

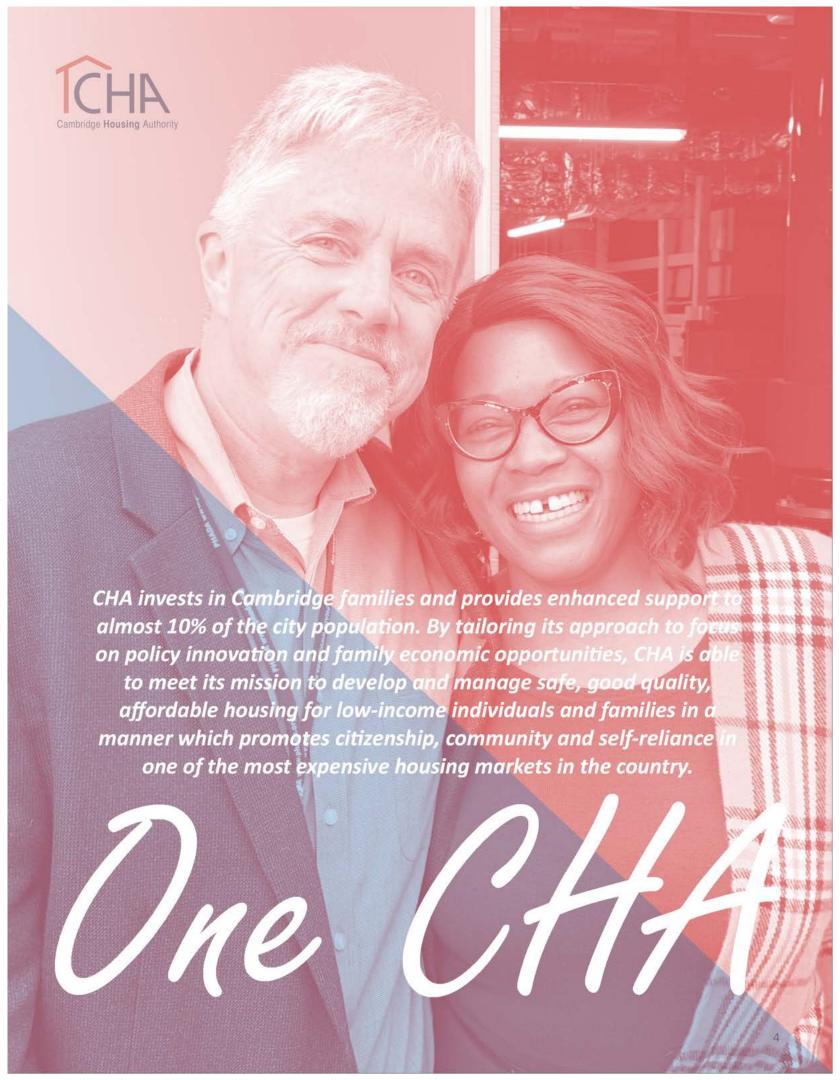


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Executive Director

In a year in which so many people endured heartbreak and losses, the CHA moved quickly and sympathetically to ensure that our residents felt supported in the ongoing fight against COVID-19. On March 16th, 2020, we made the decision for administrative staff to work remotely and to shift our maintenance team to a rotating skeleton crew format across all of our sites.

We were also very fortunate to maintain our organizational employee structure all year. In fact, by the end of 2020, the CHA onboarded 35 new hires to join our highly diverse and talented team.

While the work to meet our mission was, fortunately, able to continue, our mantra to be about more than just housing really came to life and was most impressive. The CHA family refused to let our residents go hungry or not have access to face masks, clean properties, hand sanitizer, and the latest information on best practices to combat the novel coronavirus. Our employees, especially our frontline staff, had access to Personal Protective Equipment and disinfectants, even earlier on when these items were difficult to find.

This year, the agency also took a stand

against racial injustice and inequities in black and brown communities, which is proudly highlighted in this publication. From this effort, the CHA's Diversity, Equity, and Inclusion Committee was formed and will now help to guide the agency on these issues and assist with the healing and education process internally, the first of its kind in CHA history.

We are proud of our personal growth this year as an agency, as well as our ability to continue our remodeling and restoration efforts across our portfolio, all for our residents, because they deserve our very best step forward, even in the face of uncertainty.

This publication is also a first of its kind for the CHA. It is my hope that the content we have curated can help to convey our steadfast commitment to the people we serve, the community in which we focus our work, and our team mentality to operate and be seen as, "One CHA."

Michael J. Johnston

Board of Commissioners

Gerald J. Clark

A professor of law at Suffolk Law School for over 40 years, he specialized in Constitutional law, Civil Rights and lawyer's ethics. Mr. Clark has been on the Board since 1974. For many years he participated in programs to train commissioners of housing authorities statewide. As a lawyer for the Boston citywide tenants' association, he helped supervise five years of receivership at the Boston Housing Authority. He writes frequent articles on housing, constitutional law, and ethics; For many years he acted as Chair of the CHA Conference Panel (an applicant appeals forum); he has always supported the CHA's affirmative action efforts.

Victoria Bergland

Victoria Bergland joined CHA's Board of Commissioners in 2013. She serves on the Board of the Alliance of Cambridge Tenants (ACT), the Board of the Cambridge Economic Opportunity Committee (CEOC) and is a member of CHA's Technical Assistance Committee (TAC). A longtime Cambridge resident, Ms. Bergland is dedicated to connecting CHA's community with resources and a thorough understanding of the practices and policies that affect their daily lives.

Susan T. Connelly

Susan Connelly joined the CHA's Board in February 2014. Ms. Connelly is the Chief Operating Officer of Housing Opportunities Unlimited, a national relocation and resident services company. Ms. Connelly has focused her 35-year career on affordable housing management, development, finance and advocacy. Ms. Connelly is a long-time Cambridge resident and the mother of two Cambridge Public School students. She is a graduate of the University of Vermont.

