluded from the 2000 tallies to clarify year-to-year comparisons.*

* *In FY 2005 CHA increased the number of its Project-Based Leased Housing inventory to 436, up from 230 in the previous reporting period.*

Households Served
Housing Choice Voucher Programs, by Development Type and Unit Size, FY 2000 to FY 2005 *

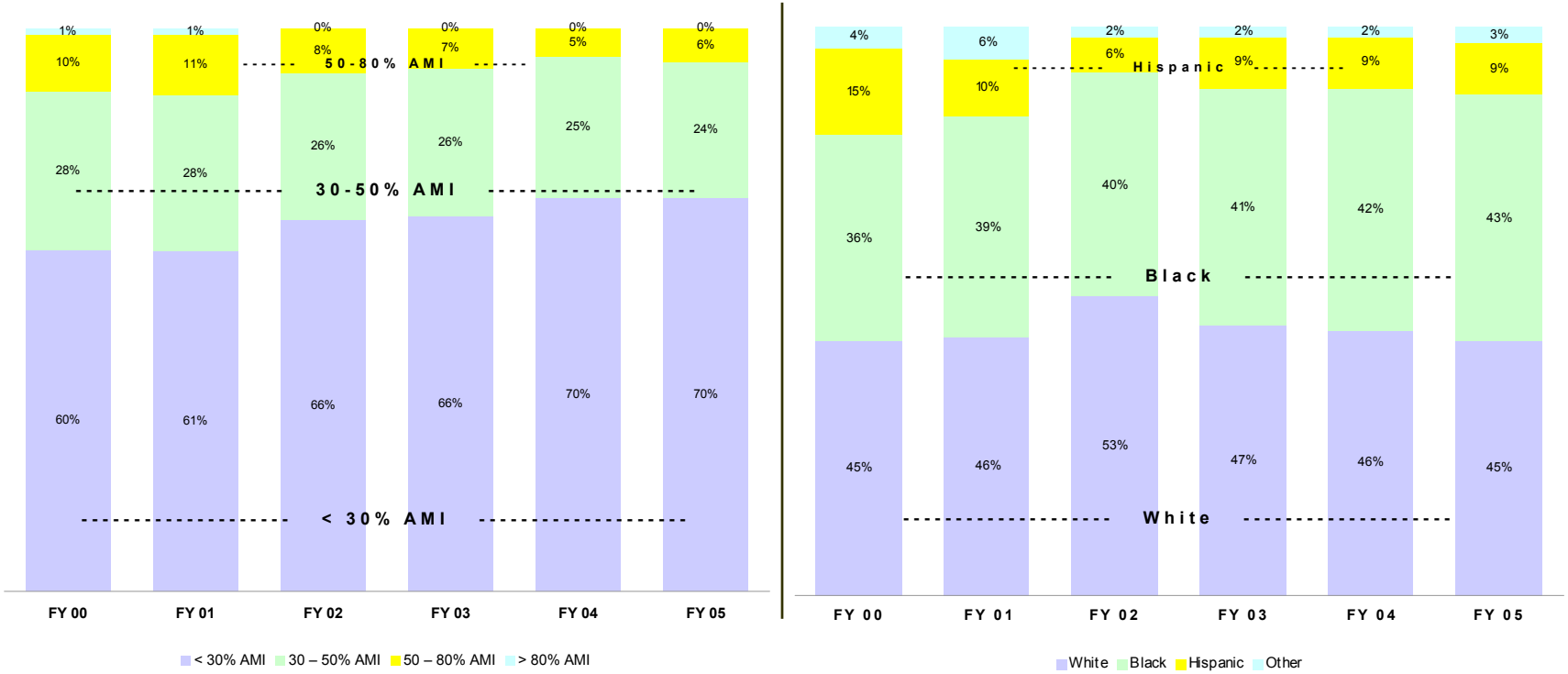




* *Selected units from J.F. Kennedy Apartments and Huron Towers have been excluded from the 2000 tallies to clarify year-to-year comparisons.*

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

Households Served
Housing Choice Voucher Programs, by Income *and* Race/Ethnicity, FY 2000 – FY 2005 *



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

The graph above, right depicts changes in leased housing households by race/ethnicity. Households comprised of racial minorities increased by approximately two percent over the past fiscal year. This information is presented in greater detail in Tables 3–3 and 3–11 in Appendix Three.

Project-Based Leased Housing

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

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

The hold on CHA's acceptance of new PBA applications processing begun in FY 2004 continues through FY 2005. Despite continued reassessment of utilization levels and attrition rates, CHA is unable to free up enough subsidies to adequately service projects for all applications submitted. This action is intended to be a short-term policy, and CHA continues to meet its commitments to owners already participating in the PBA program, as well as move forward with plans to revise its PBA RFP with community input.

Leased Housing Waiting List

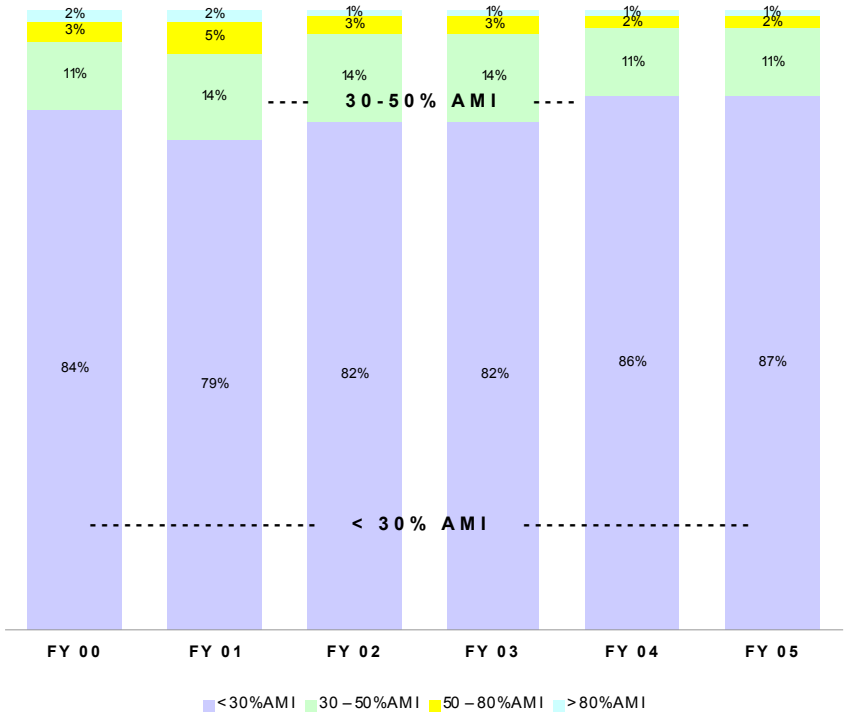
This section describes the number and characteristics of households on CHA's Leased Housing waiting list in FY 2005. This information is compared to similar information from previous years to assess changes and trends in CHA's applicant pool.

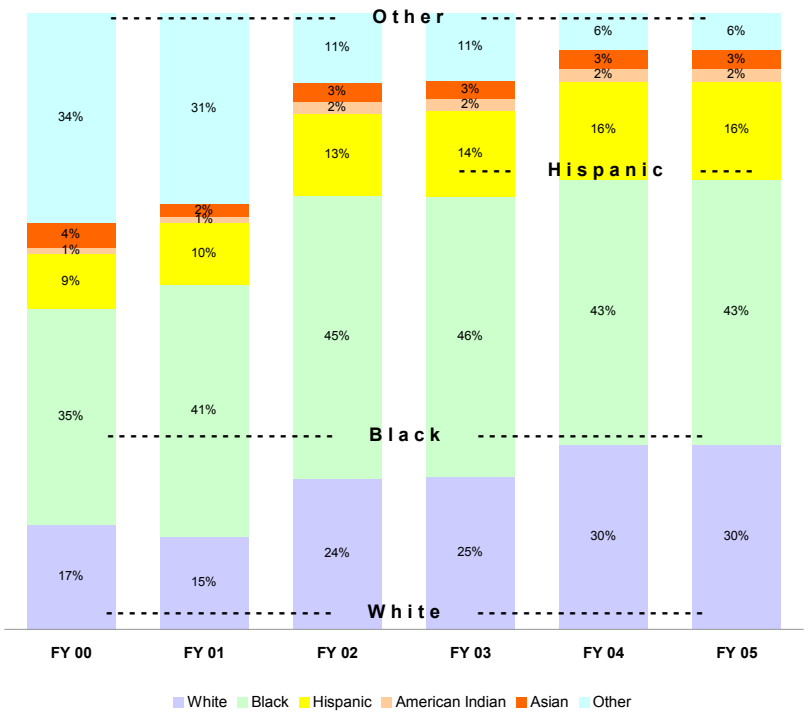
During the past fiscal year, the number of applicants on the Leased Housing waiting list decreased by approximately 8%. This decrease is due to the closure of the waiting list at the start of FY 2004. Not surprisingly, and consistent with corresponding distributions from previous years, the waiting list primarily contains family applicants, since most elderly applicants apply for public housing.

The graph below, left (and Table 3–10 in Appendix Three) depicts the distribution of Leased Housing applicants, by ranges of income. Household percentages in each of the AMI categories remained largely consistent with distributions observed in the previous fiscal year.

The graph below, right (and Table 3–11 in Appendix Three, in greater detail) shows that the distribution of Leased Housing applicants in each racial/ethnic category remained largely consistent with distributions of the previous fiscal year.

Waiting List Applicants (Federal Waiting List)
Housing Choice Voucher Programs, by Income *and* Race/Ethnicity, FY 2000 – FY 2005 *





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

Waiting List Closure

CHA found it necessary to close the Leased Housing waiting list on April 30, 2003. The original intent was to continue allowing access to the list for certain applicants who qualified for ranking preferences. However, after closing the list, updating the numbers, and closely analyzing trends of utilization and attrition, this was determined to be impossible. The list remained closed to all applicants in FY 2005, with the exception of those who met the emergency status criteria as outlined in CHA's Administrative Plan.

Leased Housing - Rent and Occupancy Policies

In FY 2005, CHA continued to make local MTW determinations regarding the following components of both the Tenant-based and Project-based Programs:

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

A more detailed statement of rental and occupancy policies can be found in Appendix Four.

Ensuring Rent Reasonableness

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

Expanding Housing Opportunities

Program utilization of MTW units was planned at 1,610 units. However, CHA has 2,012 units under lease. This increase came despite efforts to decrease over-utilization in light of proposed funding cuts and mostly reflects previously committed Project-Based Assistance units (PBAs) coming on-line as well as those applicants obtaining "emergency status." Table 6–1 in Appendix Six provides additional information on unit inventory breakdowns.

Deconcentration

CHA's program participants lease units throughout Cambridge. During FY 2005 housing choice vouchers were used in all of the City's Census tracts, and a number of Local Leased Housing Program initiatives are focused on maintaining this diversity of placement. Through its deconcentration policy CHA monitored the number of apartments leased by Census tract to ensure that balanced housing patterns were sustained. No negative-impact areas were identified. Additional information and analysis can be found in Appendix Five.

Leased Housing Inspections

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

CHA inspects 100 percent of its Leased Housing units annually. Since FY 1998, 100 percent of units were HQS-compliant upon completion of the inspection process (if any unit fails an initial HQS inspection, corrections are made and the unit is re-inspected, completing the inspection process). As demonstrated in the table below, CHA maintained this standard during FY 2005:

Inspections, FY 2005, Budgeted vs. Actual - Leased Housing

	Budgeted FY 2005		Actual FY 2005	
Type of Inspection	**Inspected**	**Passing HQS**	**Inspected**	**Passing HQS**
Annual HQS Inspections	100%	100%	100%	100%

Local Leased Housing Marketing Effort

CHA continued its ongoing efforts to market the Local Leased Housing Program to new property owners and to encourage existing owners to remain with the program. These efforts included publication of a landlord newsletter; launch of a Web site containing useful information and documents to help owners and tenants navigate the lease-up process; periodic meetings with property owners, owner associations, local realtors, and others involved with the local real estate market; and continuation of the landlord liaison position to provide rapid response and feedback to landlord concerns such as those related to rent increases, code enforcement, and tenant issues. The major thrust of these efforts places less emphasis on growth, instead focusing on retention and improving the quality of units in the program.

Preservation of State MRVP Program

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

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Affiliate Housing

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

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

Since the inception of MTW in April 1999, the development activity of CHA and its non-profit affiliates has totaled $70,710,717, for the acquisition or construction of 316 units. Moreover, CHA has used $9.4 million of its MTW resources to leverage over $61.3 million in public and private financing sources. For every dollar provided by CHA, its affiliate entities have leveraged six-and-a-half dollars of funding. The information below reports CHA's progress on the specific development programs and activities laid out in the FY 2005 Annual Plan.

Creating Partnerships

- **Partnering with City and its Affordable Housing Trust**
  The Cambridge Affordable Housing Trust (CAHT) and the City of Cambridge committed critical funding sources to CHA and its affiliated organizations in order to expand the supply of affordable housing options in Cambridge. Since 1999, CHA and its nonprofit affiliates have received funding commitments for both acquisition and/or new construction in Cambridge from City sources totaling $6.3 million. The efficacy of these efforts is evident throughout the City and most often noticed in neighborhoods where few affordable housing options otherwise exist. In 2005 CHA had an additional request of $800,000 for Lancaster Street pending with the Trust.

- **Partnering with Harvard University through the Harvard Housing Innovations Fund**
  Funds from the Harvard Housing Innovations Program are currently being used in four development projects: 217 Western Avenue, 6 Ashton Place, 8-10 Lancaster Street, and 195 Prospect Street. The four funding packages, totaling $2.25 million, are

structured as 20-year loans at 2% with interest only payments due for the first ten years and the remaining principal and interest due over the final ten years.

- **Partnering with Massachusetts Housing Partnership**
  CHA has been partnering with Massachusetts Housing Partnership (MHP) to support the Cambridge Affordable Housing Corporation (CAHC) Condominium Acquisition Program (CAP). Under the MHP's Scattered Site Credit Line Program, a second mortgage credit facility in the amount of up to $600,000 was committed in July 2003 to be utilized to finance acquisitions of 15 scattered–site condo units in Cambridge. CAHC has successfully acquired 12 units under the CAP program that are rented to low-income families through the Housing Choice Voucher program. With limited land for new development and the thriving condo market, the CAP program has proven to be an effective approach to ensure supply of affordable housing in the Cambridge.

- **Partnering with Local Lenders – East Cambridge Savings Bank, Cambridge Trust Company, and Cambridge Savings Bank**
  CHA has established close partnerships with local lenders in its housing development and redevelopment activities. CHA has worked closely with East Cambridge Savings Bank, Cambridge Trust Company and Cambridge Savings Bank in providing permanent and/or construction financing for affiliate properties, including, but not limited to, 8-10 Lancaster Street, 191 Prospect Street, 217 Western Avenue, 6 Ashton Place, and the scattered-site condos. These local lenders are community-based institutions dedicated to servings the needs of local population, community growth and economic development.

Multi-Family Acquisition Program

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

Plans for FY 2005 for CHA's multi-family acquisition program included the continued implementation of several ongoing development efforts through CHA's identity of interest affiliate organizations. These efforts, initiated in earlier MTW years, require multi-

year development efforts to complete the needed rehabilitation or conversion to an affordable housing resource. Numerous major milestones in these efforts were achieved in FY 2005 and are summarized below.

- **217 Western Avenue,** ***6 units***

  In FY 2005, construction was completed and the building reached its full occupancy. The two one-bedroom and four two-bedroom units are leased to low-income residents through CHA's PBA program.

  Financing for 217 Western Avenue includes construction financing from the Cambridge Trust Company, permanent financing from the Massachusetts Housing Partnership Funds, loans from the Harvard 20/20/2000 program, the Cambridge Affordable Housing Trust, and CHA, and grants from the Massachusetts Department of Housing and Community Development and Federal Home Loan Bank of Boston.

- **6 Ashton Place,** ***6 units***

  In FY 2005, construction was completed on this six-unit Victorian building in expensive Mid-Cambridge, where affordable housing opportunities are limited, and units were leased to low-income residents through CHA's Housing Choice Voucher program.

  Financing for 6 Ashton Place includes construction financing from the Cambridge Trust Company, permanent financing from the Massachusetts Housing Partnership Funds, loans from the Harvard 20/20/2000 program, and Cambridge Affordable Housing Trust, and CHA, and grants from the Massachusetts Department of Housing and Community Development and Lead-Safe Cambridge.

- **8-10 Lancaster Street,** ***65 units***

  The flexibility of MTW, coupled with substantial funding from CAHT, Harvard University, and mortgage funding provided by a local bank, allowed CHA to take advantage of a major opportunity to purchase this 65-unit building. Since the acquisition, CHA has worked to secure the funds needed to complete renovations of this $24 million affordable housing development effort, including obtaining $7.2 million equity through the low-income housing tax credit program. In FY 2005, construction on the first phase was completed and construction work on the second phase began. This final phase of construction is proceeding on schedule, and will be completed by December 2005.

