

House Every Unhoused Person in Cambridge

Goal: Between April 1, 2022 and April 1, 2023 the City of Cambridge, employing residents', non-profits', institutional and government resources, will rehouse 400 individuals experiencing homelessness, and functionally end homelessness in Cambridge by April 1, 2024. Housing is a human right, and this goal is not only possible, but a necessary mandate. It is long past time that we recognize homelessness in Cambridge as a policy failure, and take definitive action to remedy our shortcomings.

How:

The Cambridge Unhoused Stipend Program (CUSP) for unhoused residents embraces a Housing First approach to ending homelessness, and performs three key activities:

- Identifies eligible households,
- Finds and secures available units, and
- Moves those eligible households into those units, and provides long-term supportive services as necessary.

After placement, CUSP will cover the full cost of living for participating unhoused individuals and families.

CUSP's estimated budget is on the order of \$160 million over 10 years. This is equivalent to approximately \$100/person/year for every resident of Cambridge. This encompasses the cost of rental assistance and incentives for each resident, case management and supportive services before and after move-in, property management expenses, and non-personnel and move-in fixed costs. Each of these costs are outlined in more detail in Appendix B's budget shell. The specific personnel are outlined more completely in Appendix C, but include three director positions for each of the new proposed programs, one case manager for every twenty unhoused individuals served by CUSP, and five to ten separate positions to assist with management, operations, and logistics. As individuals and families are housed, we anticipate costs decreasing in the medium-to-long term. We also anticipate that these budget expenses will be offset in other areas of the city budget that might otherwise be serving these vulnerable residents; this, while speculative, is supported by the well-established finding that Housing First is more cost-effective than traditional services.¹

To finance this program, we propose an initial allocation of \$10 million from either Free Cash or the American Rescue Plan Act (ARPA) funds, matched dollar for dollar by both Harvard University and the Massachusetts Institute of Technology (MIT). After this, CUSP will remain sustainable in the medium term as another use of funds for Cambridge's Affordable Housing Trust, which we propose further funding through increases in Cambridge's linkage fee and property taxes, as well as the adoption of a real estate transfer fee. We also propose establishing a precedent through a new PILOT agreement that all allocations from the Affordable Housing Trust to CUSP will be matched dollar for dollar by both Harvard and MIT.

In the below sections, we will examine the three key activities of CUSP in more detail.

1. Identifying eligible households

Eligibility for CUSP initially follows the criteria and process established by the US Department of Housing and Urban Development (HUD) for distribution of Emergency Housing Vouchers (EHV), as well as the particular screening process that has been and continues to be built out in Cambridge.² Building on the programmatic development and unprecedented infusion of federal money, CUSP establishes two amendments to HUD criteria for EHV utilization:

- Households are not required to have a member with a social security number.
- CUSP makes permanent the waiver authority granted by HUD during COVID³ allowing households to be enrolled without documentation provided there is a good faith belief of eligibility and documentation is acquired within 90 days of move-in. This change acknowledges that acquiring and safeguarding documentation can be extremely difficult while a person is unhoused, and that this process is made much easier after safe and stable accommodations are provided.⁴

Reiterating the current process, the individuals and families currently eligible for EHV include

- homeless households,
- households at risk of homelessness,
- households fleeing domestic violence, sexual assault, or trafficking, and
- recently homeless households.

CUSP expands the pool of partners that can establish eligibility and make a referral. Inclusion of faith-leaders, neighborhood, and community groups, and other trusted entities delivers on Cambridge's commitment to a "No Wrong Door" approach.⁵

Beyond these, we suggest continual amendments to the requirements and prioritization for CUSP or similar programs to make them more inclusive, including the following broad changes:

- Documentation requirements that are not absolutely necessary for the function of the system should be removed.
 - Within this, income requirements should be specifically loosened. Exact income estimates are not necessary for CUSP until at least the third year of a tenancy, as such income documentation should not be required. If income is decided to be relevant to program eligibility, proxies for being below an income threshold, such as eligibility for federal or state benefits programs, should be accepted.
- "Opt-in" requirements should be removed.⁶ Said differently, all screening protocols should be designed to screen people in, rather than screening them out, and all households known to or in the shelter system should be offered this screening.
- Proof of residency documentation should be abolished, and eligibility should be extended to all those who identify as members of the Cambridge community

Above all, CUSP rejects a scarcity mindset and avoids means-testing⁷. Criteria should be restricted to those that maintain a scalable, efficient system, and otherwise removed.