Elaine De Rosa

Elaine started as a college intern at the Cambridge Economic Opportunity Committee, Inc. (CEOC) in 1972 and held various positions during her career at CEOC including Community Organizer, Community Health Advocate, and Family Planning Director. Elaine was appointed CEOC Executive Director in 1988 until her retirement in 2018. During this time, the agency successfully spearheaded numerous advocacy campaigns, public policy initiatives and programs related to affordable housing, hunger relief, health care and school-based sexuality education. Elaine formerly served on the board of the Cambridge Health Alliance where she played an instrumental role in opening the Teen Health Center, Women's Health Center and Birthing Center. Elaine currently is a member of the Cambridge Affordable Housing Trust.

Louis Bacci III

Louis Bacci III is an experienced laborer and union steward. He has worked on high-scale construction projects in the Boston-area, most notably, at the New Balance headquarters, the Longfellow Bridge, and for Harvard University's dorm improvements. Mr. Bacci is a lifelong Cambridge resident who is proud to give back to the city he grew up in by helping to preserve affordable housing opportunities in one of the most expensive real estate markets in the country.

Senior Leadership



Michael J. Johnston

Executive Director



Brenda Snowden Downing
Deputy Executive Director



Hannah Bolcome
Director of Leased Housing



Kevin Braga

Director of Operations



Susan C. Cohen General Counsel



John Filip Chief Financial Officer



Robert Kelsey

Director of Human Resources



James E. Leslie, CISSP
Chief Information Officer



John Lindamood

Director of Resident Services



Margaret Moran

Dir. of Planning & Development

About the CHA

Established under state law on December 9, 1935, Cambridge Housing Authority (CHA) provides long-term rental housing and rental assistance to more than 5,500+ low-income families, elders and disabled individuals through its Public Housing and Housing Choice Voucher (HCV) Programs.

CHA invests in Cambridge families and provides enhanced support to almost 10% of the city population.

By focusing on policy innovation and family economic opportunities, CHA meets its mission: to develop and manage safe, good quality, affordable housing for low-income individuals and families in a manner that promotes citizenship, community, and self-reliance in one of the most expensive housing markets in the country.

NEW to 2020: The Affordable Housing Accreditation Board (AHAB) has awarded national affordable housing accreditation to the Cambridge Housing Authority in Cambridge, Massachusetts. The Cambridge Housing Authority is the seventh affordable housing provider to receive AHAB accreditation. The designation of "Accredited Affordable Housing Organization" reflects an organization's commitment to meeting high performance standards established by the affordable housing industry and to providing quality, well-managed housing.



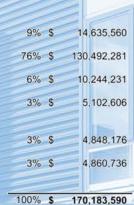
Fiscal Overview

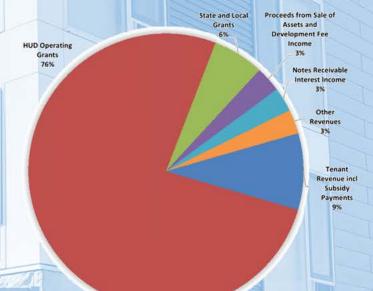
Support & Uses

REVENUE

For the year ended 12/31/2019

Tenant Revenue incl Subsidy Payments
HUD Operating Grants
State and Local Grants
Proceeds from Sale of Assets and Development
Fee Income
Notes Receivable Interest Income
Other Revenues
Total Operating Revenue