- **195 Prospect Street,** ***20 units***

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

CHA and its affiliates, while unsuccessful in identifying new development opportunities during FY 2005, will continue to pursue such efforts, albeit on a more modest scale, from vacant lots to multi-family buildings, and/or groups of units within larger buildings owned by different entities.

Condominium Acquisition Program

In an effort to secure additional affordable housing units in an extremely tight housing market, CHA and CAHC created the Condominium Acquisition Program (CAP). The purpose of CAP is to acquire scattered-site condominium units, thereby providing additional affordable housing units throughout Cambridge without the complexity of purchasing and rehabbing entire buildings or undertaking a new construction project. CAHC recapitalized the program, for a third time, in July 2003 to support an acquisition goal of 15 units over a development period of 24 months. Funding sources include the Cambridge Affordable Trust Fund, MHP and CHA in addition to conventional mortgages provided by East Cambridge Savings Bank. Approximately 18 months into the new program, CAHC has acquired five 1-BRs, six 2-BRs and one 3-BR unit, for a total of twelve units purchased under CAP.

CHA and City of Cambridge have pursued the State Department of Housing and Community Development (DHCD) for additional funding in order for CAHC to complete the acquisition of fifteen units under its current CAP program. In July 2004, CAHC received a funding commitment letter from DHCD under its Housing Stabilization Fund Program (HSF) in the amount of $699,000. As of March 31, 2005, CAHC has successfully closed on $600,000 of the HSF funds at $50,000 per unit, for the twelve units currently acquired under the program. The application of this funding has in turn replenished CHA and Cambridge Affordable Housing Trust lines of credit for the program and will allow CAHC to proceed with its remaining acquisitions.

In addition, in FY 2005, CAHC completed the purchase of one 1-BR and one 2-BR unit at 169 Monsignor O'Brien Highway (a/k/a The Glass Factory Condominium), with funding provided by CAHT and CHA. These acquisitions helped to secure two affordable units as the building was being converted to high-end condominiums.

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

Neville Manor Redevelopment

The redevelopment of Neville Manor Nursing Home has been an integral part of CHA's continuing effort to address the needs of Cambridge elders. CHA assembled Neville Community Partners (NCP), a joint-venture development team, to build an assisted-living facility and offer a continuum of care for Cambridge elders. That continuum of care is being met through the adaptive reuse of the old nursing home building as an affordable assisted-living complex accessible to low- and moderate-income elders, and construction of a new skilled nursing facility on the Neville Manor site. Once the conversion of the old skilled nursing facility to a mixed-income assisted-living facility was completed, efforts to begin construction of Neville Center at Fresh Pond, a new 112-bed skilled nursing facility on an adjacent part of the Neville site intensified.

This component of the redevelopment was particularly important as it occurred at a time when the City of Cambridge had lost over 50 percent of its skilled nursing home beds in the last four years. Funding for the facility, provided by a HUD-insured loan through tax-exempt bonds, was secured in January, 2003. Construction commenced immediately upon financing, and was completed in May, 2004. Residents moved into the Neville Center at Fresh Pond beginning May 19, 2004, and the facility has been fully operational since that time.

Homeownership

In the FY 2005 Plan, CHA indicated its desire to seek ways to expand homeownership opportunities for the low-income residents of Cambridge, albeit on a modest scale. The plan noted that a homeownership program could be a contributory resource in efforts to retain affordable housing, and a particularly important form of housing tenure for low-income families. Although CHA has long sought to enact a Housing Choice Voucher homeownership program, several setbacks have delayed planning and implementation of a pilot program, including the absence of available vouchers and the continued escalation of Cambridge real estate costs. Efforts will continue in FY 2006.

HOPE VI Revitalization of John F. Kennedy Apartments

CHA has completed a major development/redevelopment effort in the area of elderly housing. Specifically, CHA successfully utilized a $5 million HOPE VI grant provided by the U.S. Department of Housing and Urban Development to secure more than $15 million in additional funding, including the use of tax-exempt bonds and associated tax credits issued by the Massachusetts Housing Finance Agency, equity funding from the Massachusetts Housing Investment Corporation, as well as funding from the City of Cambridge, the Federal Home Loan Bank of Boston, and the Commonwealth of Massachusetts to revitalize John F. Kennedy Apartments. These funds were used to completely renovate the 40-year-old, federally-assisted elderly/disabled public housing development, to provide 44 independent public housing units and 25 assisted living units for low-income elderly and disabled households. While construction was substantially completed in December 2003, significant work continued in FY 2005, including completion of punch list work, close out of the construction contract, and lease-up of the entire building.

Assisted Living Program at Kennedy Apartments

CHA established the 25-unit affordable assisted living program at Kennedy in response to the needs of a growing frail elderly resident community. Participants in the program, which is supported by project-based voucher subsidies, live in their own fully equipped one-bedroom apartment, and receive services based upon their individual needs. Residents in the assisted living program receive a coordinated service program including on-site access to 24-hour personal care, healthcare, housekeeping, and meals. Funding for the supportive service plan is currently provided by the Program of All-Inclusive Care for the Elderly (PACE), administered by the Cambridge Health Alliance, project-based voucher receipts, and a small resident contribution. In the future, we anticipate utilizing the Commonwealth of Massachusetts' Group Adult Foster Care Medicaid waiver program in lieu of some PACE funding to provide an alternative funding option to low-income residents who meet the income guidelines, but prefer to maintain their current medical relationships.

Asset Management

CHA has developed a portfolio of scattered-site units and larger, multi-family rental developments that it actively manages. These are largely owned by its identity of interest non-profits, CAHC, Essex Street Management, Inc. (ESMI), Lancaster LLC, and J.F.K. LLC. The management of these units, CHA's ongoing responsibilities in its role as developer, oversight of third-party agreements with Neville Place and Neville Center, and CHA's intent to participate as an active member in any unit's existing condominium association, prompted the Operations department to evaluate its affiliate management practices. In FY 2005, based on options provided by an outside consultant, CHA established an Asset Management Department and hired an Asset Manager for the management and asset management of its non-public housing portfolio, the "affiliates."

Following up on the consultant's findings, CHA began ongoing review of these specific areas:

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

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Resident Programs

In FY 2005, CHA continued to implement a broad range of supportive services and economic development programs, with the Family Self-Sufficiency Program (FSS) folded into a larger group of programs focused on addressing the needs of youth, adults and seniors and/or specific CHA developments. In developing and delivering resident services programs, CHA both maintained partnerships with local service organizations and sought out new ones. We continue to find that such partnerships minimize costs, attain leverage with CHA's limited funds, avoid duplication of services and maximize positive impacts.

Reinvention of the Family Self-Sufficiency Program

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

Family Services

CHA's youth programs have been designed to meet specific needs within each segment of the youth population, from infants and toddlers through the start of young adulthood at college. The following is a list of programs offered. Since CHA does not directly administer or fund many of these programs, detailed service statistics are not always available.

- The WIC (Women, Infants & Children) Nutrition Program was hosted at one CHA development to enhance the wellness of the youngest residents and their primary caregivers.
- One After-School Daycare Center located in Roosevelt Towers continued to operate and receive funding from the Cambridge Economic Opportunity Council (CEOC). These centers accept toddlers and assist families with childcare through school age.

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

Education, Employment and Training Services

CHA continued to operate its award-winning Work Force Program, which served 136 youth ages 13 - 19 over the past twelve months. The program continued to offer its First-Generation-to-College Program, providing a variety of academic supports, life and study skills training, college tours, assistance with admissions and financial aid applications, and an in-house scholarship program and follow-up post-matriculation supports. Last year, 86% of the high school seniors participating in the program went on to college. The Work Force has recently launched a new Literacy Initiative, funded in part by the Cambridge Public Schools that supports student's academic objectives. The program has been developed with the school district in response to a perceptible and troubling decline in students' reading and writing skills in recent years, particularly among minority and low-income students. A second major impetus was the statewide shift toward "educational accountability," culminating in the introduction of the MCAS (Massachusetts Comprehensive Assessment System tests) that all students must pass to graduate.

CHA/Cambridge Employment Program

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

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

Gateways Adult Literacy
This CHA program served 84 adult speakers of other languages seeking English proficiency (ESOL) and language-enhanced computer literacy.

Bridge to College Program
Operated in partnership with the Cambridge Community Learning Center, Bridge to College provided classroom instruction and individual counseling to 20 high school graduates and GED-holders who were not academically ready for community college courses.

Community Computer Centers
Two fully equipped computer centers, located at family developments which bracket the city, served a total of 372 residents, providing introductory and intermediate computer instruction for adults, an academic resource for teens enrolled in The Work Force and a training resource for Headstart teachers. A successful and well-attended new six-week literacy skills program for children ages 4–7 and their parents was conducted twice this academic year in partnership with several community-based organizations. Both computer centers are in operation every morning, afternoon and evening, Monday through Friday and on Saturday mornings.

Neighborhood Community College
Cambridge-based community college courses in Computer Technology, Allied Health Careers, Child Development and other fields (offered in conjunction with Bunker Hill Community College) provided fourteen semester-long courses leading to vocational certificates as well as the more generalized Associate's Degree. CHA will continue to strengthen its relationship with the College in offering this popular program, in order to enhance its course offerings and to implement a system to track usage of the College's services by CHA residents.

First Generation to College Retention Program
This program, (operated by CHA's Work Force component) provided support for the completion of post-secondary education to 145 teenage participants (and their parents) who matriculated, but were at risk of failing to complete college.

Program	FY 2005 Annual Plan Goal(s)	Number Served *
CHA/Cambridge Employment Program	Serve 50; Place 22 in Jobs	Served 192; Placed 25 in Jobs‡
Computer Centers (for 6-month period)	Serve 150	Served 295
Gateways ESL	Serve 70	Served 84
Bridge-to-College	Serve 12; 65% Accepted to Job Training or College	20 Served; 67% matriculation rate **
Bunker Hill Community College	Offers between 12-15 courses each semester	14 courses offered Spring Semester, 2003; 11 courses offered Fall Semester, 2004
Work Force	Serve 120 Youth; 75% High School Seniors Matriculation	136 served through March, 2005; 86% Matriculation Rate

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

** *This 2002 matriculation rate is derived from a survey of CHA residents enrolled in the program. Projections Adjusted downward due to a deteriorating labor market.*

Elderly Innovations

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

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

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

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

Hot Meals
Daily hot meal service is offered in most of the larger CHA elderly developments.

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

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

Financial Management

The programs under the MTW agreement include Federal Public Housing, Federal Housing Choice Vouchers, and the Capital Fund Program. These programs are funded according to the MTW agreement. CHA also administers other federal programs not covered by the MTW agreement. These include 315-Turnkey III program, which does not receive any subsidy from HUD; a non-MTW Housing Choice Voucher leased housing program; and five different moderate-rehab leased-housing programs. The competitive grant programs administered by CHA in FY 2005 include a mix of several ROSS grants, Shelter plus Care grant, and Service Coordinator grants. Construction on a previously awarded HOPE VI program was completed and has moved into operations.

The financial operations for FY 2005 in this Annual Report include the following:

- Sources and Uses of Funds by Programs from FY 2001 – FY 2005, including budget to actuals for the past two years;
- Detailed Sources and Uses, FY 2005 Budgeted vs. Actual for Public Housing;
- Detailed Sources and Uses, FY 2005 Budgeted vs. Actual MTW Housing Choice Voucher;
- Fungible Block Grant Fund Established FY 2005;
- Estimated Operating Reserve position as of March 31, 2005.

Sources and Uses by Program, FY 2001 – FY 2005

	FY 2001	FY 2002	FY 2003	FY 2004	FY 2004	FY 2005	FY 2005
Sources	Actual	Actual	Actual	Budget	Actual	Budget	Actual
Public Housing Program	13,084,667	13,817,092	15,408,722	14,844,538	14,950,508	15,843,379	14,921,583
Leased Housing Program	19,939,316	21,255,111	27,460,805	30,929,967	30,034,628	34,901,837	31,264,297
Moving to Work	15,739,999	16,641,150	18,367,066	19,373,286	21,748,600	21,701,757	24,519,534
Non Moving to Work	4,199,317	4,613,961	9,093,739	11,556,681	8,286,028	13,200,080	6,744,763
Other Federal Programs	1,155,122	1,174,495	1,162,555	1,133,979	635,454	23,111	17,928
*10c (3-09)**	1,096,965	1,120,392	1,120,965	1,107,126	607,489*	-	-
315- Turnkey III	58,157	54,103	41,590	26,853	27,965	23,111	17,928
Modernization	2,367,207	2,724,921	3,544,063	4,488,733	4,641,193	11,917,000	7,810,434
Development	1,910,900	-	4,458,086	-	133,016	-	159,914
Grants	1,594,657	986,403	1,180,140	954,500	1,167,248	950,000	1,033,273
Total Sources	**$40,051,869**	**$39,958,022**	**$53,214,371**	**$52,351,717**	**$51,562,047**	**63,635,327**	**55,207,429**
Uses							
Public Housing Program	12,574,462	13,834,968	15,830,643	18,705,624	17,172,255	19,001,686	18,291,392
Leased Housing Program	18,158,304	22,429,539	25,662,089	32,638,216	30,923,692	35,036,580	33,074,010
Moving to Work	11,170,464	12,706,328	15,406,806	20,082,138	21,788,280	21,412,344	24,760,239
Leased / Dev Activities	2,846,913	5,180,916	1,136,818	1,000,000	907,141	800,000	1,524,665
Non Moving to Work	4,140,927	4,542,295	9,118,465	11,556,078	8,228,271	12,824,236	6,789,106
Other Federal Programs	1,160,409	1,214,675	1,229,619	1,221,876	643,879	9,553	10,312
*10c (3-09)**	1,096,352	1,180,230	1,198,440	1,199,088	616,488	-	-
315- Turnkey III	64,057	34,445	31,179	22,788	27,391	9,553	10,312
Modernization	2,367,207	2,724,921	3,544,063	4,488,733	4,641,193	11,917,000	7,810,434
Development	1,910,900	-	4,458,086	-	133,016	-	159,914
Grants	1,594,657	986,403	1,188,549	954,500	1,131,084	950,000	1,033,273
Total Uses	**$37,765,939**	**$41,190,506**	**$51,913,049**	**$58,008,949**	**$54,645,119**	**$66,914,819**	**$60,379,334**
Surplus / (Deficit)	**$2,285,930**	**($1,232,484)**	**$1,301,322**	**($5,657,232)**	**($3,083,072)**	**($3,279,492)**	**($5,171,906)****

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

Analysis of FY 2005 Programs

In FY 2005, CHA had sources of over $55.2 million in the above programs; this represents 87% of the sources that were expected. The biggest difference is the $4.1 million in the modernization program that was not drawn down due to expenditures varying from budget estimates. For example, the Daniel F. Burns Apartments were finished ahead of schedule keeping $1.3 million in FY 2004, while a $1.7 million job at Washington Elms did not receive any bids within our budget—despite being bid twice—so the project is being redesigned with the expectation of new bids this Summer. More detail can be found in Appendix One: Capital Improvement Information.

Subsidy decreases also negatively impacted the sources. Both the public housing program and the voucher programs received pro-rations (meaning CHA received less than 100% of the funding required to operate the program). The combined voucher programs show $3.6 million less than budgeted, however after the submission of the FY 2005 Annual Plan of 3.6 million HUD and CHA completed a budget revision that also impacted the sources budget. The voucher program story is difficult because both the budget revision and the transfer of over 200 vouchers out of the non-MTW increments to the MTW voucher program occurred over this time period. Thus, the MTW voucher program shows a "surplus" of subsidy over budget, however the net effect is a large reduction in total available sources.

Another important fact when looking at this year's numbers is that CHA created a separate account to fund MTW fungible activities. Known internally as the "Block Grant Fund" this fund allows for better reporting and results in a better decision-making process. By creating this account, CHA is better able to manage the fungibility afforded under the MTW agreement. Historically, in order for CHA to use the fungibility, a mid-year accounting assessment was necessary to determine the Authority's position relative to the various programs. This had to be done before one could determine the availability of funds for transfer from one program to another. With the creation of the Block Grant Fund, one can review the balance of the fund at any time and compare that to the list of programs and projects vying for the funds. The impact in FY 2005 is that the first deposits into the account are shown as uses. This increases the bottom line deficit for all programs by almost $4 million. More detail is provided later in this section.

Detailed Sources and Uses, FY 2005 Budgeted vs. Actual for Public Housing

Sources	Budgeted	Actual	$ Variance	%
Operating Receipts	8,030,328	8,347,808	317,480	4%
Subsidy	6,813,051	6,573,775	(239,276)	-4%
Transfer (from Leased Housing)	1,000,000	-	(1,000,000)	-100%
Total Sources	**$15,843,379**	**14,921,583**	**(921,796)**	**-6%**
Uses				
Administrative Expenses	2,672,721	2,474,093	(198,628)	-7%
Tenant Services	20,900	108,561	87,661	419%
Maintenance Labor	2,554,789	2,644,517	89,728	4%
Materials/Supplies, Contract Costs	1,510,477	1,698,021	187,544	12%
Protective Services	178,207	175,313	(2,894)	-2%
General Expenses	2,443,143	2,652,859	209,716	9%
Utilities	3,980,487	4,136,942	156,455	4%
Capital / EM / MTW Transfers	5,640,962	4,401,087	(1,239,875)	-22%
Total Uses	**$19,001,686**	**18,291,392**	**(710,294)**	**-4%**
Surplus / (Deficit)	**($3,158,307)**	**(3,369,809)**	**211,502**	

Analysis of FY 2005 Operations – MTW Public Housing

Operating receipts were slightly higher than budgeted by $317,480 (4 percent). Of this amount, $27,989 represents fraud recovery, an increase of interest from investments, ($33,193 over budget) and an increase in other income (prior year adjustment and miscellaneous receipts).