2. Identifying available units

Once eligible households are identified, the next step is to identify appropriate housing units. CUSP utilizes two complementary strategies to identify and acquire housing: first, a landlord incentives program that reserves particular housing units for CUSP-eligible individuals, and second, a general housing search support program to help eligible participants find ideal units and sustainably afford them. These are drawn from successful strategies in other cities.^{9,9,10}

First, and most importantly for a rapid transition, we propose the creation of the Landlord Partnership Program (LPP), a large-scale landlord incentives program that would allow Cambridge to acquire units at scale from property owners and reserve them for CUSP-eligible households. LPP, broadly, is a way for the City to use its financial resources and institutional leverage to acquire and hold units as they become vacant. Once units are reserved under the LPP program, LPP case managers would match and directly place eligible households in participating units. Participating landlords would have the ability to refuse a tenancy only in exceptional circumstances. The incentives for landlord participation include:

- Up to 3 months of holding fees paid by the City to keep a unit vacant until an eligible household is moved in
- Up to 2 months of rent in security deposit
- \$200/unit if the number of units reserved is greater than 10, and \$400/unit if greater than 20
- Access to up to \$5000 beyond the security deposit from a damage reimbursement fund.⁸

Many of these incentives are not new; they are eligible activities for Emergency Solutions Grant COVID (ESG-CV) funds already provided by HUD, and have been or are starting to be deployed in a number of instances, including by the Los Angeles Housing Authority.⁹ To carry out this program, CUSP hires a realtor as a **Unit Acquisition Coordinator (UAC)**, ideally housed under a new City Department of Housing Stability, but currently under the Department of Human Services Program (DHSP). This UAC's role would be threefold:

- If not already accessible, work with the city's Community Development Department and CoStar to get and maintain a detailed report on multifamily vacancies across Cambridge, identified to specific owners rather than LLCs. This will allow the identification of the largest property owners as well as vacancies to target for potentially available units.
- Negotiate with identified property owners to reserve the maximum possible units under LPP.
- Be in constant contact with case managers to ensure that the composition of units acquired meets the needs of eligible households seeking housing

Second, we propose augmenting existing one-on-one housing search that takes place at the Multiservice Center and other locations with a program that incentivizes landlords to rent market rate units to CUSP eligible tenants. This second approach provides three main benefits:

permits client choice of housing unit, avoids density concerns by using scattered-site units, and encourages smaller landlords, who might not otherwise rent to unhoused individuals, to participate in the program. Together, individualized search could expand the volume, range, and location of housing options available for housing every person. Other cities such as San Diego, California and Greensboro, North Carolina have instituted programs offering monetary incentives and support services to landlords renting to individual unhoused section 8 voucher recipients. In San Diego, this has found a great deal of success: 1300 landlords have joined the Landlord Engagement and Assistance Program (LEAP), renting to 3,832 households.¹⁰ We propose establishing a similar program for landlords renting apartments according to a Rent Reasonableness Standard. Similar to San Diego, we would provide qualifying landlords with monetary incentives that mirror those of the LPP, excluding the holding fees and including application fees:

- Up to 2 months of rent in security deposit
- Access to up to \$5000 beyond the security deposit from a damage reimbursement fund.
- Up to \$25/unit to cover credit report and other application fees
- \$500 for the first unit rented to an unhoused individual or family, \$250 for additional units rented

To manage this program, as with the LPP, CUSP retains a **Landlord Incentives Manager (LIM)**. The LIM collaborates with the UAC in reaching out to property owners, with a focus on outreach to small landlords. It will also collaborate with the Cambridge Housing Authority (CHA). For units rented under the LPP or LIP, CUSP will follow existing CHA procedures used in the Housing Choice Voucher Program and other similar subsidies, as applied for unit inspections, lease agreement templates, and other aspects of the lease-up process. During the first phase of the program, modifications can be considered that would tailor this protocol to best meet the needs of newly housed residents.

These housing identification and acquisition approaches prioritize moving eligible individuals into housing as fast as possible, and follow a number of successful pandemic-era efforts that have rapidly housed hundreds or even thousands of community members.¹¹ We do not believe that the LPP or LIP programs replace a long-term vision of housing justice, which necessitates the creation of social housing.¹² We also hope that the city will continue to pursue medium-term strategies¹³ to create publicly-owned, permanently affordable units that complement the strategies outlined above. Our focus with this proposal is to identify strategies for Cambridge to use its financial and institutional leverage to place individuals and families into market-rate units as quickly as possible, no later than April 1, 2023.