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EXPENSES & USES

For the year ended 12/31/2019

Housing Assistance Payments

Administrative

Tenant Services

Utilities

Repairs and Maintenance

General Expenses

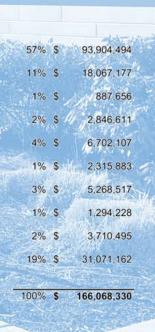
Depreciation

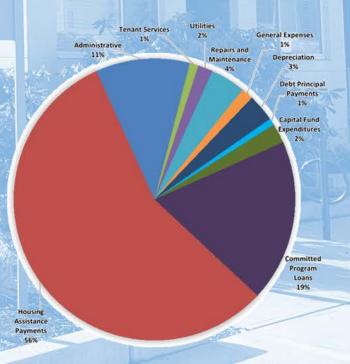
Debt Principal Payments

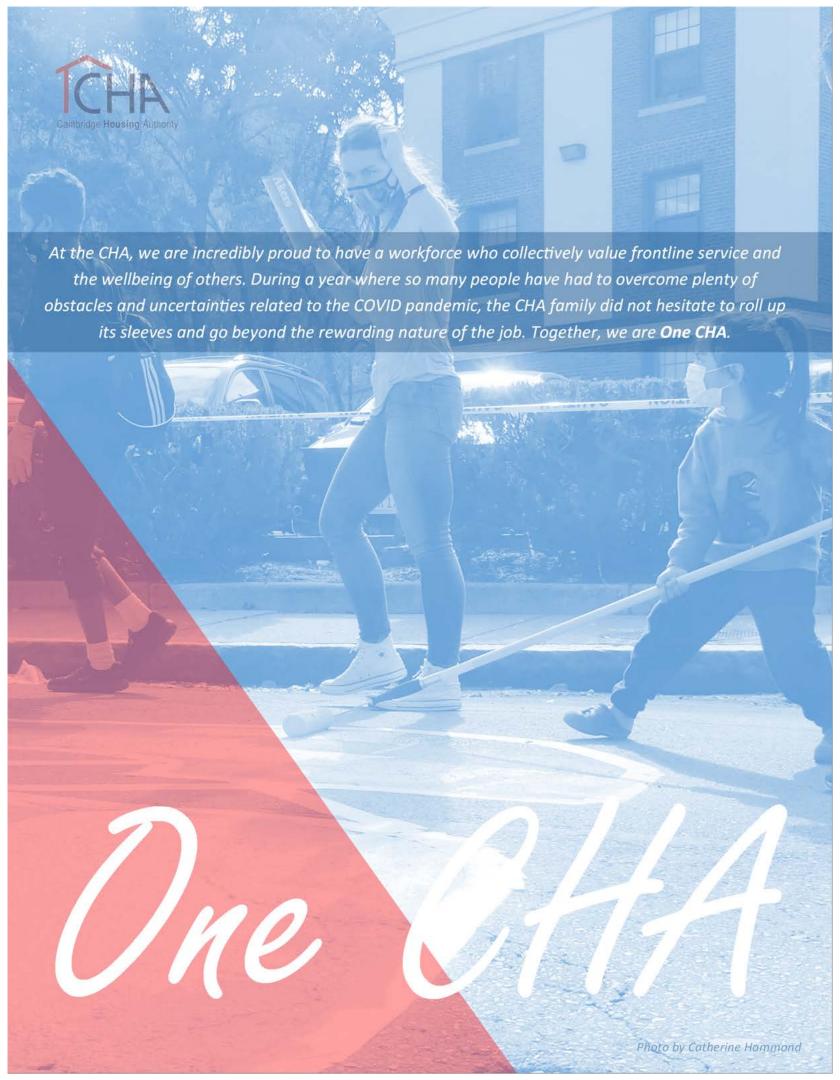
Capital Fund Expenditures

Committed Program Loans

Total Expenses & Uses







In the Community

Black Lives Matter street murals painted on each end of Washington Street in Cambridge where two of our properties, Washington Elms and Newtowne Court, respectively, run adjacent on each side. The event was spearheaded and hosted by the CHA and was open to the public. Opening remarks featured CHA Deputy Director Brenda Snowden Downing, City officials, and two CHA residents.

200 201 201 723

CHA employees provided nearly 200 total gifts combined during holiday seasons 2019 and 2020 to children pertaining to partnering organizations who serve Cambridge youths and families through our internal CHA Frosty program.

Number of successfully relocated families across our portfolio by the amazing CHA relocation team who worked quickly and safely to keep residents housed, despite having to retool facilitation of this service during a public health emergency.

The amount of hot meals delivered by CHA staff and volunteers on Thanksgiving week to residents across our sites, including CHA senior living communities. This effort was done in partnership with a local restaurant and catering company.

were distributed to CHA residents with help from our community partners, totaling a reach of up to 1,400 households.

More than 6,000 boxes of free food

More than 13,000 disposable and reusable masks to residents living at CHA properties and to frontline staff.

950k

Total approximate dollar amount awarded to our Resident Services department's Work Force and This Way Onward programs, respectively, for youths living at CHA sites to help achieve college and career goals.



CHA Brings Cambridge its First BLACK LIVES MATTER Street Murals

On June 3, 2020, the Cambridge Housing Authority released a written public statement in support of calls across the country seeking justice for the thenrecent killings of Breonna Taylor, George Floyd, and Ahmaud Arbery at the hands of law enforcement. The peaceful protests, attended by millions of unified Americans, brought a renewed push to the issues of racial inequities and unfair treatment toward black and brown communities.

In the statement, the CHA acknowledged the difficulty and sadness that many of its staff members were dealing with at the agency in trying to cope with the heated racial climate, before concluding, "We stand with those who are actively and peacefully demanding a system that is equal to all and free from abuse of power, because in order for all lives to matter in America, black lives must matter too."

Once the statement was issued to the public, a collective void and curiosity was felt throughout the agency: **Now what?**

"Something immediately felt incomplete when I pressed send to get the statement out," said Luis Vasquez, Senior Program Manager for Communications and Customer Service. "It was as if we owed our community and employees something more substantial and action-based. We had to be about it, not just talk about it. It didn't take long for employees to respond back to the email expressing the same desire. Within days, the agency's first-ever Diversity, Equity, and Inclusion Committee (DEIC) was formed to help guide the agency on these matters and more."

Vasquez, alongside Rashida Golden Jolly, Senior

Program Manager for Customer Service and Compliance, serve as Co-Chairs of the DEIC.

The DEIC is comprised of employees from various backgrounds, departments, and experiences.

Executive Director Michael Johnston is a sponsor.

The group's mission is to:

Celebrate the power and agency of authentic experiences and self-identities. Pillars of this committee are centered around reflection, honesty, and promoting dialogue to compassionately reach forward-thinking solutions and policies that can address systemic inequities or healing. This dedicated collective further demonstrates the Cambridge Housing Authority's reaffirmed commitment to uplift individuals and groups who are affected by these issues and who, undoubtedly, allow our workplace and communities to flourish in an equal manner.

On October 24th, 2020, the DEIC, in conjunction with CHA Director of Operations, Kevin Braga, hosted a community art project bringing Cambridge its first BLACK LIVES MATTER street murals on a public street running adjacent to the CHA's Washington Elms and Newtowne Court properties, respectively.

Upon completion of a flawlessly executed event attended by CHA personnel, city officials, residents, and community members, the CHA family and DEIC could finally breathe a sigh of relief as the unity and positivity from what had just transpired finally set in and helped to affirm the positive impact of being about more than just housing can have.