Based on HUD's proration of 96% subsidy funding decreased by $239,276 (4 percent). Although listed in the FY 2005 Plan, CHA decided not to transfer one million dollars into the public housing program to fund the extraordinary maintenance initiatives and instead, deferred much of that work in light of the deeper FY 2006 operating subsidy proration and the proration in the voucher program. CHA also created a separate Block Grant fund, which is now the designated account for MTW fungible activities. The account is described in further detail at the end of this section.

The Tenant Services expense line showed a variance of $87,661 over budget. Most of this overage was due to the inclusion of a service coordinator grant that is now being paid for through the operating budget instead of a ROSS grant.

CHA set an ambitious goal for the Extraordinary Maintenance/Non-routine work items. This goal was not fully achieved. CHA deferred many capital items in light of the anticipated reduction in operating and voucher subsidies. FY 2005 spending for extraordinary maintenance ($812,222) was below the average of the last five years, however FY 2005 overall capital spending ($9.1 million) was more than double the FY 2000 capital spending ($4 million).

Detailed Sources and Uses, FY 2005 Budgeted vs. Actual MTW Housing Choice Voucher

Sources	Budgeted	Actual	$ Variance	%
Operating Receipts	126,500	159,666	33,166	26%
Subsidy	21,575,257	24,359,868	2,784,611	13%
Total Sources	**$21,701,757**	**24,519,534**	**2,817,777**	**13%**
Uses				
Administrative Expenses	1,762,344	2,063,004	300,660	17%
Housing Assistance Payment (Rent to Owners)	18,650,000	22,115,876	3,465,876	19%
Development Activities / MTW transfers	800,000	1,524,665	724,665	91%
Capital Improvements / Prior year adjustment	1,000,000	581,359	(418,641)	-42%
Total Uses	**$22,212,344**	**26,284,904**	**4,072,560**	**18%**
Surplus / (Deficit)	**($510,587)**	**(1,765,370)**	**(1,254,783)**	

Analysis of FY 2005 Operations – MTW Leased Program

Sources were higher than originally budgeted by $2,784,611 (13 percent). The majority of this increase was due to transfer of over 200 units and their associated funding into the MTW increment and out of the Non-MTW voucher program. This also explains the 19 percent increase in payments to landlords and the associated increase in administrative expenses which were allocated on a per unit basis. The voucher program received a proration of subsidy for the last three months of the fiscal year which will also affect FY 2006 budgets as well.

Creation of the Block Grant Fund

The creation of the Block Grant fund is an important mechanism in the ongoing administration of the MTW program. Historically, fungibility was limited due to the accounting process needed before an informed decision could take place. It also was generally reserved for much larger financial decisions. The Block Grant Fund allows transfers to take place for projects and activities of any size. It will also better account for MTW activities that could not have taken place without the fungibility allowed under MTW. To create the Block Grant Fund deposits into the account must be made from other available sources. The Public Housing and Housing Choice Voucher programs contributed $3,500,000 that came from accumulated reserves, but must be shown as a use. CHA also transferred a number of loan obligations from Affiliates to the Block Grant Fund. In FY 2005, $641,395 of these were repaid. As noted in the FY 2006 MTW Plan there are currently over $5 million dollars in proposed projects (for example there are over $4 million of deferred capital and extraordinary maintenance items) that would require Block Grant funding -- clearly CHA will not be able to fund all current proposed projects.

Block Grant Fund Created FY 2005

Beginning of Year	$0
Transfer from PH/HCV	$3,500,000
Repaid loans	$641,395
CAHC Reimbursement	$349,308
Interest Income	$141,924
Block Grant Uses / loans in FY 2005	($694,982)
End of Year	**$3,937,645**

Details of Obligations Due the Block Grant Fund

Loans related to Neville	$1,157,351
Loans to KMI	$750,000
Present Value of JFK Loans	$953,106
Loans to CAHC	$2,726,069
Total	**$5,586,526**

Estimated and Actual Operating Reserves

	FY 2001		FY 2002		FY 2003		FY 2004		FY 2005	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
Beginning of Year	$13,306,803	$15,530,862	$15,168,600	$16,266,749	$17,160,066	$17,284,416	$19,192,823	$19,262,853	$16,091,100	$10,440,587
Increase/Decrease	($1,938,866)	$735,890	($4,406,659)	($1,187,689)	($6,802,383)	$1,401,521	($5,569,938)	($2,913,568)	($3,309,492)	($1,234,261)
End of Year	$11,367,937	$16,266,752	$10,761,941	$15,079,060	$10,357,683	$18,685,937	$13,622,885	$16,349,285	$12,781,608	$9,206,327
Retired Bridge Loans							$1,024,672	$484,821	$1,389,876	
Restricted Funds		($2,909,195)		($2,467,680)		($8,964,981)	($11,504,034)	($11,106,833)	($10,904,526)	
Block Grant Fund										($3,937,645)
Available Reserves	$11,367,937	$13,357,557	$10,761,941	$12,611,380	$10,357,683	$9,720,956	$3,143,523	$5,727,273	$3,266,958	$5,268,682

Analysis of FY 2005 MTW Reserve Level

When compared to FYE 2004, federal reserve levels in FY 2005 decreased by $458,591. The analysis of the reserve position is impacted by the creation of the Block Grant Fund. For instance both the Retired Bridge Loans and Restricted Funds line items are no longer applicable. In this year's chart we have also shown creation of the Block Grant Fund. The reserve level showed an increase of $2,001,724 over the budgeted level of $3,266,958. This increase was primarily due to the deferred extraordinary maintenance projects related to the public housing program.

List of Appendices

- Appendix One: Capital Improvement Information
- Appendix Two: Public Housing Development Choice Analysis
- Appendix Three: Demographics
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- Appendix Five: Deconcentration/Income Diversification Analysis
- Appendix Six: CHA Housing Inventory Information
- Appendix Seven: Resident Satisfaction Survey

Appendix One: Capital Improvement Information

Appendix One: Capital Improvement Information

Table 1–1 Construction Cost Report, FY 2005

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2005 Expenditures		Notes
		As of FY 2005 Plan	Revised/ Actual	As of FY 2005 Plan	Revised	Anticipated	Actual	
Washington Elms	Roof and Windows	$1,762,000	$1,762,000	October, 2005	August, 2006 (Roofing) April, 2007 (Windows)	$1,762,000	$0	Original bids were over-budget, resulting in a re-bid in November, 2004, which also resulted in a bid over-budget. Project is being reworked for a more economical design, with new bids expected in Summer, 2005. The windows portion has been deferred due to funding constraints.
Washington Elms and Jefferson Park	Kitchen and Floor Modernization	$1,292,000	$1,543,330	September, 2004	September, 2004	$1,292,000	$1,088,346	Work completed in September, 2004. Final payment made February, 2005. Total cost of the work was $1,543,330 with $454,984 funded in FY 2004 and the balance funded in FY 2005.
Washington Elms	Fire Protection	$175,000	$175,000	December, 2004	June, 2006	$175,000	$0	Project was delayed as original electrical engineering firm had to be replaced. Cambridge Fire Department requested substantial changes to project scope, above what is required or prudent. CHA placed the project on hold until June, 2006.
Daniel. F. Burns Apartments	Window/Balconies/ Building Envelope	$5,165,000		March, 2005	Substantially Complete	$5,165,000	$3,859,752	Work was substantially complete in December, 2004, four months ahead of schedule. Final payment is pending resolution of punch list work and close-out. Total cost of the work is $5,085,245, funded with $812,715 from FY 2004, $412,778 projected from FY 2006, with the balance from FY 2005.
Millers River Apartments	New Elevator	$550,000		March, 2007	March, 2009	$550,000	$0	Funding for elevator installation has been identified and the construction contract will be bid in Summer/Fall, 2005.

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2005 Expenditures		Notes
		As of FY 2005 Plan	Revised/ Actual	As of FY 2005 Plan	Revised	Anticipated	Actual	
Lyndon B. Johnson Apartments	Kitchen/Bathroom/ Balconies	$750,000		March, 2007	March, 2009	$750,000	$0	Work proceeding on schematic design report. Funding issue still being resolved, but CHA anticipates proceeding with a Phase 1 project later this year. Resident relocation is scheduled to begin in Summer, 2005.
UDIC: Jackson, Fairmont, and Valentine Streets	Stairs and Balconies Modernization	$175,000	$350,000	December, 2004	June, 2006	$175,000	$0	Project was delayed as original architectural firm had to be replaced. A new firm was hired and construction documents are approximately 75% complete. The project will be bid in Summer, 2005. Total construction costs have increased to reflect current costs and design.
River Howard	Windows/Doors/ Structural/Comp Mod	$1,600,000	$3,500,000	March, 2007	December, 2007	$1,600,000	$0	Currently at 50% construction documents phase, and expected to bid in Fall, 2005. Project bidding was delayed as project was redesigned and re-phased to reduce cost. Project has required an extensive resident process given disruptive nature of work and relocation needs.
226 Norfolk	Comp Mod	$525,000	$500,000	December, 2004	Completed	$525,000	$381,109	Substantially completed in December, 2004. Final payment pending punch-list/close-out. Total project cost is currently $443,189.
Truman Apartments	Emergency Generator	$250,000		November, 2004	July, 2005	$250,000	$75,184	Work is nearly complete. Long lead-time associated with obtaining emergency generator unit delayed completion.
Millers River Apartments	Energy Upgrade/Heating	$617,000	$756,213	October, 2006	No Change	$617,000	$756,213	Work is underway, and approximately 35% complete. Total project cost is currently $2,477,775.
Jefferson Park	Stoop Enclosure/Site Improvements – Buildings 11/13	$1,200,000		June, 2005	November, 2006	$900,000	$0	Construction documents complete, but bidding delayed due to funding constraints.

Property	Scope of Work	Total Construction Cost		Completion Date		FY 2005 Expenditures		Notes
		As of FY 2005 Plan	Revised/ Actual	As of FY 2005 Plan	Revised	Anticipated	Actual	
Jefferson Park	Elevator Modernization	$120,000	$200,000	December, 2004	July, 2005	$120,000	$21,577	Work is nearly complete. Long lead-time associated with ordering elevator parts delayed completion.
Putnam Gardens	Window Replacement and Masonry	$0	$186,079	na	Completed	$0	$186,079	Represents final payment processed in FY 2005 for work completed in February, 2004.
John F. Kennedy Apartments	HOPE VI Revitalization	$0	$1,018,691	na	Completed	$0	$1,018,691	Construction completed in December, 2003, on schedule. Amounts paid in FY 2005 represents progress/final payments for work completed in FY 2004.
TOTAL FY 2005		$14,181,000	$9,991,313			$13,881,000	$7,386,951	

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Appendix Two: Public Housing Development Choice Analysis Households Served and Waiting Lists

Appendix Two: Public Housing Development Choice Analysis Households Served and Waiting Lists

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

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

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

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

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

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

Impact of Development Choice on Waiting Lists

The demand for CHA's family housing increased during FY 2005 from FY 2004, in terms of both number of applicants and number of developments chosen by those applicants. Though numbers of persons on waiting lists may differ daily, as people are added or removed, during FY 2005 approximately 2,211 different Cambridge residents made over 5,700 choices on the family development lists. Each family had an average of 2.6 choices out of a possible four, meaning that most families used three choices, while a few families used one, two, or all of their four choices.

The number of Cambridge residents on elderly waiting lists has increased since the inception of development choice. In FY 2005, approximately 731 different Cambridge residents with a total of 957 choices on the elderly development waiting lists. Each elderly applicant had an average of 1.3 choices out of a possible three.

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

Development Choice at Family Developments

A summary table by race/ethnicity within family development waiting lists is shown in Tables 2–1 and 2–2. As demonstrated in these tables, approximately 75 percent of applicants for family public housing are minority families, over half of whom are black. The proportion of white applicants remained constant over the past year, at 25%.

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

Table 2–1: **DEVELOPMENT CHOICE WAITING LISTS**
Family Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnicity, FY 2000 – FY 2005 *

								White							Total Minority						
Development	**Total Dev. Units**	**Total FY 2000**	**Total FY 2001**	**Total FY 2002**	**Total FY 2003**	**Total FY 2004**	**Total FY 2005**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**
Corcoran Park	153	254	324	345	323	274	314	17%	19%	21%	21%	23%	25%	**8%**	83%	81%	79%	79%	77%	75%	**-8%**
Jackson Gardens **	46	268	329	348	282	238	310	13%	13%	13%	15%	23%	24%	**11%**	87%	87%	87%	85%	77%	76%	**-11%**
Jefferson Park	175	322	413	440	409	362	418	14%	15%	16%	17%	19%	19%	**5%**	86%	85%	84%	83%	81%	81%	**-5%**
Lincoln Way **	60	107	134	138	98	89	104	14%	18%	17%	19%	22%	23%	**9%**	86%	82%	83%	81%	78%	77%	**-9%**
Newtowne Court	268	542	644	661	590	494	557	14%	16%	16%	18%	22%	20%	**6%**	86%	84%	84%	82%	78%	80%	**-6%**
Putnam Gardens	122	370	448	462	406	392	423	16%	19%	20%	24%	25%	26%	**10%**	84%	81%	80%	76%	75%	74%	**-10%**
River Howard	32	239	276	297	288	275	294	15%	19%	21%	20%	22%	23%	**8%**	85%	81%	79%	80%	78%	77%	**-8%**
Roosevelt Towers	124	623	729	753	658	591	659	20%	21%	22%	24%	26%	24%	**4%**	80%	79%	78%	76%	74%	76%	**-4%**
Washington Elms	175	493	568	565	532	468	512	14%	15%	17%	17%	19%	18%	**4%**	86%	85%	83%	83%	81%	82%	**-4%**
Willow Street **	15	136	153	158	148	159	181	25%	31%	32%	32%	35%	35%	**10%**	75%	69%	68%	68%	65%	65%	**-10%**
Woodrow Wilson	69	218	265	289	289	286	322	20%	27%	27%	30%	33%	32%	**12%**	79%	73%	73%	70%	67%	68%	**-11%**
Scattered Sites ***	34	304	355	383	383	389	510	14%	17%	17%	17%	21%	24%	**10%**	86%	83%	83%	81%	79%	76%	**-10%**
Federal 1st Available	---	488	939	1,071	1,108	980	1,157	18%	21%	22%	26%	31%	31%	**13%**	82%	79%	78%	74%	69%	69%	**-13%**
Total of Choices		**4,364**	**5,577**	**5,910**	**5,514**	**4,997**	**5,761**	**16%**	**19%**	**20%**	**22%**	**25%**	**25%**	**9%**	**84%**	**81%**	**80%**	**78%**	**75%**	**75%**	**-9%**
Total Cambridge Residents		**1,418**	**2,073**	**2,179**	**2,112**	**1,906**	**2,211**														

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

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

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

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

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

Table 2–2: **DEVELOPMENT CHOICE WAITING LISTS**
Family Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnic Category, FY 2000 – FY 2005 *