3. Moving eligible households into appropriate units

Once eligible households and appropriate units are identified, housing unhoused persons is a matter of assisting the household with accessing their new space, moving their belongings, and acquiring additional resources that they may need to settle into their new home.

In the past, services for unhoused persons have not had the capacity or resources to connect clients with these types of supports, and a coordinated system for facilitating transition to housing has been lacking. We recognize that move-in assistance and material support are essential components of a system to house every unhoused person^{14 15}.

We believe that at the minimum, every person should receive:

1. Support for gathering, transporting and unloading their personal belongings,
2. Provision of durable, accessible, and quality furniture, appliances, kitchen wares, toiletries and cleaning supplies
3. Assistance accessing their new space and orientation to how they can raise concerns or seek further support if they need it.
4. Access to long term supportive service as needed.

The system for accessing move-in support should be simple, fair and centralized so that every person has all their needs met in a timely manner. This work will require dedicated staff and resources to ensure that the process is easy to navigate for clients and a variety of service providers, as well as equitable. To ensure that the process is sustainable and open to all Cambridge residents we believe this work would be best housed within the city government, as opposed to a non-profit organization. To operationalize, Cambridge should dedicate one or more staff persons to serve as **Move In Coordinator(s) (MIC)**. The MIC should be housed within the Department of Human Services Programs (DHSP), though in an ideal future, this role would be housed under a Department of Housing Stability. The role of the MIC would be threefold:

- Serve as a central referral point (from service providers and client self referral) for clients eligible for and matched with housing based on the steps above.
- Administer dedicated budget that funds a “bundle” of contracts with move-in service providers, outlined below, as well as discretionary funds to help cover the unique move in needs of each individual.
- Coordinate scheduling of a move-in date and oversee execution of bundled services.

The bundle of services available to each person should assist the client with securing and transporting their personal belongings, and filling gaps in resources through contracts with high quality service providers. Many high quality move-in service providers already exist, and under the newly created MIC role, their work can be combined and coordinated to avoid gaps or duplications. The MIC should ensure that there is a primary contract with a move-in company that can help the client acquire their belongings from storage units or friends/families spaces as a first step. Discretionary funds should be available to help pay expenses such as storage unit impound fees.

An advocate, trusted service provider, and/or the MIC should then help the client complete a standardized inventory to identify whether they have all of the items that they need, corresponding to services that can be provided from the provider contracts. Appendix A has a list of supplies and suggested service providers that the city can contract with to meet anticipated needs. Next, the MIC should facilitate the appropriate service bundle from the available menu. Service provider contracts should be awarded based on 3 criteria:

- Ability to efficiently and sensitively meet the needs of unhoused clients
- Ability to be flexible to the needs of unhoused clients
- Ability to coordinate with other services on a move in day

Finally, clients should be given access to their new home, and provided support for orienting to their new space, as soon as possible. An advocate, trusted service provider, and/or the MIC should help bring the client to see their new home at least once before move-in day. On move-in day, the MIC should be present and/or on call to help with day-of coordination needs. The client should be provided with emergency service numbers, contact info for their property manager/landlord, and contact information for their local tenants rights organization. Within one week of move-in, An advocate, trusted service provider, and/or the MIC should schedule a brief home visit with the client (at the client's convenience) to ensure they have everything they need and to work through any issues that have arisen.

Conclusion and Future Directions

We recognize that this proposal is not entirely comprehensive. It raises many new questions that must be answered and aspects that can be refined. For example, while the focus of this document is to provide a clear plan for housing all of Cambridge's unhoused residents as efficiently and equitably as possible, long-term supportive services are critical to make these solutions sustainable. Our program must be supplemented with ongoing case management follow-up, eviction and legal support services, and funding for the basic necessities (such as food, utilities, and health services) that make housing livable. Our hope is to not let perfect be the enemy of the good, or to let high level questions distract us from the active emergency at hand: every person in Cambridge does not currently have a safe, affordable and dignified place to live. We must address this crisis; we must house every unhoused person – not later, but now.

Appendix A: Move in Service Providers

Below is a list of existing move-in related service providers with which the city could contract to meet clients self identified needs. In addition, private donations from crowd-sourced websites such as Everything is Free and Buy Nothing groups can be used to supplement particular items. However, emphasis should be placed on ensuring that every client's needs can be met in a sustainable and timely way through a set of well established contracts.