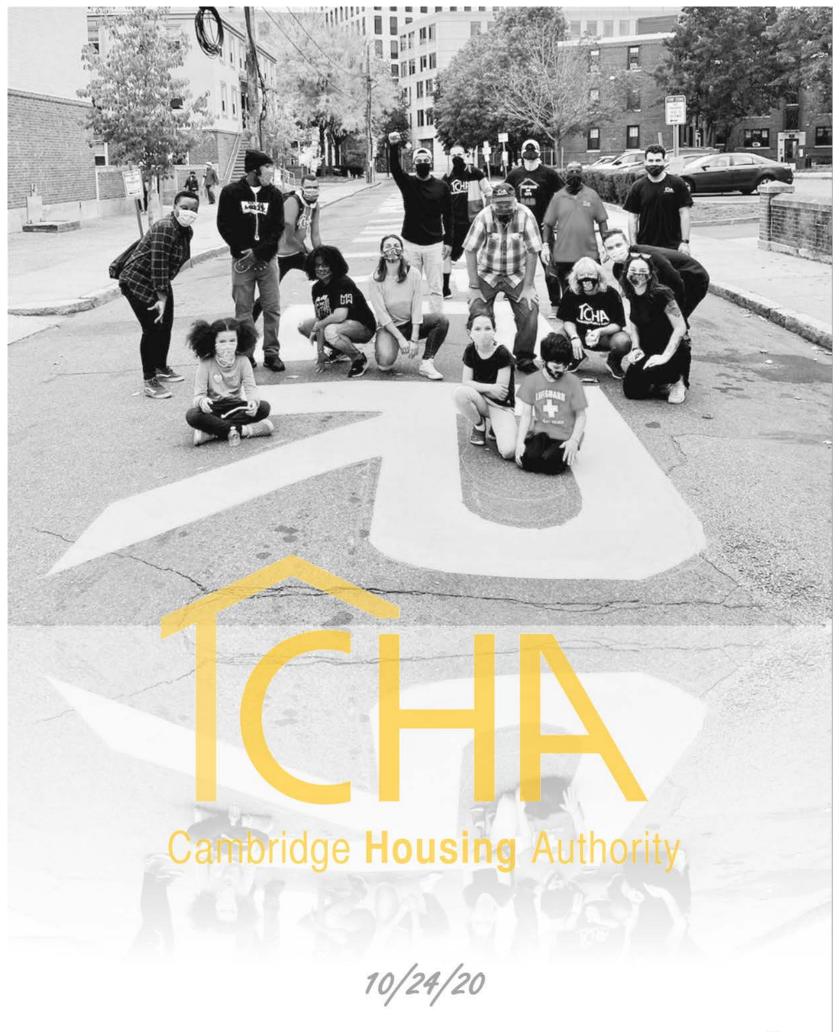
"I am proud of our committee's efforts and dedication to being part of the change-making process." Jolly stated.

Leading by Example Brenda Snowden Downing

Deputy Executive Director, Brenda Snowden Downing, is the highest ranking woman in Cambridge Housing Authority history. She is also a founding member of the Cambridge Housing Authority's Diversity, Equity, and Inclusion Committee. Downing first joined the agency in 1990 as a Confidential Secretary in the Legal Department before moving into property management where she proudly served residents on the front lines. Downing's leadership style is often described as compassionate, approachable, kind, hands-on, openminded, and having a knack for saying the right thing for any moment. Downing has played a crucial role in moving the agency forward and is known to work swiftly in identifying ways to alleviate any challenges presented to CHA's residents or its employees. Which is why it came as no surprise when Downing spoke publicly during a time of healing, sharing powerful and moving opening remarks with attendees at the CHA's Community Street Mural event.

Turn to the following page to read the transcription of her remarks.

One CHA



"So why are we here today?

Very recently, we witnessed the senseless murders of George Floyd, Ahmaud Arbery, and Breonna Taylor. In the past eight months, we have witnessed these murders live and in prime time because we've been home due to COVID-19. But as Will Smith once said, "The violent killing of black people is not new, it's just being filmed." I stand here before you today, as a black woman, the wife of a black man, the mother of two black young men, the daughter of two black parents who were very active in the Civil Rights movement of the 60's, and I say today, I'm tired.

I'm tired of having to defend my blackness. I'm tired of having to dial down my blackness to make others comfortable. I am who I am and I am unapologetically Black. I, like most black people, remember the first time I was reminded that I was black. I grew up in Mattapan, and I was a participant of the METCO program. I was in the 7th grade and was participating in a foot race against a few boys and I beat them all. One boy then said to me, "Wow, you are so fast." And another boy replied, "That's because she lives in the hood and all the [N-words] are fast because they have to run from the muggers." My 13-year-old self didn't have the words, or the empowerment, to fight back. But he had the privilege of his whiteness to say it to me with such authority and sense of entitlement, and belief that nothing would happen to him and, you know, nothing did. These words came from kids who I thought were my friends.

The pain inflicted from a racist comment does what it is intended to do, it hurts and it scars. It's designed to keep us relegated to back of the bus. But no more! My purpose today is not to relive these hurtful moments, but to discuss how we move forward. We move forward by first acknowledging that **Black Lives Matter**. No longer will we stand for racial and race inequities. We've waited far too long to be treated equally and fairly. Systemic racism must be eradicated now. As we continue to pull ourselves out of a system that was designed to undervalue, exploit, and marginalize people of color, we must take hold of our power, and embrace our commitment and celebrate our richness. For too long, blacks have waited for our turn, for a seat at the table only to be denied, not because we weren't qualified, not because we weren't good enough, not because we couldn't do the work, but simply because we are black.

In response to Black Lives Matter, I've heard the retort, All Lives Matter. When you respond with All Lives Matter, that is a phrase used to diminish or silence the oppressed. If All lives Matter:

Why are black and brown people 3 times as likely to contract COVID, not get proper treatment and suffer more deaths?

Why is there such a lack of people of color in leadership positions?

Why is the wealth gap so large between whites and people of color?