	American Indian							Asian							Black							Hispanic						
	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %
Corcoran Park	2%	2%	2%	3%	2%	2%	**0%**	6%	5%	5%	5%	3%	3%	**-3%**	62%	61%	59%	58%	58%	58%	**-4%**	14%	13%	12%	13%	13%	13%	**-1%**
Jackson Gardens **	0%	3%	3%	3%	2%	1%	**1%**	10%	9%	9%	8%	6%	7%	**-3%**	57%	55%	54%	54%	55%	57%	**0%**	20%	20%	20%	20%	13%	13%	**-7%**
Jefferson Park	2%	3%	2%	2%	2%	2%	**0%**	12%	10%	11%	8%	7%	7%	**-5%**	62%	61%	60%	62%	60%	63%	**1%**	9%	10%	10%	11%	12%	10%	**1%**
Lincoln Way **	1%	1%	1%	1%	0%	0%	**-1%**	6%	6%	7%	4%	3%	2%	**-4%**	66%	60%	61%	68%	67%	65%	**-1%**	13%	15%	14%	7%	7%	10%	**-3%**
Newtowne Court	2%	2%	2%	2%	1%	1%	**-1%**	12%	8%	9%	7%	6%	6%	**-6%**	58%	58%	57%	58%	55%	58%	**0%**	15%	16%	16%	15%	16%	15%	**0%**
Putnam Gardens	3%	3%	3%	2%	2%	1%	**-2%**	6%	6%	7%	7%	5%	5%	**-1%**	62%	58%	55%	54%	54%	56%	**-6%**	13%	14%	14%	14%	14%	12%	**-1%**
River Howard	3%	3%	3%	3%	3%	2%	**-1%**	9%	9%	8%	8%	7%	6%	**-3%**	56%	52%	51%	52%	51%	53%	**-3%**	18%	17%	17%	17%	17%	16%	**-2%**
Roosevelt Towers	1%	1%	1%	1%	1%	1%	**0%**	7%	7%	6%	5%	5%	4%	**-3%**	55%	53%	53%	53%	51%	55%	**0%**	16%	18%	18%	18%	18%	16%	**0%**
Washington Elms	2%	2%	2%	2%	2%	1%	**-1%**	11%	9%	9%	8%	7%	6%	**-5%**	56%	56%	55%	56%	55%	60%	**4%**	16%	17%	16%	16%	17%	15%	**-1%**
Willow Street **	5%	5%	4%	5%	3%	2%	**-3%**	10%	7%	8%	7%	6%	7%	**-3%**	43%	40%	39%	39%	40%	41%	**-2%**	18%	18%	17%	16%	17%	14%	**-4%**
Woodrow Wilson **	4%	4%	3%	2%	2%	2%	**-2%**	7%	6%	7%	6%	5%	6%	**-1%**	50%	47%	48%	46%	44%	47%	**-3%**	18%	16%	15%	16%	16%	13%	**-5%**
Scattered Sites ***	0%	2%	2%	2%	1%	1%	**1%**	9%	7%	6%	7%	4%	4%	**-5%**	61%	60%	62%	61%	57%	58%	**-3%**	15%	13%	14%	14%	17%	12%	**-3%**
Federal 1st Available	3%	3%	2%	2%	2%	2%	**-1%**	10%	6%	6%	6%	5%	5%	**-5%**	52%	54%	53%	52%	48%	49%	**-3%**	17%	16%	16%	14%	15%	14%	**-3%**
Total of Choices	**2%**	**3%**	**2%**	**2%**	**2%**	**1%**	**-1%**	**9%**	**7%**	**8%**	**6%**	**5%**	**5%**	**-4%**	**57%**	**56%**	**55%**	**54%**	**53%**	**55%**	**-2%**	**15%**	**16%**	**16%**	**15%**	**15%**	**13%**	**-2%**

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

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

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

Development Choice at Elderly Developments

The racial/ethnic breakdown for Elderly waiting lists is shown in Tables 2–3 and 2–4. Table 2–3 represents the breakdown between white and minority applicants, while Table 2–4 shows the breakdown within each racial minority category. As shown in Table 2–3, 43% of all persons on elderly/disabled waiting lists are minority, with minorities remaining the same over the past four years of the demonstration. Over the past year the waiting list grew from 695 to 731, over twice the original waiting list in FY 2000. As with family applicants, there were no apparent trends reflecting disparate choices among minority and white applicants.

Table 2–3: **DEVELOPMENT CHOICE WAITING LISTS**
Elderly Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnicity, FY 2000 – FY 2005 *

							White							Total Minority						
Development	**Total FY 2000**	**Total FY 2001**	**Total FY 2002**	**Total FY 2003**	**Total FY 2004**	**Total FY 2005**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**
Daniel F. Burns Apartments	42	37	35	36	44	42	57%	68%	63%	67%	66%	60%	**3%**	43%	32%	37%	33%	34%	40%	**-3%**
Federal 1st Available	106	126	133	202	222	177	50%	52%	47%	55%	56%	52%	**2%**	50%	48%	53%	45%	44%	48%	**-2%**
H.S. Truman Apartments	33	31	36	32	41	41	70%	68%	67%	66%	63%	68%	**-2%**	30%	32%	33%	34%	37%	32%	**2%**
L.B. Johnson 60	39	32	39	38	39	48	49%	56%	56%	61%	64%	60%	**11%**	51%	44%	44%	39%	36%	40%	**-9%**
Linnaean Street **	37	43	51	49	67	63	73%	72%	65%	71%	70%	70%	**-3%**	27%	28%	35%	29%	30%	30%	**3%**
Manning Apartments **	98	104	123	127	153	165	49%	52%	45%	47%	47%	49%	**0%**	51%	54%	55%	53%	53%	51%	**0%**
Millers River 32	69	67	76	71	85	89	58%	58%	63%	61%	59%	60%	**2%**	42%	39%	37%	39%	41%	40%	**-2%**
Putnam School**	41	54	63	54	72	71	51%	61%	52%	46%	49%	51%	**0%**	49%	71%	48%	54%	51%	49%	**0%**
Putnam Square	80	87	90	84	109	118	59%	65%	60%	61%	59%	53%	**-6%**	41%	44%	40%	39%	41%	47%	**6%**
Russell **	70	96	111	98	124	116	54%	81%	52%	52%	56%	55%	**1%**	46%	56%	48%	48%	44%	45%	**-1%**
Weaver Apartments	21	20	20	24	28	27	62%	52%	55%	50%	46%	48%	**-14%**	38%	43%	45%	50%	54%	52%	**14%**
Total of Choices	**636**	**697**	**777**	**815**	**984**	**957**	**56%**	**57%**	**54%**	**56%**	**56%**	**57%**	**1%**	**44%**	**43%**	**46%**	**44%**	**44%**	**43%**	**-1%**
Total Cambridge Residents	**295**	**222**	**518**	**608**	**695**	**731**														

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

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

The overall percentage of minority and white elderly/disabled households, represented in Table 2–3, "Total Number of Choices," generally mirrors the breakdown at the individual Elderly/Disabled developments. This demonstrates that in the six years during which CHA has operated Development Choice, no racial segregation or clustering of whites and minorities is appearing.

HUD's and CHA's concerns that allowing applicants to choose where they live may reinforce or initiate patterns of racial segregation within racial/ethnic categories also apply to the elderly/disabled developments. As shown in Table 2–4, the development wait lists represent the general population of wait list applicants with regard to race. This is shown as "Total of Choices" in Table 2–4 and generally mirrors the breakdown at the individual developments waiting lists.

Table 2–4: **DEVELOPMENT CHOICE WAITING LISTS**
Elderly Applicant Households (Cambridge Resident Waiting Lists), by Race/Ethnic Category, FY 2000 – FY 2005 *

Federal Elderly Development	American Indian							Asian							Black							Hispanic						
	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	Chg %
Daniel F. Burns	7%	8%	6%	6%	0%	0%	**-7%**	12%	5%	6%	6%	2%	5%	**-7%**	19%	14%	20%	14%	23%	29%	**12%**	5%	5%	6%	8%	9%	7%	**2%**
Federal 1st Available	7%	5%	5%	4%	4%	2%	**-5%**	6%	5%	5%	2%	2%	3%	**-3%**	31%	30%	36%	31%	31%	36%	**5%**	7%	8%	8%	7%	7%	7%	**0%**
H.S. Truman	9%	10%	8%	9%	2%	2%	**-7%**	3%	3%	3%	3%	2%	5%	**2%**	18%	19%	22%	19%	20%	17%	**-1%**	0%	0%	0%	3%	12%	7%	**7%**
L.B. Johnson	3%	0%	0%	0%	0%	0%	**-3%**	3%	0%	0%	0%	0%	0%	**-3%**	33%	34%	36%	37%	31%	33%	**0%**	13%	9%	8%	3%	5%	6%	**-7%**
Linnaean Street **	11%	5%	2%	0%	0%	2%	**-9%**	0%	2%	2%	2%	1%	3%	**3%**	14%	16%	25%	18%	21%	18%	**4%**	3%	5%	6%	8%	7%	8%	**5%**
Manning **	2%	1%	1%	2%	1%	1%	**-1%**	6%	7%	7%	4%	3%	6%	**0%**	34%	36%	37%	37%	37%	35%	**-1%**	9%	10%	11%	10%	12%	10%	**1%**
Millers River	3%	4%	3%	3%	1%	0%	**-3%**	3%	3%	4%	1%	1%	2%	**-1%**	30%	29%	28%	31%	31%	29%	**-1%**	6%	3%	3%	4%	8%	9%	**3%**
Putnam School **	7%	7%	3%	2%	1%	1%	**-6%**	5%	5%	6%	4%	1%	1%	**-4%**	22%	39%	25%	31%	29%	31%	**9%**	15%	20%	13%	17%	19%	16%	**1%**
Putnam Square **	8%	8%	3%	2%	1%	1%	**-7%**	9%	9%	7%	8%	6%	8%	**-1%**	19%	23%	23%	21%	22%	28%	**9%**	6%	5%	7%	7%	13%	11%	**5%**
Russell **	6%	3%	2%	2%	1%	2%	**-4%**	3%	4%	5%	4%	4%	5%	**2%**	30%	34%	32%	32%	31%	30%	**0%**	7%	14%	10%	10%	8%	8%	**1%**
Weaver Apartments	0%	0%	0%	0%	0%	0%	**0%**	0%	0%	5%	4%	4%	4%	**4%**	29%	33%	35%	33%	36%	37%	**8%**	10%	10%	5%	13%	14%	11%	**1%**
Total of Choices	**6%**	**4%**	**3%**	**3%**	**2%**	**1%**	**-5%**	**5%**	**4%**	**5%**	**3%**	**3%**	**4%**	**-1%**	**27%**	**27%**	**30%**	**29%**	**29%**	**29%**	**2%**	**7%**	**8%**	**8%**	**8%**	**10%**	**9%**	**2%**

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

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

As Table 2–4 demonstrates, CHA is pleased to report that development choice wait lists reflect not only the overall percentage of minority applicants in the waiting list population, but also the waiting list population as broken down by race/ethnicity.

Impact of Development Choice on CHA Resident Demographic Profile

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

At the end of FY 2005, CHA Federal developments housed a total of 1,666 households. As Tables 2–5 through 2–12 demonstrate, the overall racial/ethnic composition of CHA family and elderly developments did not undergo any marked changes over the five years during which development choice took place. CHA will continue to closely monitor the racial demographics at individual developments. However, given the low turnover of units and the resulting low number of placements, the full impact of development choice may not be realized for years. While there were only 71 new placements in Federal family developments last year, providing little data from which to draw statistically valid conclusions, no patterns of racial/ethnic clustering are evident. Of these 71 placements, 11% were white and 89% were minority households.

Table 2–5 shows the racial/ethnic breakdown at family developments. The overall percentages of minority and white households have changed by only three percentage points from FY 2000 to FY 2005, suggesting that development choice has not significantly impacted the racial demographics at CHA developments. There were only two developments where the change in percentage was larger than five percent. The first was Corcoran Park, where the decrease in white households and the corresponding increase in black households moved this development closer to the overall white/minority breakdown of CHA's family housing developments. The second was the HomeOwners Turnkey 3 Program. In prior years CHA included the HomeOwners Turnkey 3 Program in its annual reporting. However, this program has historically reflected very low numbers of available units in comparison to other developments. This extremely small data set (at the close of FY 2005, there was one remaining unit available) consistently produces correspondingly large changes in percentage as a result of any increase or decrease. This year CHA has removed the HomeOwners data from the reporting tables included here.

Table 2–5: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Family Developments, by Race/Ethnicity, FY 2000 – FY 2005

	White													Total Minority												
Family Development	**FY 2000**		**FY 20 01**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Corcoran Park	35	35%	43	30%	39	26%	37	25%	36	24%	36	24%	**-11%**	64	65%	102	70%	113	74%	114	75%	115	76%	116	76%	**11%**
Jefferson Park	34	20%	32	18%	29	16%	31	17%	31	17%	26	15%	**-5%**	140	80%	146	82%	147	84%	147	83%	148	83%	150	85%	**5%**
Newtowne Court	30	11%	31	12%	31	12%	29	11%	27	10%	29	11%	**0%**	237	89%	234	88%	235	88%	238	89%	239	90%	239	89%	**0%**
Putnam Gardens	25	20%	23	19%	24	20%	25	21%	21	17%	19	16%	**-4%**	97	80%	97	81%	97	80%	96	79%	100	83%	103	84%	**4%**
River Howard	8	25%	8	25%	8	25%	8	25%	8	25%	8	28%	**3%**	24	75%	24	75%	24	75%	24	75%	24	75%	21	72%	**-3%**
Roosevelt Towers	12	10%	12	10%	13	10%	13	10%	14	11%	16	13%	**3%**	110	90%	111	90%	111	90%	111	90%	110	89%	108	87%	**-3%**
Scattered Sites *	10	21%	8	18%	8	17%	8	17%	8	19%	8	18%	**-3%**	37	79%	37	82%	39	83%	38	83%	35	81%	36	82%	**3%**
Washington Elms	32	19%	31	18%	28	16%	25	15%	27	16%	27	15%	**-4%**	138	81%	144	82%	143	84%	146	85%	144	84%	148	85%	**4%**
Family Total	**186**	**18%**	**188**	**17%**	**180**	**17%**	**176**	**16%**	**172**	**16%**	**169**	**16%**	**-2%**	**847**	**82%**	**895**	**83%**	**909**	**83%**	**914**	**84%**	**915**	**84%**	**921**	**84%**	**2%**

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

As illustrated in Table 2–6, black families account for the majority of residents at all CHA developments. The most notable change in percentage occurs at Corcoran Park. The ten-percentage-point increase in black households there brings the representation of black families at Corcoran Park in line with the overall breakdown.

Table 2–6: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Family Developments, by Racial Minority, FY 2000 – FY 2005

	Black												
Family Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Corcoran Park	51	52%	85	59%	93	61%	93	62%	93	62%	94	62%	**10%**
Jefferson Park	115	66%	117	66%	117	66%	116	65%	117	65%	116	66%	**0%**
Newtowne Court	155	58%	149	56%	152	57%	158	59%	161	61%	158	59%	**1%**
Putnam Gardens	78	64%	75	63%	76	63%	75	62%	77	64%	81	66%	**2%**
River Howard	16	50%	16	50%	15	47%	15	47%	15	47%	13	45%	**-5%**
Roosevelt Towers	77	63%	78	63%	77	62%	77	62%	73	59%	72	58%	**-5%**
Scattered Sites *	25	54%	27	60%	28	60%	27	59%	23	53%	24	55%	**1%**
Washington Elms	102	60%	106	61%	102	60%	104	61%	99	58%	98	56%	**-4%**
Family Total	**619**	**60%**	**653**	**60%**	**660**	**61%**	**665**	**61%**	**658**	**61%**	**656**	**60%**	**0%**

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

Table 2–7 shows that Hispanics make up approximately 16% of the population in CHA developments. The percentage decreases shown at various developments bring those sites closer to the overall representation of Hispanic households at CHA housing. Overall the Hispanic representation has decreased by two percentage points. This may be due in part to re-classification as "other" minority categories. However, CHA will continue to monitor these changes.

Table 2–7: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Family Developments, by Racial Minority, FY 2000 – FY 2005

	Hispanic												
Family Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Corcoran Park	10	10%	13	9%	17	11%	15	10%	16	11%	16	11%	**1%**
Jefferson Park	22	13%	19	11%	16	9%	15	8%	14	8%	15	9%	**-4%**
Newtowne Court	67	25%	68	26%	66	25%	61	23%	59	22%	60	22%	**-3%**
Putnam Gardens	15	12%	14	12%	12	10%	12	10%	11	9%	9	7%	**-5%**
River Howard	8	25%	8	25%	8	25%	8	25%	8	25%	7	24%	**-1%**
Roosevelt Towers	29	24%	24	20%	23	19%	22	18%	23	19%	20	16%	**-8%**
Scattered Sites *	9	23%	8	18%	8	17%	8	17%	7	16%	7	16%	**-7%**
Washington Elms	31	18%	33	19%	37	22%	38	22%	38	22%	41	23%	**5%**
Family Total	**191**	**18%**	**187**	**17%**	**187**	**17%**	**179**	**16%**	**176**	**16%**	**175**	**16%**	**-2%**

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

Table 2–8 shows that other minorities, including Asian and American Indian, represent approximately 8% of the resident population at family developments.