Why did the state of California have to pass the Crown Act to prevent discrimination based on hair texture?

It's basic logic. All lives can't matter if black lives don't matter first.

So today, we gather in solidarity to add Black Lives Matter on a street that intersects two developments, Washington Elms and Newtowne Court. Two developments that were once segregated by race, as highlighted in Richard Rothstein's Color of Law. Newtowne Court was built in 1935 to house white residents only, and in 1940, Cambridge Housing Authority built Washington Elms, a development to house only blacks.

We must learn from our past so that we can guide our future.

Today, we gather to say in one voice, Black Lives Matter."

Brenda Snowden Downing

Planning & Development

The Planning + Development Department secures capital funding from a variety of state, federal, local and private sources for both the revitalization of our housing portfolio (approximately 2,900 hard units in the City of Cambridge) and the development of new affordable housing. Since 2010, CHA has completed or has started construction on \$586 million of renovations in its portfolio, a little over halfway through its \$1 billion program to reinvest in its properties to protect and preserve their availability as deeply affordable housing for future generations.

The CHA has been working to convert its federally-assisted public housing portfolio to the Section 8 program since HUD's approval of CHA's portfolio conversion application under HUD's Rental Assistance Demonstration (RAD) Program in December 2013. In addition to utilizing the RAD, the CHA has also received or is in the process of receiving 1,094 tenant protection vouchers through the Section 18 Disposition process. As of December 31, 2020, CHA will have converted 2,338 units (or 96%) of its 2,427 federally-assisted public housing units.

In 2021, P+D will be responsible for more than \$260 million in overall on-going capital improvements, with an emphasis on long-term durability, livability, energy efficiency and high-quality construction. In 2021, P+D will also be continuing CHA's conversion process for the remainder of its federal public housing properties.

Frank J. Manning Apartments
Photo by Bruce Martin

Carribridge Housing Authority

By the Numbers

In order to help keep our community safe, the CHA and City of Cambridge shut down construction for 72 days. The CHA and its contractors used this time to modify our construction sites and protocols to completely separate residents from construction and to comply with local, state, and federal health guidelines.

In 2020, the CHA housed 141 households in newly renovated apartments across the city. This includes 8 apartments at Garfield Street, 10 apartments at Roosevelt Towers, 24 apartments at St. Paul's Residence, and 99 apartments at Millers River Apartments.

Number of apartments that were under construction as a part of the agency's efforts to modernize and preserve properties across the CHA portfolio.

Dollar amount spent in construction costs across 14 projects. Over the last ten years, the agency has spent over \$585 million in construction projects.

Construction completed by the CHA in 2020 generated \$111.7m in economic and community benefits.





2020 MARKS HALFWAY POINT OF CHA'S \$1 BILLION REINVESTMENT

After realizing it would take over 30 years to complete much needed and long deferred upgrades and improvements at its properties using traditional funding avenues, CHA embarked on a campaign to create new pathways or to be ready for opportunity should new pathways open. CHA educated itself and its residents on the use of Low Income Housing Tax Credit Programs and debt financing, and began using its MTW designation to create pathways for reinvestment where none previously existed. This allowed the CHA to take full advantage of infrastructure funding competitively awarded through the American Recovery and Reinvestment Act (ARRA), for example, and to become an early participant in the Rental Assistance Demonstration (RAD) Program.

These efforts, combined with CHA's organizational strength and the flexibility afforded it through its MTW status, enabled CHA this year to surpass the half-way point of its over \$1 Billion reinvestment in public housing. Since 2010, CHA has or is investing over \$580 Million in construction improvements affecting 2,014 homes for families, elders and persons with disabilities with over \$250 million in construction currently underway.





#2
Porter Road
\$5.3MM in
construction
completed
and 20,512
construction
hours worked
in 2020!



Burns Apartments
\$15.8MM in
construction
completed and
40,627 construction
hours worked in 2020!



#5
St. Paul's
\$2.3MM in
construction
completed
and 8,678
construction
hours worked in
2020!

#4
Millers River Apartments
\$32.8MM in construction
completed and

112,105 construction hours worked in 2020!



Roosevelt Towers Family

worked in 2020!

\$7.9MM in construction completed

and 25,694 construction hours

207,618



total construction hours in 2020 76,529



construction hours by POC

18,768



construction hours by women

CHA's investment in housing combined with our strict equal employement opportunity rules promote a diverse workforce in Cambridge.





\$66MM



in construction expenditures in 2020

CONSTRUCTION TO START AT TRUMAN APARTMENTS IN 2021

In 2020, the CHA closed on a financing for the revitalization of Truman Apartments in East Cambridge. The renovations will preserve 59 apartments of deeply-afforable housing for decades and expand community spaces for residents with a new addition.



59



affordable units preserved

\$3.15



private \$ leveraged for every public \$

\$23MM



in construction needed

1,750 SF



of new community space

Rep. Clark Teams with CHA

On October 6th, 2020, the Cambridge Housing Authority proudly welcomed United States
Congresswoman Katherine Clark to its Corcoran Park property to officially introduce a new legislation
initiative called 'Support Allowing Volume Exception' (SAVE) for Federally-Assisted Housing Private
Activity Bonds Act, that would create a pathway to preserving housing without taking anything away
from other initiatives with similar goals.

"Over the past ten years, the CHA has used approximately \$430 million in private activity bonds to fund \$586 million in construction improving over 2,000 units - generating nearly \$1 Billion in economic benefits. Despite these enormous accomplishments, the CHA is only halfway through its reinvestment in affordable housing in Cambridge. Congresswoman Clark's proposed legislation creates a pathway to preserving the housing which absent the legislation would require CHA to wait 10 or 15 years for access to the amount of private bonds it could use and needs today to protect and preserve nearly 1,000 additional affordable housing units." CHA Executive Director Michael J. Johnston said.

From the office of Congresswoman Clark:

Rep. Clark Introduces Legislation to Exempt Public Housing Rehab from Bond Cap

Representative Katherine Clark (D-MA) introduced the Support Allowing Volume Exception for (SAVE) Federally-Assisted Housing Act, a targeted effort to address the national shortage of affordable housing units by freeing



up the availability of private activity bonds used to support the preservation, improvement or replacement of federally-assisted housing facilities. Clark introduced the bill along with Reps. Kenny Marchant (R-TX) and Gil Cisneros (D-CA).

Clark announced the legislation at a press conference outside of the Cambridge Housing Authority development in John Corcoran Park alongside Cambridge Mayor Sumbul Siddiqui, Michael Johnston, the executive director of the Cambridge Housing Authority, and other elected leaders. In Cambridge alone, the legislation would help save 526 existing affordable housing units that are currently at risk of being closed, build up to 444 new units, support \$450 million in construction improvements, spurring job creation and economic activity in the city, and house 970 additional families.

SAVE Federally-Assisted Housing Act



Affordable housing is a critical need in all times, but especially during the COVID-19 pandemic, we have seen how paramount safe and affordable housing is to our collective health. Public and other federally-assisted housing has been starved of adequate resources, and unless it is given the funds it needs to preserve the units that exist, we will lose rather than gain necessary affordable housing.

Massachusetts has been in the forefront of the preservation of affordable housing, using one of the few available sources of funds available for this purpose: the Low-Income Housing Tax Credit. These funds can be used to preserve existing affordable housing and create additional criticallyneeded housing for deeply needy low-income families, the elderly, and disabled residents. However, this resource has proven to be inadequate.

Congresswoman Clark's proposed legislation for Massachusetts and other states facing deteriorating federally-assisted housing creates a pathway to preserving the housing without taking anything away from other initiatives with similar goals. By creating an exemption for public and federally-assisted affordable housing to the volume caps that limit the number of affordable projects that can proceed each year, the bill opens the door for the rehabilitation and preservation of critical projects that are in the pipeline for Low-Income Housing Tax Credits to immediately begin the work needed to SAVE this precious asset.

We need Congress to act quickly to enact the Support Allowing Volume Exception for Federally-Assisted Housing Private Activity Bonds Act AKA SAVE Federally-Assisted Housing Act.





Corcoran Park provides deeply-subsidized housing to 153 families in affluent West Cambridge. It is at risk of loss due to chronic underfunding and subsequent disrepair.



The bill will protect at-risk federally-assisted housing and ensure that low-income households can live in safe, healthy housing.

In Cambridge alone, the SAVE Federally-Assisted Housing Act would:



Preserve 526 subsidized units



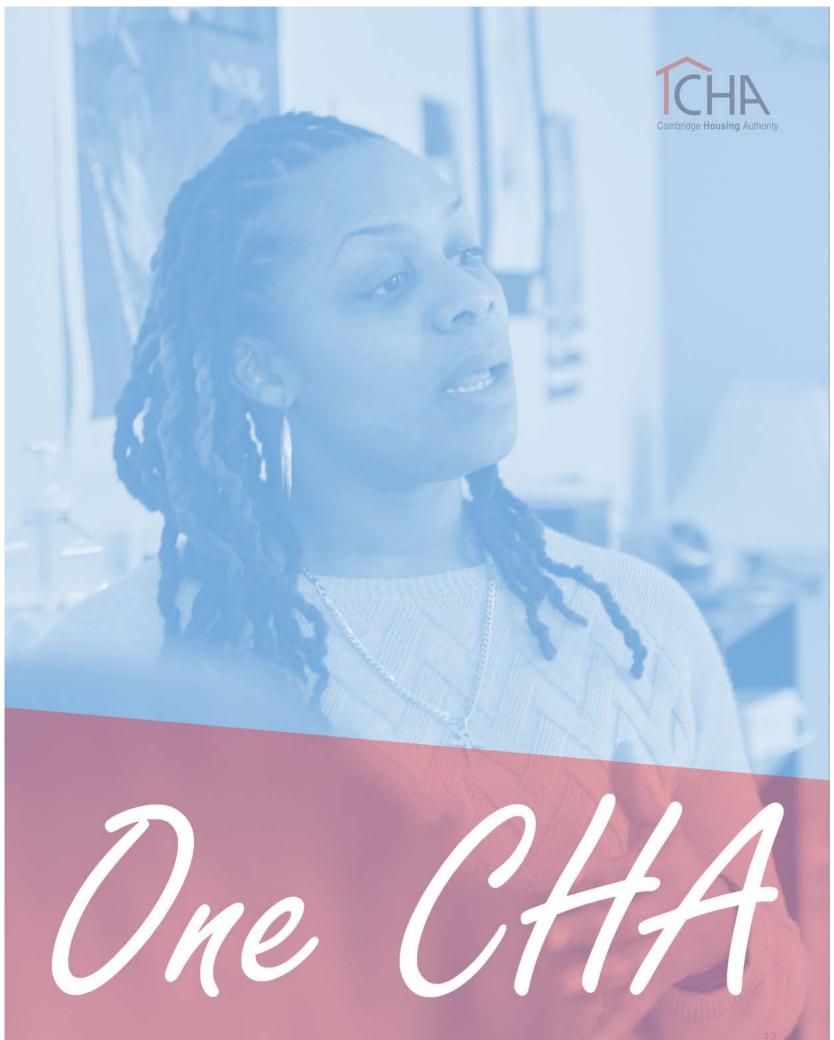
Add 444 new subsidized units



Leverage \$455 million in equity and debt



Generate \$760 million in community benefits



More Than Just Housing

The mission of the CHA's Resident Services
Department is to foster the healthy
development of youth and to promote
self-sufficiency among adults by providing
a continuum of services – both directly and
through interagency collaboration – which
assist residents in reaching their personal,
educational, and economic potential.