Table 2–8: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Family Developments, by Racial Minority, FY 2000 – FY 2005

	Other												
Family Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Corcoran Park	3	3%	4	3%	3	2%	6	4%	6	4%	6	4%	**1%**
Jefferson Park	3	2%	10	6%	14	8%	16	9%	17	9%	19	11%	**9%**
Newtowne Court	15	6%	17	6%	17	6%	19	7%	19	7%	21	8%	**2%**
Putnam Gardens	4	3%	8	7%	9	7%	9	7%	12	10%	13	11%	**8%**
River Howard	0	0%	0	0%	1	3%	1	3%	1	3%	1	3%	**3%**
Roosevelt Towers	4	3%	9	7%	11	9%	12	10%	14	11%	16	13%	**10%**
Scattered Sites *	3	8%	2	4%	3	6%	3	7%	5	12%	5	11%	**3%**
Washington Elms	5	3%	5	3%	4	2%	4	2%	7	4%	9	5%	**2%**
Family Total	**37**	**4%**	**55**	**5%**	**62**	**6%**	**70**	**6%**	**81**	**7%**	**90**	**8%**	**4%**

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

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

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

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

Table 2–9: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Race/Ethnicity, FY 2000 – FY 2005

	White													Total Minority												
Elderly Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Daniel F. Burns	160	81%	151	77%	148	77%	144	76%	127	74%	123	72%	**-9%**	38	19%	46	23%	44	23%	45	24%	44	26%	47	28%	**9%**
H.S. Truman Apts.	51	80%	47	75%	31	70%	32	73%	40	73%	44	75%	**-5%**	13	20%	16	25%	13	30%	12	27%	15	27%	15	25%	**5%**
Lyndon B. Johnson	101	57%	91	55%	82	54%	75	53%	67	52%	59	51%	**-6%**	77	43%	75	45%	71	46%	66	47%	61	48%	56	49%	**6%**
Millers River	243	82%	237	82%	223	81%	202	80%	183	79%	166	79%	**-3%**	55	18%	53	18%	54	19%	52	20%	48	21%	45	21%	**3%**
Robert S. Weaver	13	65%	13	65%	12	60%	12	60%	11	58%	12	60%	**-5%**	7	35%	7	35%	8	40%	8	40%	8	42%	8	40%	**5%**
Elderly Total	**568**	**75%**	**539**	**73%**	**516**	**72%**	**465**	**72%**	**428**	**71%**	**404**	**70%**	**-5%**	**190**	**25%**	**197**	**27%**	**202**	**28%**	**183**	**28%**	**176**	**29%**	**171**	**30%**	**5%**

Though the percentage of minority families at CHA elderly/disabled developments is lower than that at family developments, Table 2–9 indicates that minority representation at elderly/disabled developments since the inception of development choice has increased by 5%.

Tables 2–10 through Table 2–12 show the percentage of specific racial/ethnic groups at CHA elderly/disabled developments. As in family developments, black families represent the largest minority group (20 percent) at elderly/disabled developments, while other minorities comprise approximately 10 percent of the elderly/disabled population.

Table 2–10: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Racial Minority, FY 2000 – FY 2005

	Black												
Elderly Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Daniel F. Burns Apartments	28	14%	36	18%	36	19%	36	19%	34	20%	35	21%	**7%**
H.S. Truman Apartments	8	13%	9	14%	6	14%	4	9%	8	15%	8	14%	**1%**
Lyndon B. Johnson Apartments	54	30%	51	31%	49	32%	46	33%	41	32%	36	31%	**1%**
Millers River Apartments	39	13%	37	13%	38	14%	35	14%	31	13%	29	14%	**1%**
Robert S. Weaver Apartments	6	30%	6	30%	6	30%	6	30%	7	37%	7	35%	**5%**
Elderly Total	**135**	**18%**	**139**	**19%**	**145**	**20%**	**127**	**20%**	**121**	**20%**	**115**	**20%**	**2%**

Table 2–11: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Racial Minority, FY 2000 – FY 2005

	Hispanic												
Elderly Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Daniel F. Burns Apartments	7	4%	6	3%	3	2%	4	2%	4	2%	7	4%	**0%**
H.S. Truman Apartments	4	6%	6	10%	5	11%	5	11%	4	7%	4	7%	**1%**
Lyndon B. Johnson Apartments	19	11%	20	12%	14	9%	13	9%	13	10%	13	11%	**0%**
Millers River Apartments	13	4%	13	4%	12	4%	12	5%	12	5%	11	5%	**1%**
Robert S. Weaver Apartments	0	0%	0	0%	1	5%	1	5%	0	0%	0	0%	**0%**
Elderly Total	**43**	**6%**	**45**	**6%**	**36**	**5%**	**35**	**5%**	**33**	**5%**	**35**	**6%**	**0%**

Table 2–12: **DEVELOPMENT CHOICE HOUSEHOLDS SERVED**
Elderly Developments, by Racial Minority, FY 2000 – FY 2005

	Other												
Elderly Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Daniel F. Burns Apartments	3	2%	4	2%	5	3%	5	3%	6	4%	5	3%	**1%**
H.S. Truman Apartments	1	2%	1	2%	2	5%	3	7%	3	5%	3	5%	**3%**
Lyndon B. Johnson Apartments	4	2%	4	2%	8	5%	7	5%	7	5%	7	6%	**4%**
Millers River Apartments	3	1%	3	1%	4	1%	5	2%	5	2%	5	2%	**1%**
Robert S. Weaver Apartments	1	5%	1	5%	1	5%	1	5%	1	5%	1	5%	**0%**
Elderly Total	**12**	**2%**	**13**	**2%**	**21**	**3%**	**21**	**3%**	**22**	**4%**	**21**	**4%**	**2%**

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

Demographic Distribution by Development – Young Disabled Residents

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

Table 2–13: **DEVELOPMENT CHOICE, DESIGNATED HOUSING – HOUSEHOLDS SERVED**
Young Disabled Tenant Composition, by Development Site, FY 2000 – FY 2005

	FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		Chg %
	#	% of Dev. Site	#	% of Dev. Site	#	% of Dev. Site	#	% of Dev. Site	#	% of Dev. Site	
Washington Elms	30	17%	30	17%	26	15%	26	15%	23	13%	-4%
Corcoran Park	8	5%	8	5%	8	5%	8	5%	6	4%	-1%
Putnam Gardens	15	13%	14	12%	14	12%	14	9%	7	6%	-7%
Newtowne Court	39	15%	38	14%	36	13%	38	14%	45	17%	2%
River Howard	3	9%	3	9%	3	9%	3	10%	2	9%	0%
Jefferson Park	19	11%	20	11%	19	11%	18	10%	19	11%	0%
Scattered Sites	1	2%	3	6%	1	3%	1	2%	2	4%	2%
Roosevelt Towers	7	6%	8	6%	7	6%	7	6%	10	8%	2%
HomeOwners	1	13%	1	17%	1	20%	1	33%	0	0%	-13%
Subtotal, Family Developments	**123**	**11%**	**125**	**11%**	**115**	**11%**	**116**	**10%**	**114**	**11%**	**0%**
H.S. Truman	13	21%	8	19%	9	20%	9	15%	7	12%	-9%
Daniel F. Burns	31	16%	29	15%	23	13%	17	10%	17	9%	-7%
Millers River	65	23%	69	25%	56	22%	48	22%	39	20%	-3%
L.B. Johnson	44	27%	44	29%	34	25%	34	27%	25	23%	-4%
Robert S. Weaver	2	10%	2	10%	2	10%	3	15%	2	10%	0%
Subtotal, Elderly Developments	**155**	**21%**	**152**	**22%**	**124**	**19%**	**111**	**19%**	**90**	**16%**	**-5%**
Total Households, All Developments	**278**	**16%**	**277**	**16%**	**239**	**14%**	**227**	**13%**	**204**	**12%**	**-4%**

As indicated in Table 2–13, disabled residents represent at least 10% of the population throughout FY 2001 to FY 2005 at family developments. The young disabled population has decreased by 5% from FY 2001 to FY 2005 in elderly/disabled developments. Up to this point, the development-based choices of this population show no patterns of potentially troubling clustering.

CHA Performance on Development Choice Requirements

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

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

  HUD instructed CHA not to submit to MTCS until an MTW 50058 form is developed. HUD sent a draft form to CHA in January, 2001 and has no further notifications.

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

  CHA is disclosing all required information.

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

  CHA is not under any court order or settlement agreements.

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

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

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

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

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

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

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

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

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

As part of its development choice implementation, and at intervals of at least every three years according to the Final Rule for PHA Plans dated October 21, 1999, CHA will use independent testers or other means satisfactory to HUD (and described in that year's Annual Plan), to assure that development choice is not being implemented in a discriminatory manner, and that no pattern of discrimination exists. Results of all such testing programs will be provided to HUD. In compliance with this provision, CHA engaged the Fair Housing Center of Boston (FHCB) to conduct the most recent round of testing, in April and May of 2004. As reported in the Annual Report of FY 2004, FHCB confirmed that no patterns of discrimination emerged from CHA's application process. To maintain continued compliance with this provision, the next round of testing will be conducted at CHA in 2005, and results will be included in the Annual Report of FY 2006.

Appendix Three: Demographics, All Programs Households Served and Waiting Lists

Appendix Three: Demographics, All Programs Households Served

Table 3–1a: **Households Served**
Conventional and Housing Choice Voucher Programs, by Bedroom Size, FY 2000 – FY 2005 *

Program	Total Units							Studio							1BR						
	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	% chg	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	% chg	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	% chg
Public Housing																					
Family	1,048	1,092	1,096	1,095	1,091	1,091	**4%**	0	4	2	4	4	4	**---**	140	148	151	150	150	150	**7%**
Elderly *	753	736	691	648	604	575	**-24%**	535	520	475	431	388	358	**-33%**	215	213	213	214	213	214	**-0.5%**
PH Subtotal	**1,801**	**1,828**	**1,787**	**1,743**	**1,695**	**1,666**	**-7%**	**535**	**524**	**477**	**435**	**392**	**362**	**-32%**	**355**	**361**	**364**	**364**	**363**	**364**	**3%**
Housing Choice *																					
Family	972	1,004	1,119	1,357	1,415	1,608	**65%**	35	36	41	44	47	67	**91%**	171	181	228	292	324	407	**138%**
Elderly	229	234	240	287	242	240	**5%**	18	16	16	28	20	19	**6%**	103	102	102	127	114	127	**23%**
H.C.V. Subtotal	**1,201**	**1,238**	**1,359**	**1,644**	**1,657**	**1,848**	**54%**	**53**	**52**	**57**	**72**	**67**	**86**	**62%**	**274**	**283**	**330**	**419**	**438**	**534**	**95%**
Total	**3,002**	**3,066**	**3,146**	**3,387**	**3,352**	**3,514**	**17%**	**588**	**576**	**534**	**507**	**459**	**448**	**-24%**	**629**	**644**	**694**	**783**	**801**	**898**	**43%**

** 83 J.F. Kennedy and 127 Huron Towers units are excluded from the 2000 numbers to clarify year-to-year comparisons.*

Table 3–1b: **Households Served**
Conventional and Housing Choice Voucher Programs, by Bedroom Size, FY 2000 – FY 2005 *

	2BR							3BR							4+BR						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**
Public Housing																					
Family	444	455	459	460	459	459	**3%**	363	384	383	380	379	379	**4%**	101	101	101	101	99	99	**-2%**
Elderly *	3	3	3	3	3	3	**0%**	0	0	0	0	0	0	**0%**	0	0	0	0	0	0	**0%**
PH Subtotal	**447**	**458**	**462**	**463**	**462**	**462**	**3%**	**363**	**384**	**383**	**380**	**379**	**379**	**4%**	**101**	**101**	**101**	**101**	**99**	**99**	**-2%**
Housing Choice *																					
Family	408	424	479	594	606	648	**59%**	309	311	323	376	383	413	**35%**	49	52	48	51	55	73	**49%**
Elderly	84	93	97	109	88	71	**-15%**	22	23	23	22	20	20	**-9%**	2	0	2	1	0	3	**50%**
H.C.V. Subtotal	**492**	**517**	**576**	**703**	**694**	**719**	**46%**	**331**	**334**	**346**	**398**	**403**	**433**	**31%**	**51**	**52**	**50**	**52**	**55**	**76**	**49%**
Total	**939**	**975**	**1,038**	**1,166**	**1,156**	**1,181**	**26%**	**694**	**718**	**729**	**778**	**782**	**812**	**17%**	**152**	**153**	**151**	**153**	**154**	**175**	**15%**

* *83 J.F. Kennedy and 127 Huron Towers units are excluded from the 2000 numbers to clarify year-to-year comparisons.*

Table 3–2: **Households Served**
Conventional and Housing Choice Voucher Programs, by Income, FY 2000 – FY 2005 *

	< 30% AMI							30 – 50% AMI							50 – 80% AMI							> 80% AMI						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**
Public Housing																												
Family	49%	47%	55%	51%	54%	57%	**8%**	33%	33%	27%	31%	30%	27%	**-6%**	13%	17%	15%	16%	14%	13%	**0%**	2%	3%	3%	3%	2%	3%	**1%**
Elderly *	77%	78%	82%	81%	84%	84%	**7%**	18%	17%	14%	15%	13%	14%	**-4%**	5%	5%	4%	4%	3%	2%	**-3%**	0%	0%	1%	0%	0%	0%	**0%**
PH Subtotal	**63%**	**59%**	**65%**	**62%**	**64%**	**66%**	**3%**	**26%**	**26%**	**22%**	**25%**	**24%**	**23%**	**-3%**	**9%**	**12%**	**11%**	**12%**	**10%**	**9%**	**0%**	**1%**	**2%**	**2%**	**2%**	**2%**	**2%**	**1%**
Housing Choice *																												
H.C.V. Subtotal	**60%**	**61%**	**66%**	**66%**	**70%**	**70%**	**10%**	**28%**	**28%**	**26%**	**26%**	**25%**	**24%**	**-4%**	**10%**	**11%**	**8%**	**7%**	**5%**	**6%**	**-4%**	**1%**	**1%**	**0%**	**0%**	**0%**	**0%**	**-1%**
Total	**60%**	**60%**	**66%**	**64%**	**67%**	**68%**	**8%**	**28%**	**27%**	**24%**	**26%**	**24%**	**23%**	**-5%**	**12%**	**12%**	**9%**	**9%**	**8%**	**7%**	**-5%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**0%**

* *This includes only MTW units eligible for inclusion in the Demonstration, as described in Table 3 – 1 above.*

Table 3–3: **Households Served**
Conventional and Housing Choice Voucher Programs, by Race/Ethnicity, FY 2000 – FY 2005

	White							Black							Hispanic							Other						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**
Public Housing																												
Family	18%	17%	17%	16%	16%	15%	**-3%**	60%	60%	60%	61%	61%	60%	**0%**	19%	17%	17%	16%	16%	16%	**-3%**	4%	5%	6%	6%	7%	8%	**4%**
Elderly *	75%	73%	72%	72%	71%	70%	**-5%**	18%	19%	20%	20%	20%	20%	**2%**	6%	6%	5%	5%	5%	6%	**0%**	2%	2%	3%	3%	4%	4%	**2%**
PH Subtotal	**42%**	**40%**	**38%**	**37%**	**35%**	**34%**	**-8%**	**42%**	**44%**	**45%**	**46%**	**46%**	**46%**	**4%**	**13%**	**13%**	**13%**	**12%**	**12%**	**13%**	**0%**	**3%**	**4%**	**5%**	**5%**	**6%**	**7%**	**4%**
Housing Choice *																												
H.C.V. Subtotal	**45%**	**46%**	**53%**	**47%**	**46%**	**45%**	**0%**	**36%**	**39%**	**40%**	**41%**	**42%**	**43%**	**7%**	**15%**	**10%**	**6%**	**9%**	**9%**	**9%**	**-6%**	**4%**	**6%**	**2%**	**2%**	**2%**	**3%**	**-1%**
Total	**43%**	**42%**	**44%**	**42%**	**41%**	**40%**	**-3%**	**40%**	**42%**	**43%**	**43%**	**44%**	**45%**	**5%**	**14%**	**12%**	**10%**	**10%**	**11%**	**11%**	**-3%**	**3%**	**4%**	**3%**	**3%**	**4%**	**4%**	**0%**

* *Excludes Kennedy Apts. CHA's Hope VI program.*

Table 3–4: **Households Served**
Conventional Public Housing, Family Developments, by Income, FY 2000 – FY 2005

	< 30% AMI													30 – 50% AMI												
Family Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Washington Elms	97	56%	84	48%	98	56%	85	50%	86	50%	93	53%	**-3%**	52	30%	59	34%	50	29%	59	35%	62	36%	53	30%	**0%**
Corcoran Park	47	46%	69	48%	78	52%	70	46%	74	49%	81	53%	**7%**	30	29%	40	28%	40	27%	45	30%	47	31%	46	30%	**1%**
Putnam Gardens	68	56%	66	55%	82	68%	72	60%	71	59%	74	61%	**5%**	38	31%	38	32%	25	21%	34	28%	35	29%	32	26%	**-5%**
Newtowne Court	124	46%	118	44%	147	56%	134	50%	155	59%	171	64%	**18%**	93	35%	89	33%	73	28%	80	30%	78	29%	61	23%	**-12%**
River Howard	17	53%	16	50%	21	68%	21	66%	20	63%	18	62%	**9%**	12	38%	12	38%	9	29%	9	28%	7	22%	8	28%	**-10%**
Jefferson Park	96	55%	96	54%	106	60%	109	61%	106	59%	103	59%	**4%**	54	31%	57	32%	49	28%	47	26%	45	25%	42	24%	**-7%**
Scattered Sites *	23	49%	18	41%	21	45%	17	37%	22	51%	26	59%	**10%**	15	32%	14	32%	16	34%	18	39%	13	30%	14	32%	**0%**
Roosevelt Towers	44	35%	45	37%	48	39%	43	35%	49	40%	53	43%	**8%**	52	42%	45	37%	38	31%	41	33%	42	34%	42	34%	**-8%**
Family Total	**516**	**50%**	**512**	**47%**	**601**	**55%**	**551**	**51%**	**583**	**54%**	**619**	**57%**	**7%**	**346**	**33%**	**354**	**33%**	**301**	**28%**	**333**	**31%**	**329**	**30%**	**298**	**27%**	**-6%**