In keeping with this mission, the Resident
Services department provides a wide array of supportive services and economic development programs targeting the needs of both its family and elderly resident communities. In developing and delivering programs, Resident Services maintains partnerships with over 20 city and local nonprofit organizations to minimize costs, attain leverage, avoid duplication of services, and create successful outcomes.

The department this mission, the Resident gain the skills necessary to be successful in the skills necessary to be successful where successful works closely with them over the next nine-years to map out their goals and to provide them with the tools they need to achieve those goals. With a strong focus on both academic, personal, and professional growth, students receive weekly workshops, individual case-management, mentoring by volunteers, and hands-on job experience throughout their time with the program in the successful and works closely with them over the next ni

programs for youth; most notably, the nationally recognized Work Force Youth program, a nine-year educational support, college prep, and work readiness initiative for CHA youth and young adults, 13 to 22.

The Work Force serves over 350 youth annually at four different sites in the city through a holistic "youth development" model that focuses on developing a strong partnership with Cambridge Public Schools, local employers, local colleges, and the students' parents to create a strong web of support for each participant. This approach is uniquely designed to help youth, many of them future first-generation college students, to broaden their experiences and gain the skills necessary to be successful in life. The Work Force accepts students in the 8th grade and works closely with them goals and to provide them with the tools they need to achieve those goals. With a strong focus on both academic, personal, and professional growth, students receive weekly workshops, individual case-management, mentoring by volunteers, and hands-on job experience throughout their time with the program.

THE WORK FORGE Solid For

Solid Foundations Build Brighter Futures

Recent Program Outcomes

94% MATRICULATION

29 out of 31
Class of 2020
graduates
matriculated
into two or fouryear colleges



COLLEGE MATCH SAVINGS \$35,000

the average savings toward college for each graduating



class. Savings of up to \$1500 are matched 1:1

325 YOUTH

age 13-22 were served by Work Force in this past year; 200 in 8th through 12th grade and 125 alumni.



83% COLLEGE PERSISTENCE

in post-secondary programs in 2016-19 graduating classes.



73% COLLEGE GRADUATION

the five-year graduation rate of the Class of 2016



VE ARE JUST BEGINNING

Our goal is that 75% of all Work Force alumni attending fouryear colleges graduate within 5years, three times above the national average.



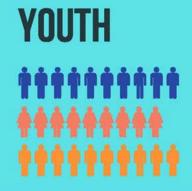
Gregory Osias, 2005

Gregory Osias graduated Work Force and Cambridge Rindge and Latin high school in 2005. He then went on to receive his bachelors from Morgan State in 2009 and his MBA from Suffolk University in 2019. He is currently Talent Acquisition Manager for AAA Northern California where he lives with his wife. Greg is fond about how public housing and the Work Force program helped him and his brother see the potential that their lives hold through their exposure to a variety of opportunities. Greg is not an exception to the rule, there are many Work Force alumni who have broken free from the cycle of poverty because they had access to opportunities that Work Force provides.

THIS WAY AHEAD BOSTON SINCE 2013

youth age 16-24 have graduated from TWA's

job-readiness program



HOURS TRAINED 185



hours of expert customer service and on-the-job training during internships and TWA workshops

341 INTERNSHIPS

at Gap, Old Navy & Banana Republic stores in the Greater Boston area



85%
OFFERED JOB

of intern graduates received a job offer for part-time employment after their internship concluded

Daejohn Bynoe, 2016

As a busy high school junior and athlete in 2015, Daejohn Bynoe made the tough decision to focus on athletics instead of gaining employment through This Way Ahead. However, in 2016 he came back doubly committed to land his first job. Daejohn was shy at first and spoke quietly, but he was determined to push out of his comfort zone and always asked for feedback to grow. After his 10-week-long internship at Banana Republic on Newbury Street, they offered him a permanent position. Due to his experience with This Way Ahead, Daejohn has now worked at Banana Republic for more than three years and is a highly sought-after retail associate. He has picked up other retail jobs along the way and in 2019, as a This Way Ahead Program Assistant, he helped prepare a new cohort of This Way Ahead youth to be as successful as he was in the program.

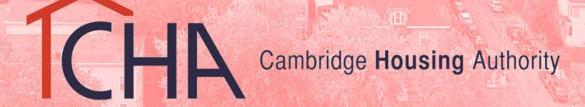


Financial Literacy

CHA has partnered with Compass Working Capital (CWC) to provide financial education workshops and individualized financial coaching for voucher participants. Participants work towards short- and long-term financial goals and track, prioritize, and budget in order to achieve lower-to-zero debt, higher credit scores, and increased savings. The coaches at CWC work with CHA participants to address any negative items on their credit reports, develop debt repayment plans, and rebuild their credit. The coaches also connect participants with resources and organizations that help participants achieve their goals.

By the end of the program, participants are expected to have met goals in the five areas listed above. A key component of the program is the establishment of an Escrow Savings Account for each participant. CHA maintains the account under the participant's name for up to five years. Occasional withdrawals from the account may be taken to advance goals related to financial security. Upon successful program completion, participants who remain in the MTW HCV program may use their escrow savings to meet further financial goals.

COMPASS WORKING GAPITAL



Our Team Delivers Maintenance Team Goes Above and Beyond

This year, we relied heavily on our amazing maintenance staff to help ensure that CHA residents do not get left behind in the fight against COVID — and without hesitation, they delivered in every sense of the word. Our crews were present at our properties throughout the pandemic, implementing safety plans and facilitating deep cleaning efforts across our sites, especially at our senior living communities. If a resident was in quarantine, our team members would work with them to properly dispose of trash and recycling, as well as bringing groceries, deliveries, and mail to their door.