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

Table 3–5: **Households Served**
Conventional Public Housing, Family Developments, by Income, FY 2000 – FY 2005

	50 – 80% AMI													> 80% AMI												
Family Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
Washington Elms	19	11%	22	13%	20	11%	22	13%	19	11%	24	14%	**3%**	5	3%	10	6%	7	4%	5	3%	5	3%	5	3%	**0%**
Corcoran Park	24	24%	36	25%	30	20%	32	21%	26	17%	22	15%	**-9%**	1	1%	0	0%	3	2%	4	3%	4	3%	3	2%	**1%**
Putnam Gardens	14	12%	15	13%	11	9%	14	12%	15	12%	14	12%	**0%**	1	1%	1	1%	3	3%	1	1%	0	0%	2	2%	**1%**
Newtowne Court	47	18%	51	19%	41	16%	48	18%	25	9%	31	12%	**-6%**	3	1%	8	3%	4	2%	5	2%	7	3%	5	2%	**1%**
River Howard	2	6%	3	9%	0	0%	1	3%	4	13%	3	10%	**4%**	1	3%	1	3%	1	3%	1	3%	1	3%	0	0%	**-3%**
Jefferson Park	22	13%	20	11%	19	11%	16	9%	23	13%	23	13%	**0%**	4	2%	5	3%	3	2%	6	3%	5	3%	8	5%	**3%**
Scattered Sites *	6	13%	10	23%	9	19%	8	17%	7	16%	3	7%	**-6%**	3	6%	2	5%	1	2%	3	7%	1	2%	1	2%	**-4%**
Roosevelt Towers	24	19%	30	24%	31	25%	34	27%	29	23%	24	19%	**0%**	4	3%	3	2%	6	5%	6	5%	4	3%	5	4%	**1%**
Family Total	**158**	**15%**	**187**	**17%**	**161**	**15%**	**175**	**16%**	**148**	**14%**	**145**	**13%**	**-2%**	**22**	**2%**	**30**	**3%**	**28**	**3%**	**31**	**3%**	**27**	**3%**	**29**	**3%**	**1%**

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

Table 3–6: **Households Served**
Conventional Public Housing, Elderly Developments, by Income, FY 2000 – FY 2005

	< 30% AMI													30 – 50% AMI												
Elderly Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
H.S. Truman Apts.	41	64%	45	71%	31	72%	34	77%	43	78%	51	86%	**18%**	21	33%	16	25%	10	23%	8	18%	12	22%	8	14%	**19%**
Daniel F. Burns	133	69%	136	69%	136	70%	129	68%	123	72%	126	74%	**5%**	41	21%	41	21%	47	24%	49	26%	39	23%	38	22%	**1%**
Millers River	239	79%	238	82%	239	86%	217	85%	205	89%	185	88%	**9%**	50	17%	43	15%	29	10%	27	11%	17	7%	21	10%	**-7%**
Lyndon B. Johnson	145	81%	136	82%	139	90%	124	88%	116	91%	103	90%	**9%**	27	15%	24	14%	11	7%	16	11%	11	9%	11	10%	**-5%**
Robert W. Weaver	18	90%	18	90%	19	95%	19	95%	18	95%	19	95%	**5%**	1	5%	1	5%	0	0%	0	0%	1	5%	1	5%	**0%**
Elderly Total	**576**	**76%**	**573**	**78%**	**564**	**82%**	**523**	**81%**	**505**	**84%**	**484**	**84%**	**8%**	**140**	**19%**	**125**	**17%**	**97**	**14%**	**100**	**15%**	**80**	**13%**	**79**	**14%**	**-5%**

Table 3–7: **Households Served**
Conventional Public Housing, Elderly Developments, by Income, FY 2000 – FY 2005

	50 – 80% AMI													> 80% AMI												
Elderly Development	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**	**FY 2000**		**FY 2001**		**FY 2002**		**FY 2003**		**FY 2004**		**FY 2005**		**Chg %**
H.S. Truman Apts.	2	3%	2	3%	2	5%	2	5%	0	0%	0	0%	**-3%**	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	**0%**
Daniel F. Burns	18	9%	20	10%	11	6%	11	6%	8	5%	6	4%	**-5%**	1	1%	0	0%	0	0%	0	0%	0	0%	0	0%	**0%**
Millers River	12	4%	9	3%	9	3%	8	3%	7	3%	4	2%	**-2%**	0	0%	0	0%	2	1%	2	1%	1	0%	1	1%	**1%**
Lyndon B. Johnson	6	3%	6	4%	3	2%	1	1%	1	1%	1	1%	**-2%**	0	0%	0	0%	2	1%	0	0%	0	0%	0	0%	**0%**
Robert W. Weaver	1	5%	1	5%	1	5%	1	5%	0	0%	0	0%	**-5%**	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	**0%**
Elderly Total	**39**	**5%**	**38**	**5%**	**26**	**4%**	**23**	**4%**	**16**	**3%**	**11**	**2%**	**-3%**	**1**	**0%**	**0**	**0%**	**4**	**60%**	**2**	**0%**	**1**	**0%**	**1**	**0%**	**0%**

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

Table 3–8: FY 2005 Area Median Income (AMI) for Boston Metropolitan Area, including Cambridge

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

Demographics, All Programs
Waiting Lists

Table 3–9a: **Waiting Lists**
Conventional Public Housing Applicant Households (Resident and Non-Resident), by Bedroom Size, FY 2000 – FY 2005

	Total Units						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**
Family	5,652	5,304	6,135	6,441	6,773	7,721	**37%**
Elderly	1,116	1,069	1,376	1,601	1,932	1,870	**68%**
Total	**6,768**	**6,373**	**7,511**	**8,042**	**8,705**	**9,591**	**42%**

Table 3–9b: **Waiting Lists**
Conventional Public Housing Applicant Households (Resident and Non-Resident), by Bedroom Size, FY 2000 – FY 2005

	Studio							1BR							2BR						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**
Family	0	0	17	57	66	63	**---**	1,894	1,709	2,088	2,367	2,807	3,302	**74%**	2,128	1,989	2,280	2,401	2,288	2,566	**21%**
Elderly	733	724	956	1,158	1,444	1,410	**92%**	324	267	323	342	368	344	**6%**	70	72	90	91	109	105	**50%**
Total	**733**	**724**	**973**	**1,215**	**1,510**	**1,473**	**101%**	**2,218**	**1,976**	**2,411**	**2,709**	**3,175**	**3,646**	**64%**	**2,198**	**2,061**	**2,370**	**2,492**	**2,397**	**2,671**	**22%**

Table 3–9c: **Waiting Lists**
Conventional Public Housing Applicant Households (Resident and Non-Resident), by Bedroom Size, FY 2000 – FY 2005

	3BR							4+BR						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**
Family	1,363	1,339	1,498	1,364	1,355	1,494	**10%**	285	267	252	252	257	296	**4%**
Elderly	5	6	7	8	6	6	**20%**	0	0	0	2	5	5	**---**
Total	**1,368**	**1,345**	**1,505**	**1,372**	**1,361**	**1,500**	**10%**	**285**	**267**	**252**	**254**	**262**	**301**	**6%**

Table 3–10a: **Waiting Lists**
Public Housing Applicant Households (Resident and Non-Resident), by Area Median Income (AMI), FY 2000 – FY 2005

	Total Applicants							< 30% AMI							30 – 50% AMI						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**
Public Housing																					
Family	5,652	5,304	6,135	6,404	6,741	7,692	**36%**	72%	72%	78%	79%	83%	84%	**12%**	17%	18%	16%	16%	12%	12%	**-5%**
Elderly	1,115	1,040	1,376	1,564	1,803	1,869	**68%**	74%	79%	85%	87%	90%	90%	**16%**	14%	12%	10%	9%	7%	7%	**-7%**
PH Subtotal	**6,767**	**6,344**	**7,511**	**7,968**	**8,544**	**9,561**	**41%**	**73%**	**73%**	**79%**	**80%**	**85%**	**85%**	**12%**	**17%**	**17%**	**15%**	**14%**	**11%**	**11%**	**-6%**
Housing Choice																					
Family	3,521	2,540	4,404	4,635	8,119	7,582	**115%**	84%	79%	82%	82%	86%	87%	**3%**	11%	15%	14%	14%	12%	11%	**-4%**
Elderly/Disabled	254	190	548	590	830	777	**206%**	80%	83%	82%	82%	89%			13%	12%	10%	13%	8%		
H.C.V. Subtotal	**3,775**	**2,730**	**4,952**	**5,225**	**8,949**	**8,359**	**121%**	**84%**	**79%**	**82%**	**82%**	**86%**	**87%**	**3%**	**11%**	**14%**	**14%**	**14%**	**11%**	**11%**	**-3%**
CHA Total	**10,542**	**9,074**	**12,463**	**13,193**	**17,493**	**17,920**	**70%**	**77%**	**75%**	**81%**	**81%**	**85%**	**86%**	**9%**	**15%**	**16%**	**14%**	**14%**	**11%**	**11%**	**-4%**

Table 3–10b: **Waiting Lists**
Public Housing Applicant Households (Resident and Non-Resident), by Area Median Income (AMI), FY 2000 – FY 2005

	50 – 80% AMI							> 80% AMI						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**% chg**
Public Housing														
Family	7%	7%	5%	4%	3%	3%	**-4%**	3%	3%	2%	2%	1%	1%	**-2%**
Elderly	7%	6%	3%	3%	2%	2%	**-5%**	4%	3%	2%	2%	1%	1%	**-3%**
PH Subtotal	**7%**	**7%**	**4%**	**4%**	**3%**	**3%**	**-4%**	**3%**	**3%**	**2%**	**2%**	**1%**	**1%**	**-2%**
Housing Choice														
Family	3%	5%	3%	3%	2%	2%	**-1%**	2%	2%	1%	1%	1%	1%	**-1%**
Elderly/Disabled	4%	3%	4%	4%	2%			3%	3%	3%	3%	1%		
H.C.V. Subtotal	**3%**	**5%**	**3%**	**3%**	**2%**	**2%**	**-1%**	**2%**	**2%**	**1%**	**1%**	**1%**	**1%**	**-1%**
CHA Total	**6%**	**6%**	**4%**	**4%**	**2%**	**2%**	**-4%**	**3%**	**3%**	**1%**	**1%**	**1%**	**1%**	**-2%**

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

Table 3–11a: **Waiting Lists**
Conventional and Housing Choice Voucher Program Applicants, by Race/Ethnicity, FY 2000 – FY 2005

	American Indian							Asian							Black						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**
Family	2%	2%	2%	2%	2%	2%	**0%**	5%	5%	5%	4%	4%	4%	**-1%**	50%	50%	50%	50%	50%	49%	**-1%**
Elderly	3%	2%	2%	2%	2%	2%	**-1%**	4%	3%	4%	3%	3%	3%	**-1%**	23%	25%	26%	26%	27%	26%	**3%**
Housing Choice	1%	1%	2%	2%	2%	2%	**1%**	4%	2%	3%	3%	3%	3%	**-1%**	35%	41%	45%	46%	43%	43%	**8%**
Total	**2%**	**2%**	**2%**	**2%**	**2%**	**2%**	**0%**	**4%**	**4%**	**4%**	**4%**	**4%**	**4%**	**0%**	**42%**	**45%**	**46%**	**46%**	**44%**	**44%**	**2%**

Table 3–11b: **Waiting Lists**
Conventional and Housing Choice Voucher Program Applicants, by Race/Ethnicity, FY 2000 – FY 2005

	Hispanic							White							Other						
Program	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**	**FY 2000**	**FY 2001**	**FY 2002**	**FY 2003**	**FY 2004**	**FY 2005**	**Chg %**
Family	15%	17%	17%	17%	17%	18%	**3%**	25%	23%	24%	25%	27%	26%	**1%**	3%	3%	2%	2%	1%	1%	**-2%**
Elderly	5%	9%	8%	8%	6%	8%	**3%**	60%	57%	59%	60%	59%	60%	**0%**	5%	4%	1%	1%	0%	0%	**-5%**
Housing Choice *	9%	10%	13%	14%	16%	16%	**7%**	17%	15%	24%	25%	30%	30%	**13%**	34%	31%	11%	11%	6%	6%	**-28%**
Total	**12%**	**14%**	**15%**	**15%**	**16%**	**16%**	**4%**	**26%**	**24%**	**28%**	**29%**	**32%**	**32%**	**6%**	**15%**	**11%**	**6%**	**5%**	**3%**	**4%**	**-11%**

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

Table 3–11c: **Waiting Lists**
Conventional and Housing Choice Voucher Program Applicants, by Race/Ethnicity, FY 2000 – FY 2005

Housing Type	**Total FY 2000**	**Total FY 2001**	**Total FY 2002**	**Total FY 2003**	**Total FY 2004**	**Total FY 2005**	**% Change**
Family	5,652	5,314	6,135	6,404	8,649	7,692	**36%**
Elderly	1,116	1,043	1,376	1,564	2,498	1,869	**67%**
Housing Choice Voucher	3,774	2,737	4,952	5,225	8,949	8,359	**121%**
Total	**10,542**	**9,094**	**12,463**	**13,193**	**20,096**	**17,920**	**70%**

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Appendix Four: Rent Policy Analysis

Appendix Four: Rent Policy Analysis

CHA's MTW Agreement requires an impact analysis of its policies on current CHA residents and households on the waiting list, including an analysis of the severity of rent burdens. In FY 2005, CHA rent policies resulted in reduced rent charged to tenants. Only two policies could result in an increase in overall rent charged—minimum rents and the transfer surcharge. The new minimum rents charged may exceed 30% of a tenant's income. Currently 35 total tenants (fewer than three percent) pay the minimum rent, from 34 in the previous year. CHA's transfer surcharge policy requires that multiple transfers to larger apartments take place before the surcharge is applied; this means a family would move from a two-bedroom to a three-bedroom, then into a four-bedroom in order to be assessed a monthly surcharge. No tenants are currently being charged the transfer surcharge. CHA does not anticipate that the surcharge will ever apply to more than one or two percent of all residents. CHA has adopted a hardship policy under which the Executive Director (or his designee) evaluates, on a case-by-case basis, whether rent policies represent a hardship and a temporary exemption is appropriate.

CHA has implemented six income exclusions. Three of the Board-approved earned income exclusions benefit families with young adults and/or secondary wage earners. These were adopted because current regulations appeared to discourage tenants from working, or to not report earned income. The first exclusion exempts all income earned by household members of ages 18-20. The second exclusion exempts 25% of earned income for household members of ages 21-25. The third exclusion exempts 15% of earned income for secondary wage earners 26 or older. To qualify for the last two exclusions, the head of household must have declared income. CHA also created a 25% wage exclusion for elderly households in elderly housing. In addition, CHA expanded the welfare-to-work exclusion. Under MTW, CHA created a new exclusion modeled after the welfare-to-work exclusion, called disability-to-work. CHA expanded both the tuition deduction and the childcare deduction. Finally, CHA implemented new policies regarding minimum and ceiling rents.

IMPACT ON CHA

Earned Income Exclusions. While overall claims of the secondary income exclusion have more than doubled since it became effective in 1997 (expressed as the number of tenants claiming the exemption), FY 2005 claims were up just 5% from the previous fiscal year, and overall participation levels have been generally stable since FY 2002. Over the previous fiscal year, participation for the 18-20 year-old group declined by half, to three people; participation in the 21-25 year-old group decreased, also by three people, to 69; and participation in the 26-and-over group increased by 22, to 235. The 69 tenants in the 21-25 group had an average individual income of $12,867; the cost to the agency was $36,690. This was lower than the expected cost of $66,587, because 26 of these tenants belonged to families paying the ceiling rent. The 235 participants in the 26-and-over group had an average wage income of $19,147; the adjusted cost to CHA after subtracting the 98 residents in ceiling rent families was $96,111.

The total cost to the agency after adjusting for ceiling rent was $145,042, an increase over the previous year. The additional wages reported amounted to $2,685,432 with additional rent after exclusions of $521,731.

Currently, 32 elders are eligible for the elderly rent exclusion. Their average wage increased from last year by 19% to $11,588. The cost to CHA was $32,218. The additional rent to the agency was $79,027 because these elders pursued employment.

Welfare and Disability to Work. These exclusions were implemented for two reasons: as incentive for affected households to seek employment and to provide them with a period of reduced rent, allowing them to see the benefits of employment and increased income. Participation in these exclusions has been limited to just a few tenants since MTW was implemented. There may be an opportunity cost to CHA, in lost revenue based on the additional wages; however, if the resident remains employed, long-term revenue should exceed initial cost.

Expansion of Tuition and Childcare Deduction. CHA expanded the criteria for both of these deductions. The tuition deduction had originally applied only to household members and was rarely utilized; management reported that the number of participants in a given year was fewer than ten tenants. This remained the case when the deduction was expanded to cover heads-of-households. Currently, three tenants utilize the exclusion.