Their commitment to CHA's mission and its residents is inspiring.

In addition to going above and beyond for our residents in 2020, this past holiday season, members of the CHA maintenance team organized to contribute a bulk donation of toy items to a local bank's "Toys for the Neighborhood Drive" to benefit children living in Cambridge— an incredible gesture during a difficult season for many.

This was done in addition to the CHA's annual "Frosty" program, in which employees provide holiday gifts to families being served by a partnering organization in the community.

The selflessness of our maintenance team comes second to none. They are the embodiment of "One CHA."





Meet, Sue! CHA General Counsel

Susan Cohen is the agency's General Counsel. If you include her time as outside counsel earlier in her career, Cohen has accumulated over 30 years of service at the Cambridge Housing Authority. During her tenure, she has

played a significant role in allowing the CHA to have a strong voice on the national level, helping to shape policy in the interest of the agency, Moving to Work (MTW), and affordable housing at-large. Cohen attributes this success, in part, to being empowered by CHA executive directors she has worked with, her involvement with the Housing Development Law Institute, and the cooperation amongst fellow MTW agencies.

Among projects Cohen is most proud to have taken part of include, preservation of MTW, her work with CHA's Planning and Development department to launch CHA's portfolio conversions, and the agency's new Tenancy Preservation and Eviction Prevention pilot program highlighted on the following page.

"We are in a really good place," Cohen says of the CHA. "We have a strong leadership team and really talented people who are committed to our mission and always willing to step up. Looking at how we have performed during COVID, is the absolute example of everyone's commitment to making the agency work and get a lot done, in spite of all the limitations. It's an exciting place to work and a really great group of people."

Developed alongside members of the CHA legal team, Shayla Simmons, Rashida Jolly, and Sandra Figueira, planning for the agency's Tenancy Preservation and Eviction Prevention Pilot Program started prior to the pandemic, and rather, was a result of thinking through the impacts of social justice issues and the economic impacts evictions can cause families. However, it is no secret that the pandemic has presented its own layer of unforeseen challenges, and such a support measure for residents could not have come at a more crucial moment by the time this program was rolled out.

"We wanted to make sure that we didn't see our own convenience and our own bureaucracy as more important than people's ability to succeed in their own goals," pointed out Cohen. "The work my team has put into this has really been a hallmark moment of the past year."





On October 27, 2020, the CHA released the following statement:

While the statewide moratorium on evictions has ended, the Cambridge Housing Authority (CHA) maintains its focus to keep residents and participants housed. This is crucial to who we are as an agency.

Out of more than 3,000 households currently being served by the CHA, 116 of them have been identified to have fallen behind on rent payments during the pandemic. These families will be targeted through our newly-developed **Tenancy Preservation and Eviction Prevention Pilot Program** for CHA residents and voucher holders. The pilot program will feature a social worker to help conduct an initial needs assessment, setting personalized goals, and pursuing necessary resources to address their rent arrearage. The social worker will also help to address any underlying causes of non-payment.

In addition, we are actively reaching out to CHA residents and program participants to remind them of our streamlined recertification process and to provide them with resources for addressing rent arrearages. The Tenancy Preservation and Eviction Prevention Pilot Program will also provide additional support for assistance with the recertification process, hoarding cases, and limited behavioral issues.

While the CHA strives to work with families and establish trust, we still need to maintain and manage properties effectively, and do expect for our residents to comply with requirements of their leases. Therefore, notices of potential lease violations will resume (in compliance with the CARES Act, the CDC Moratorium, and the City of Cambridge Emergency Ordinance), but our ultimate goal is to significantly lower the amount of cases entered in court.

Quite simply, our agency cannot sit idly by and watch our residents accrue large rental arrearages that are difficult to overcome, especially during a pandemic. We are much more committed to a solution-based approach and are hopeful about these new layers of support for the people we serve and care about.



Campriage nousing numbers

Tech on the Fly

Cybersecurity

The Cambridge Housing Authority's cybersecurity stance has leveraged the cloud for several years, with little and shrinking reliance on premises resources. Security patch management was the exception. This function relied on connectivity to agency's local area network (LAN). Luckily, the CHA was already in the process of moving security patch management to the cloud before the pandemic arrived. This change is now mostly complete.

COVID also sped up CHA's shift from network-centered security, which seeks to protect networks from intrusion, to a more modern model geared to protect user identities and data. Network-centered security assumes the "bad guys" are outside the network and everything inside is trustworthy. Modern cybersecurity assumes nothing is safe and that all access must be verified. This can mean asking users for passwords for every resource they need to access.

The better way from the perspective of user experience is to leverage Single Sign On (SSO) wherever possible. The rationale here, is that it is better and more secure to manage one source of user identity and apply it to many resources, than for each resource to have separate credentials. Better because users have only one username and password to remember.

More secure, because users with fewer credentials reduces the risk that they will reuse them across many applications.

Accessibility

CHA users rely on Citrix for everything while working away from the office. This works, but it is clunky. The Information Technology team at the CHA is rolling out a replacement for network drives that will work from any internet-connected computer—no Citrix required.

While more convenient, this new method is also more secure because it verifies the user's identity using two factor authentication, reducing the risk posed by stolen user credentials. Further, from the IT-side, the new access method offers greater transparency around who is accessing what, and more control over the flow of information.

Preparation

In a nutshell, the agency has made great strides in recent years that allowed for an unexpected, but seamless, transition once the service model shifted to working remotely due to the pandemic. One of those efforts included transitioning from desktop computers to laptops for all employees, including at the Central Office.

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