The childcare deduction was expanded for children ages 13-14, in approved day-care or agency-based after-school programs or camps based on requests from the resident advisory committee. Several families took advantage of this deduction in the past year.

Maintenance Fee. A one-time $100 maintenance fee, charged for moving to a larger apartment, was implemented prior to the current fiscal year. In FY 2005 CHA collected $400 in maintenance fees.

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

Minimum Rents. There are currently 35 households who are on minimum rent, representing an increase of 3% over the previous fiscal year. CHA collects approximately $20,000 in minimum rents.

Ceiling rent. In FY 2001, CHA instituted time limits that would take effect over the next five to ten years; the "clock" started for the 188 tenants who were then on the ceiling rent. Currently there are 172 families paying ceiling rent, down from 198 in FY 2004; this change may be a reflection of both the increase in ceiling rent amounts and the slower economy. If CHA did not have a ceiling rent policy in place and continued to charge 30% of income while families remained as CHA residents, CHA would receive additional monthly rent returns of up to $66,000.

IMPACT ON RESIDENTS

Earned Income Exclusions. There are currently three participants in the 18-20 year-old exclusion category, with 100% of their income excluded. The 21-25 year-old category decreased by 4% to 69 tenants with an average individual income of $12,867. On average these residents had $3,217 of their income excluded. The 26-and-over category increased slightly to 235 participants. Their average wage was $19,147. The average exclusion for this category was $2,872. The impact on residents is positive. There were 183 residents who received an exclusion of earned income. In addition, 32 elders had income excluded. Their average wage was $11,588; on average they received exclusions of $3,356.

Welfare and Disability to Work. Participation in these exclusions has been limited to just a few tenants since implementation under MTW. The reason for such limited participation is the limited number of tenants in position to take advantage of this exclusion. CHA continues to take steps to inform participants of available exclusions. To date, there has been little impact on residents. This exclusion has the high potential value for residents, providing a chance to set their finances on firm ground before their rent would increase.

Expansion of Tuition and Childcare Deductions. Only three tenants are taking advantage of any tuition deduction. This deduction offers residents the option to pursue higher education. The childcare deduction was expanded for children ages 13-14 in approved day-care or agency-based after-school programs or camps. Several families are taking advantage of this deduction.

Maintenance Fee. The maintenance fee has been applied to defray some of the costs associated when residents transfer to larger apartments. Four residents were charged this fee in FY 2005 (residents are given the option of paying in installments). CHA has not received any negative feedback from residents receiving transfers who were charged the fee.

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

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

Ceiling Rent. Tenants on ceiling rent benefit substantially from this rent policy. The average household on ceiling rent earns an income of $53,437, pays $922 in rent and receives a $386 discount per month, for a total of $4,632 per year.

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Appendix Five: Deconcentration and Income Diversification Analysis

Appendix Five: Deconcentration and Income Diversification Analysis

To diversify the incomes of households in its family developments, CHA is leasing family public housing units to low-income and very low-income families. The purpose of income diversification is to increase the percentage of low-income working families in CHA's developments, addressing the pressing local need for affordable housing for families between 50% and 80% of Area Median Income (AMI), and potentially reducing CHA's dependence on federal subsidies. Additionally, CHA meets HUD's deconcentration mandate through the income diversification program. In order to achieve income diversification, CHA established a target ratio for the percentage of its family units occupied by very low income and low-income households and a placement preference used to achieve the target ratio. This appendix describes the income target ratio and the income preference policy and shows CHA's progress toward meeting the income target ratio.

Target Income Ratio

The target income ratio for CHA family developments allows for 75% of units to house very low-income families and 25% of family units to house low-income families. Very low-income families have incomes below 50% of Average Median Income (AMI), and low-income families are households with incomes between 50-80% of AMI.

The following table shows the AMIs as defined by HUD.

Table 5–1: Area Median Income (AMI)

	Percentage of Area Median Income				
Household Size	**30% AMI**	**40% AMI**	**Very Low-Income**	**Low-Income**	**100% AMI**
1	17,350	23,125	28,950	46,300	57,813
2	19,840	26,421	33,100	52,950	66,054
3	22,350	29,744	37,200	59,550	74,360
4	24,800	33,040	41,350	66,150	82,600
5	26,800	35,677	44,650	71,450	89,192
6	28,800	38,314	47,950	76,750	95,784
7	30,750	40,951	51,250	82,050	102,377
8	32,750	43,614	54,600	87,350	109,035

CHA recognizes the heavy financial burden that renting a market-rate unit places on families between 50-80% of AMI. In Cambridge, a low-income family of four earns between $41,350-$66,150. A family of four looking for a two-bedroom apartment could

expect to pay a market rent of at least $1,725[1] per month, or $20,700 annually. Therefore, the annual rent of a market-rate apartment would be 50% of the income for a family at 50% of AMI, the lower end of the placement preference, or 31% for a family at 80% of AMI. For a three-bedroom apartment, which most families would desire if they have two children of different sexes or older children, the rental payments would total $2,300 monthly and $27,600 annually, or 67% of the income for a family at 50% of AMI and 42% for a family at 80% of AMI.

These figures are calculated on gross income. Net income represents a reduction of 25-30% in a household's income, which further increases the rent burden. Therefore, even at 80% of AMI, which is the upper end of the income preference ratio, CHA policy still serves families in need of affordable housing in Cambridge. The average income of the 145 families in CHA federal family housing between 50-80% of AMI is $44,795, meaning an average family would be paying 46% of their gross income for a two-bedroom apartment, or 61% of their gross income for a three-bedroom apartment if they were renting in the private market. This local preference policy serves families of limited means who would otherwise have difficulty affording housing in the Cambridge market.

Placement Preference

To achieve the target income ratio, CHA followed the originally proposed placement preference ratio of one low-income unit to one very low-income unit. This means that as family units became available, every other unit would go to a family at 40-80% of AMI. In response to concerns expressed by community advocates, CHA changed the policy from a one-to-one placement preference to a one-to-two placement preference. Now every third unit can go to a family between 40-80% of AMI. CHA uses 40% and not 50% because experience shows that families between 40-50 percent have a better chance of moving into the 50-80% category allowing CHA to ultimately achieve income diversification over time.

Impact of Placement Preference

The purpose of the placement preference is to achieve the 75/25 percent ratio of very low-income to low-income. Before CHA adopted this policy, the ratio was 83/18 percent. The following tables show the overall change in the percentage of incomes and the breakdown at individual developments. The tables demonstrate that CHA was moving toward achieving its goal. However, progress has slowed or reversed, for at least two reasons. First, in federal family housing, there are approximately 45 placements per year. During an average year this means fifteen placements using the local preference. Through new placements alone, it would be approximately ten years before CHA reached the 75/25 percent target ratio in all of its developments. Second, the AMIs, set by HUD, are increasing faster than tenant incomes. Therefore, even though CHA may be placing households above 50% of AMI at a point in time, when the AMIs are recalculated, that household may slip below 50%. This is demonstrated in Table 5-3.

[1] 2003 City of Cambridge, Housing market Information, p. 4, June 20, 2003.

Tables 5–2 and 5–3 show the change in households served by development since the inception of the placement preference. The number of families below 30% of AMI increased by 7% and the number of families between 30-50% AMI decreased by 6%. The number of families between 50-80% decreased by 2%, and the number of households above 80% increased by 1 percentage point.

Table 5–2: Change in Conventional Housing Families Served by Income – Family Developments, FY 2000 – FY 2005

Family Development	Area Median Income (AMI)																								
	0 – 30%													30 – 50%											
	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		% chg	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		% chg
Washington Elms	97	56%	84	48%	98	56%	85	50%	86	50%	93	50%	**-6%**	52	30%	59	34%	50	29%	59	35%	62	36%	53	30%	**0%**
Corcoran Park	47	46%	69	48%	78	52%	70	46%	74	49%	81	53%	**7%**	30	29%	40	28%	40	27%	45	30%	47	31%	46	30%	**1%**
Putnam Gardens	68	56%	66	55%	82	68%	72	60%	71	59%	74	61%	**5%**	38	31%	38	32%	25	21%	34	28%	35	29%	32	26%	**-5%**
Newtowne Court	124	46%	118	44%	147	56%	134	50%	155	59%	171	64%	**20%**	93	35%	89	33%	73	28%	80	30%	78	29%	61	23%	**-12%**
River Howard	17	53%	16	50%	21	68%	21	66%	20	63%	18	62%	**9%**	12	38%	12	38%	9	29%	9	28%	7	22%	8	28%	**-10%**
Jefferson Park	96	55%	96	54%	106	60%	109	61%	106	59%	103	59%	**4%**	54	31%	57	32%	49	28%	47	26%	45	25%	42	24%	**-7%**
Scattered Sites	23	49%	18	41%	21	45%	17	37%	22	51%	26	59%	**10%**	15	32%	14	32%	16	34%	18	39%	13	30%	14	32%	**0%**
Roosevelt Towers	44	35%	45	37%	48	39%	43	35%	49	40%	53	43%	**8%**	52	42%	45	37%	38	31%	41	33%	42	34%	42	34%	**-8%**
Total	**516**	**50%**	**512**	**47%**	**601**	**55%**	**551**	**51%**	**583**	**54%**	**619**	**57%**	**7%**	**346**	**33%**	**354**	**33%**	**301**	**28%**	**333**	**31%**	**329**	**30%**	**298**	**27%**	**-6%**

Table 5–3: Change in Conventional Housing Families Served by Income – Family Developments, FY 2000 – FY 2004

Family Development	Area Median Income (AMI)																										
	50 – 80%													> 80% *													
	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		% chg	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004		FY 2005		% chg
Washington Elms	19	11%	22	13%	20	11%	22	13%	19	11%	24	14%	**3%**	5	3%	10	6%	7	4%	5	3%	5	3%	5	3%	**0%**
Corcoran Park	24	24%	36	25%	30	20%	32	21%	26	17%	22	15%	**-9%**	1	1%	0	0%	3	2%	4	3%	4	3%	3	2%	**1%**
Putnam Gardens	14	12%	15	13%	11	9%	14	12%	15	12%	14	12%	**0%**	1	1%	1	1%	3	3%	1	1%	0	0%	2	2%	**1%**
Newtowne Court	47	18%	51	19%	41	16%	48	18%	25	9%	31	12%	**-6%**	3	1%	8	3%	4	2%	5	2%	7	3%	5	2%	**1%**
River Howard	2	6%	3	9%	0	0%	1	3%	4	13%	3	10%	**4%**	1	3%	1	3%	1	3%	1	3%	1	3%	0	0%	**-3%**
Jefferson Park	22	13%	20	11%	19	11%	16	9%	23	13%	23	13%	**0%**	4	2%	5	3%	3	2%	6	3%	5	3%	8	5%	**3%**
Scattered Sites	6	13%	10	23%	9	19%	8	17%	7	16%	3	7%	**-6%**	3	6%	2	5%	1	2%	3	7%	1	2%	1	2%	**-4%**
Roosevelt Towers	24	19%	30	24%	31	25%	34	27%	29	23%	24	19%	**0%**	4	3%	3	2%	6	5%	6	5%	4	3%	5	4%	**1%**
Total	**158**	**15%**	**187**	**17%**	**161**	**15%**	**175**	**16%**	**148**	**14%**	**145**	**13%**	**-2%**	**22**	**2%**	**30**	**3%**	**28**	**3%**	**31**	**3%**	**27**	**3%**	**29**	**3%**	**1%**

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

The following tables demonstrate that by serving both low-income families and very low-income families and diversifying family housing, CHA is still serving people in need.

Table 5–4 shows that while incomes increased, there was not necessarily a corresponding increase in AMI. This will also play a role in the slow increase in reaching the 75/25 ratio. The large percentage change at Roosevelt Towers Low-Rise is due to several internal transfers that skewed the data. The other large changes all occur at developments with very few units where the change in one family's income makes a dramatic percentage change.

Table 5–4: Changes in Income and AMI by Development (as of March, 2005)

Development	AMI (Average % of, by Development)						Average Income ($, per Development)					
	2001	2002	2003	2004	2005	% chg	2001	2002	2003	2004	2005	% chg
Corcoran Park	35%	35%	35%	32%	32%	-3%	20,754	22,109	23,156	23,647	24,212	17%
Fairmont	33%	30%	30%	24%	22%	-11%	18,498	18,335	19,094	16,049	15,129	-18%
Garfield	35%	33%	37%	34%	31%	-4%	21,099	21,007	24,847	24,982	23,503	11%
Jackson Street	39%	34%	29%	27%	28%	-11%	20,588	19,648	17,733	17,201	19,074	-7%
Jefferson Park	33%	32%	32%	30%	32%	-1%	19,735	20,835	21,686	22,307	24,073	22%
Newtowne Court	35%	33%	33%	29%	29%	-6%	20,329	20,729	21,780	20,824	21,455	6%
Putnam Gardens	30%	29%	30%	28%	30%	0%	17,470	17,490	19,493	20,209	21,949	26%
River Howard	34%	31%	29%	30%	29%	-5%	20,449	20,303	19,286	21,252	21,133	3%
Roosevelt Towers Low-Rise	38%	42%	39%	38%	37%	-1%	22,820	27,190	26,378	28,025	27,827	22%
Scattered	52%	51%	51%	43%	49%	-3%	28,710	29,363	31,600	28,764	32,569	13%
Valentine	37%	35%	16%	30%	19%	-18%	21,655	21,493	9,954	19,492	13,082	-40%
Washington Elms	35%	34%	35%	32%	33%	-2%	21,427	22,267	23,963	24,087	24,947	16%
Totals	**34.6%**	**34.0%**	**33.7%**	**31.2%**	**31.7%**	**-2.9%**	**20,529**	**21,621**	**22,549**	**22,767**	**23,638**	**15%**

Table 5–5 shows the deconcentration percentages according to current HUD guidelines that would apply if CHA were not in MTW. However, as seen below, CHA is in compliance with deconcentration as only one development (Roosevelt Towers) is over 115% or under 85%. Roosevelt Towers is the development at which income diversification was first deployed in a full-scale effort to diversify income. This effort was a success and raised the average income of tenants, as is reflected below. Table 5–5 also shows the change from over the last four years.

Table 5–5: Deconcentration for CHA Federal Family Housing (as of November, 2004)

Development	Households 2005	Income 2005	AMI % 2005	Development % of Average 2002	Development % of Average 2003	Development % of Average 2004	Development % of Average 2005	Change % 2005 – 2002
Corcoran Park	151	23,457	32	102%	103%	104%	108%	6%
Jefferson Park	175	23,941	32	96%	96%	98%	103%	7%
Newtowne Court	268	20,380	29	96%	97%	91%	88%	-8%
Putnam Gardens	121	21,264	30	81%	86%	89%	92%	11%
River Howard	29	20,402	29	94%	86%	93%	88%	-6%
Roosevelt Towers Low-Rise	123	28,846	37	126%	117%	123%	125%	-1%
Scattered *	44	20,053	49	104%	97%	94%	87%	17%
Washington Elms	174	24,949	33	103%	103%	106%	108%	5%
Total	**1,075**	**23,161**	**32**	**100%**	**100%**	**100%**	**100%**	**0%**

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

Appendix Six: CHA Housing Inventory Information

Appendix Six: CHA Housing Inventory Information

Table 6–1: Actual Number of Units in Inventory, 4/1/2005

FEDERAL PROGRAM	Total Units, Start FY 2005	Total Units, Planned, Close FY 2005	Total Units, Actual, Close FY 2005
Public Housing Total	**1,857**	**1,857**	**1,857**
Elderly/Special Needs	759	759	759
Family	1,095	1,095	1,095
Non-Dwelling	3	3	3
John F. Kennedy Apts.	**83**	**83**	**83**
PH units	44	44	44
PBA units	25	25	25
Off-Site Condos	14	14	14
Other Federally-Assisted	**2**	**0**	**1**
Homeowners'	2	0	1
MTW Leased Housing Total	**1,640**	**1,610**	**2,012** *
Tenant-Based	1,410	1,360	1,576
PBA	230	250	436
Non-MTW Leased Housing Total	**886**	**884**	**516**
Putnam Square Apartment **	96	96	0
Tenant-Based **	612	612	382
Mod-Rehab/Shelter+Care **	178	176	134
Federally-Assisted Subtotal	**4,468**	**4,434**	**4,469**

STATE PROGRAM	Total Units, Start FY 2005	Total Units, Planned, Close FY 2005	Total Units, Actual, Close FY 2005
Public Housing Total	**663**	**663**	**663**
Elderly/Special Needs	334	334	334
Family	325	325	325
Non-Dwelling	4	4	4
Leased Housing Total	**163**	**160**	**163**
MRVP Tenant-Based	25	25	25
MRVP Project-Based	110	110	110
AHVP	28	25	28
Other State-Assisted	**126**	**126**	**126**
Roosevelt Towers Mid-Rise	77	77	77
Aberdeen/Hammond/Woodbridge	16	16	16
Putnam School	33	33	33
State-Assisted Subtotal	**952**	**949**	**952**
Total Units	**5,420**	**5,383**	**5,421**

* *CHA Affiliate units total 214 units at the close of FY 2005; most of these are represented in the MTW PBA count.*

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

** *CHA is funded for 1968 in FY 2006 and is currently over-utilized; by year-end CHA will be at 100% utilization.*

Table 6–2: Inspections, FY 2005, Budgeted vs. Actual - Conventional Public Housing

Property	FY 2005 Budgeted		FY 2005 Actual	
	% Inspected	% Passing UPCS	% Inspected	% Passing UPCS
Washington Elms	100%	100%	100%	100%
Corcoran Park	100%	100%	100%	100%
Putnam Gardens	100%	100%	100%	100%
Newtowne Court	100%	100%	100%	100%
Jackson Street	100%	100%	100%	100%
Fairmont Street	100%	100%	100%	100%
Valentine Street	100%	100%	100%	100%
River Howard	100%	100%	100%	100%
Jefferson Park	100%	100%	100%	100%
Scattered Sites	100%	100%	100%	100%
Garfield Street	100%	100%	100%	100%
Roosevelt Towers	100%	100%	100%	100%
Truman Apartments	100%	100%	100%	100%
Burns Apartments	100%	100%	100%	100%
Millers River	100%	100%	100%	100%
L.B. Johnson	100%	100%	100%	100%
Weaver	100%	100%	100%	100%
Total	**100%**	**100%**	**100%**	**100%**

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

Table 6–3: Conventional Housing Work Orders, FY 2005, Budgeted vs. Actual

	FY 2005 Budgeted		FY 2005 Actual	
	Emergency	Non-Emergency	Emergency	Non-Emergency
Property	% Completed Under 24 hrs	Average Days to Complete	% Completed Under 24 hrs	Average Days to Complete
Washington Elms	100%	< 7	100%	9.15
Corcoran Park	100%	< 7	100%	2.56
Putnam Gardens	100%	< 7	100%	1.82
Newtowne Court	100%	< 7	100%	13.57
River Howard	100%	< 7	100%	4.36
Jefferson Park	100%	< 7	100%	7.7
Roosevelt Towers	100%	< 10	100%	2.56
Scattered Sites	100%	< 10	100%	6.63
Truman Apartments	100%	< 7	100%	1.14
Burns Apartments	100%	< 7	100%	1.91
Millers River	100%	< 7	100%	0.91
L.B. Johnson	100%	< 7	100%	4.56
Weaver	100%	< 7	100%	3.62
Average			**100%**	**4.7**

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

Table 6–4: Conventional Public Housing Occupancy Levels, FY 2005, Budgeted vs. Actual *

Property	FY 2005 Budgeted			FY 2005 Actual			Difference Budgeted vs. Actual	
	Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %	Adjusted Vacancy Rate	Gross %	Adjusted %
Washington Elms	99.0%	99.0%	1%	99.4%	99.4%	1%	0%	0%
Corcoran Park	99.0%	99.0%	1%	99.4%	99.4%	1%	0%	0%
Putnam Gardens	98.0%	98.0%	2%	99.2%	99.2%	1%	1%	1%
Newtowne Court	98.0%	98.0%	2%	99.6%	99.6%	0%	2%	2%
Jackson Street	99.0%	99.0%	1%	100.0%	100.0%	0%	1%	1%
Fairmont Street	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Valentine Street	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
River Howard**	100.0%	100.0%	0%	90.6%	100.0%	0%	-9%	0%
Jefferson Park	100.0%	100.0%	0%	97.2%	97.2%	3%	-3%	-3%
Scattered Sites**	100.0%	100.0%	0%	76.9%	100.0%	0%	-23%	0%
Garfield Street	100.0%	100.0%	0%	100.0%	100.0%	0%	0%	0%
Roosevelt Towers	99.0%	99.0%	1%	99.2%	99.2%	1%	0%	0%
Truman Apartments**	95.0%	98.0%	2%	89.4%	100.0%	0%	-6%	2%
Burns Apartments**	85.0%	98.0%	2%	87.4%	100.0%	0%	-3%	2%
Millers River**	80.0%	99.0%	1%	69.4%	99.5%	1%	-11%	1%
L.B. Johnson**	75.0%	99.0%	1%	63.9%	94.3%	6%	-11%	-5%
Weaver	95.0%	100.0%	0%	100.0%	100.0%	0%	5%	0%
Total	**90.0%**	**98.0%**	**2%**	**89.0%**	**98.9%**	**1%**	**-1%**	**1%**

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

** *Adjusted by modernization activities.*

Table 6–5: Rent Collection Levels, FY 2000 to FY 2005

Property	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005
Washington Elms	90.1%	98.0%	97.9%	98.4%	98.4%	97.5%
Corcoran Park	95.0%	99.0%	99.4%	99.4%	99.4%	98.8%
Putnam Gardens	95.4%	99.1%	98.6%	97.7%	97.9%	96.6%
Newtowne Court	95.8%	99.2%	99.1%	99.3%	99.3%	98.4%
Jackson Street	100.0%	99.2%	97.7%	97.8%	99.3%	94.7%
Fairmont Street	97.0%	100.0%	100.0%	98.7%	99.3%	94.7%
Valentine Street	98.5%	100.0%	100.0%	100.0%	99.3%	94.7%
River Howard	100.0%	100.0%	98.7%	98.7%	99.5%	98.6%
Jefferson Park	94.7%	99.0%	98.9%	99.1%	98.5%	98.2%
Scattered Sites	100.0%	100.0%	100.0%	99.6%	100.0%	96.4%
Garfield Street	73.5%	95.1%	100.0%	100.0%	100.0%	99.3%
Roosevelt Towers	93.4%	98.7%	98.7%	99.7%	99.1%	98.1%
Truman Apartments	92.2%	98.5%	99.8%	99.7%	99.1%	99.2%
Burns Apartments	97.2%	99.4%	99.7%	99.9%	99.9%	99.6%
Millers River	96.7%	99.3%	99.4%	100.0%	99.8%	99.7%
L. B. Johnson	94.4%	99.0%	98.1%	100.0%	99.6%	99.1%
Weaver	99.8%	100.0%	99.6%	100.0%	100.0%	99.5%
Total	**95.0%**	**99.0%**	**98.6%**	**99.3%**	**99.1%**	**98.3%**

Table 6–6: Inspections, FY 2005, Budgeted vs. Actual - Leased Housing

	Budgeted FY 2005		Actual FY 2005	
Type of Inspection	**Inspected**	**Passing HQS**	**Inspected**	**Passing HQS**
Annual HQS Inspections	100%	100%	100%	100%

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Appendix Seven: Resident Satisfaction Survey

CHA PUBLIC HOUSING RESIDENT SATISFACTION SURVEY
Summary of Results
April 2005

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 243 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=242	52% (126)	35% (85)	7% (18)	5% (12)	<.5% (1)	0% (0)	<.5% (1)
The quality and conditions of the outside grounds including playgrounds, sitting areas and parking lots? N=243	51% (125)	29% (70)	9% (21)	8% (20)	2% (5)	1% (2)	0% (0)
The safety and security of your neighborhood? N=243	48% (117)	33% (79)	9% (22)	7% (18)	<.5% (1)	2% (6)	0% (0)
CHA's maintenance services? N=242	59% (143)	29% (69)	10% (23)	1% (3)	<.5% (1)	1% (3)	<.5% (1)
The quality and availability of social services in your CHA development? N=243	47% (114)	15% (37)	5% (12)	3% (8)	15% (36)	15% (36)	0% (0)

SATISFACTION WITH MAINTENANCE AND REPAIRS

2. Over the past year, how many times have you called CHA for maintenance or repairs?
N=243

15% (37)	None
63% (152)	1-3 times
21% (50)	More than 3 times
<.5% (1)	Don't know
1% (3)	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	60% (129)	29% (61)	6% (13)	5% (10)	<.5% (1)	0% (0)
The quality of the repair work N=213	61% (130)	25% (54)	6% (13)	7% (14)	<.5% (1)	<.5% (1)
The amount of time it took to complete the repairs N=214	65% (139)	18% (38)	7% (14)	7% (15)	1% (3)	2% (5)
The way you were treated by the person doing the repairs N=214	84% (180)	9% (20)	1% (2)	1% (3)	2% (5)	2% (4)

SATISFACTION WITH MANAGEMENT SERVICES

4. Over the past year, how many times have you called or visited your CHA Housing Management Office?
N=242

21% (51)	None
57% (138)	1-3 Times
19% (45)	More than 3 times
1% (2)	Don't know
2% (6)	Can't remember
<.5% (1)	No Response

5. Based on your experience over the past year with your CHA Housing Management Office, how satisfied were you with:
N=201

	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Does Not Apply	Don't Know
The availability of information on your rent or lease responsibilities	64% (129)	24% (48)	7% (14)	3% (6)	1% (3)	<.5% (1)
The accuracy of the information that was provided to you	63% (127)	24% (48)	5% (11)	4% (8)	2% (4)	1% (3)
The way you were treated by the office staff	71% (142)	17% (34)	4% (9)	6% (12)	1% (3)	<.5% (1)

SAFETY

6. How safe do you feel?

	Very Safe	Safe	Unsafe	Very Unsafe	Does Not Apply	No Response
In your unit/home N=243	63% (153)	30% (72)	6% (14)	1% (3)	<.5% (1)	0% (0)
In the hallway and lobby of your building N=242	50% (122)	26% (64)	7% (16)	1% (2)	16% (38)	<.5% (1)
On the outside grounds of your development N=242	50% (121)	33% (80)	12% (28)	3% (8)	2% (5)	<.5% (1)

7. Do you think any of the following contribute to crime in your development?
N=243

	Responses
Bad Lighting	22% (54)
Broken Locks	10% (25)
Location of development	13% (31)

	Responses
Police do not respond	11% (26)
Residents don't care	28% (68)
Residents are loud	19% (46)
There are many vacant units	5% (13)
Uninvited non-residents on property	26% (62)
Trespass Issues	23% (57)

PROPERTY APPEARANCE & IMPROVEMENT PRIORITIES

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

	Never	Sometimes	Most of the Time	Always	No Response
Abandoned Cars N=241	89% (214)	9% (21)	<.5% (1)	2% (5)	1% (2)
Broken Glass N=242	83% (202)	14% (34)	1% (2)	2% (4)	<.5% (1)
Graffiti N=242	88% (214)	11% (27)	<.5% (1)	0% (0)	<.5% (1)
Rodents and/or insects N=242	65% (157)	23% (56)	5% (12)	7% (17)	<.5% (1)
Trash/litter N=242	58% (141)	21% (51)	13% (32)	7% (18)	<.5% (1)
Vacant Units N=239	92% (219)	6% (14)	<.5% (1)	2% (5)	2% (4)

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

	Priority	Not A Priority	No Opinion	No Response
Renovate or upgrade kitchens N=238	42% (99)	54% (128)	5% (11)	2% (5)
Renovate or upgrade bathrooms N=242	38% (92)	58% (140)	4% (10)	<.5% (1)
Create larger apartments with more interior space N=242	41% (99)	52% (127)	7% (16)	<.5% (1)
Install dishwashers in apartments N=242	26% (64)	67% (162)	7% (16)	<.5% (1)
Install washer and dryer hook ups in apartments N=242	27% (65)	60% (145)	13% (32)	<.5% (1)
Install wiring to allow internet access N=241	20% (48)	62% (150)	18% (43)	1% (2)
Improve the outside grounds and landscaping N=242	31% (76)	64% (156)	4% (10)	<.5% (1)
Improve security through more police patrols N=241	49% (117)	44% (106)	7% (18)	1% (2)
Provide more social service programs for youth N=241	46% (110)	42% (101)	12% (30)	1% (2)
Provide more social service programs for seniors N=242	48% (115)	42% (102)	10% (25)	<.5% (1)
Provide more social service programs for adults N=240	45% (108)	47% (112)	8% (20)	1% (3)

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

Maintenance

- **Renovate or upgrade kitchens** (25 respondents)
- **Renovate or upgrade bathrooms** (17 respondents)

- **Renovate kitchens and bathrooms** (7 respondents)
- **Washer and dryer hook ups** (7 respondents)
- **Improve the outside grounds and landscaping** (4 respondents)
- **Windows** (3 respondents)
- **Exterminate cockroaches** (1 respondent)

Social Services/Programs

- **Social services/programs for youth** (21 respondents)
- **Social service programs for seniors** (6 respondents)
- **Social service programs for adults** (2 respondents)

Amenities

- **Improve security through more police patrols** (42 respondents)
- **Create larger apartments with more interior space** (29 respondents)
- **Install dishwashers in apartments** (6 respondents)
- **Install wiring to allow internet access** (2 respondents)
- **Extra elevator** (1 respondent)
- **New carpet and new paint** (1 respondent)
- **Paint** (1 respondent)
- **Hallway refurbishing** (1 respondent)
- **Renovate the bedroom** (1 respondent)
- **Storage** (1 respondent)

Multiple Responses

- **Internet and dishwasher** (1 respondent)
- **Social service programs for adults; outside meeting area; bench and patio in back of buildin**g (1 respondent)
- **Security and new cabinets** (1 respondent)

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

Maintenance

- **Upgrade kitchens** (7 respondents), including " cabinets need to be replaced", "need new counter in kitchen", " need new kitchen floor"
- **Windows** (6 respondents), including "replace windows" (3), "clean the windows once a year", "safety window guards for kids", "rain comes in through windows"
- **Washer and dryers** (6 respondents), including "put side by side washer and dryer in hall, not piggy back unit"
- **Plumbing** (4 respondents), including "pipes to be covered", "water pressure and temperature", "fixing the leaks"
- **Trash** (4 respondents), including "more trash pickup", "more trash receptacles", "close trash receptacles, smells bad", "animal infestation of trash"
- **Basements** (4 respondents), including "basements are leaking and moldy", "flooding in basement"
- **Doors** (4 respondents), including "need new door locks", "screen doors", "put better security for sliding glass doors", "replace the sliding glass door tracks"
- **Renovate bathrooms** (3 respondents), including "bathroom exhaust system is poor", "bathrooms needed on each level for children and seniors"
- **Improve heat** (3 respondents), including "venting system clogged"
- **Stairway repairs** (1 respondent), including "broken stairs need to be repaired"
- **Exterminate cockroaches and rats** (1 respondent)
- **Winter maintenance** (1 respondent), including "need to salt walkways in winter"
- **Electrical problems** (1 respondent), "electrical sockets are loose"
- **Low rent** (1 respondent)

Social Services/Programs

- **Youth programs** (3 respondents), including "cut down on youth drinking"
- **More activities** (1 respondent)

Amenities

- **Create larger apartments** (5 respondents)
- **Additional Storage** (5 respondents)
- **Cable TV** (3 respondents), including "allow dish antennae"

- **Security** (2 respondents), including "safety is a concern, more police presence"
- **Parking** (2 respondents), including "need more parking, enforce the rules"
- **Lighting** (2 respondents), including "additional lighting in the parking lot", "increase lighting in the parking area and sides of building"
- **Flooring** (2 respondents), including "clean or change floors", "replace flooring"
- **Carpeting** (2 respondents), "take up carpeting with dust and mold", "shampoo carpets"
- **Dishwashers** (2 respondents)
- **Hallways** (2 respondents)
- **Fewer police patrols are needed** (1 respondent)
- **Playground** (1 respondent)
- **Inside painting** (1 respondent)
- **Elevators** (1 respondent)

RESIDENT COUNCIL

10. In the past year, have you participated in any meetings or activities sponsored by your development's Resident Council?
N=240

49% (118)	Yes
51% (122)	No
1% (3)	No Response

11. Do you have any comments or suggestions you would like to make to CHA about your apartment or development?
This is an open-ended question and does not allow for a summary of responses.

REASONABLE ACCOMODATIONS

12. Do you or any member of your household need accommodations due to physical or psychiatric conditions in order to enjoy equal access to CHA programs?
N=240

10% (24)	Yes
90% (216)	No
1% (3)	No Response

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

	YES	NO
Did you experience any difficulties related to this condition(s) during the admission process? N=24	17% (4)	83% (20)
After admission, have you experienced any difficulties related to this condition(s) when dealing with CHA Staff or maintenance personnel? N=24	21% (5)	79% (19)
Due to the nature of this condition(s), have you experienced any difficulties related to the use of your apartment, your building, or other CHA facilities? N=24	29% (7)	71% (17)
Have you ever requested a change to your apartment to improve the physical access and/or communications, which was neglected or unreasonably denied by CHA? N=24	33% (8)	67% (16)
Have you ever requested that CHA change a policy or procedure to accommodate this condition(s)? N=23	26% (6)	74% (17)

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

- **Would like an elevator**
- **Commission for the blind helped the resident**
- **Needed to request accommodations through the doctor; overcharged rent due to deduction for disability**
- **Would like a second door in the apartment**
- **More apartment accommodations are needed for people with disabilities**
- **Resident needs help with cooking and moving**

- CHA accommodated the request
- Request was denied
- Would like seating downstairs for disabled
- CHA is doing the best they can
- Ventilation, air quality is terrible
- This place is terrible, the resident is not helped