- Kitchen Supplies:
 - [The Pots and Pans Project](#) (starter kitchen kits for the newly housed)
 - [Habitat ReStore](#) (run by Habitat for Humanity)
 - Salvation Army
 - Goodwill
- Furniture (table, chairs, couch, bed, dresser):
 - [Habitat ReStore](#) (run by Habitat for Humanity)
 - Salvation Army
 - Goodwill
 - Furnishing Hope
 - New Life Furniture Bank
- Towels and Bed Linens:
 - Salvation Army
 - Goodwill
- Groceries:
 - [The Daily Table](#)
 - [Lovin Spoonfuls](#)
 - [Food for Free](#)
- Toiletries/ Cleaning Supplies:
 - [Cleenland](#) (bulk cleaning supplies and toiletries by weight, can bring your own containers or buy theirs)
 - [Good Filling](#) (same concept as Cleenland, but operates under a model where online orders are picked up at lockers with several locations in Cambridge)
- Moving:
 - [Home on the Go Moving](#) (founder used to run Solutions at Work's Moving Up program for unhoused families)
 - Mocano Moving (works with Metro Housing Boston for moves connected to Residential Assistance for Families in Transition (RAFT))
 - Gentle Giant
- Other:
 - [Solutions at Work](#) (workwear, children's items)
 - Dress for Success
 - Cradles to Crayons (children's good)

Appendix B: Budget

Full one and ten year budget estimates for CUSP can be found at

 House Every Unhoused Person - Budget.xlsx .

Appendix C: Personnel

The detailed list of personnel are as follows.

- **Twenty (20) Case Managers:** these case managers work with unhoused participants CUSP throughout the entire process, from the initial housing search to lease up to move-in to eventual long-term supportive services. The exact number of these case managers is contingent on the total number of CUSP participants, abiding by the criteria that there will always be at most twenty participants per single case manager.
- **Three (3) Finance Staff Members:** these personnel will be in charge of handling all of the monetary details of the program. They will be in charge of cutting checks for one-time incentives and monthly rental payments to landlords, managing requests to the repair reserve funds, and periodically ensuring the integrity of all payments distributed through CUSP.

The remaining personnel are detailed at greater length in the text of the proposal but are listed below.

- **One (1) Unit Acquisition Coordinator**
- **Two (2) Landlord Partnership Program Staff Members:** these staff will support the UAC in developing and operationalizing the day-to-day logistics of the LPP.
- **One (1) Landlord Incentives Manager**
- **Two (2) Small Landlord Incentives Program Staff Members:** these staff will support the LIM in developing and operationalizing the day-to-day logistics of the small landlords incentives program.
- **One (1) Move In Coordinator.**

Pay and benefits details can be found in Appendix B's budget shell.

Appendix D: One Page Version

A condensed, one-page version of this proposal can be found at

 House Every Unhoused Person - 1 pager .

References

1. There are many studies examining the efficacy of Housing First across different dimensions, a vast majority of which show a significant effect of Housing First approaches on being cost-effective and having a wide variety of other benefits. Two studies that review the literature are <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4679127/> and <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4679128/>, the former of which finds that "People receiving HF achieved superior housing outcomes and showed more rapid improvements in community functioning

and quality of life than those receiving treatment as usual” and the latter that “While our review casts doubt on whether HF programs can be expected to pay for themselves, the certainty of significant cost offsets, combined with their benefits for participants, means that they represent a more efficient allocation of resources than traditional services.”

2. The Cambridge emergency housing voucher (EHV) program page mentions a simple screening process for receiving a voucher, without completing a full CCAN assessment. As of October this has been rolled out for those fleeing domestic violence, homeless families with children, and households at risk of homelessness: <https://www.cambridgecoc.org/ehv>

3. Waivers to HUD program requirements granted during the COVID pandemic. A waiver for “Source Documentation for Income Determinations” requirement is listed on page 18. This gives the participating jurisdiction authority to document an applicant’s income after they have moved in, within 90 days, instead of requiring it prior to them moving in:

https://www.hud.gov/sites/dfiles/CPD/documents/Flexibilities_Waivers_Guidance_for_CARE_Act_CPD_Funds_062320.pdf.

4. An article exemplifying the unique difficulties of providing documentation for unhoused individuals is <https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2017/05/15/without-id-homeless-trapped-in-vicious-cycle>.

5. A paper discussing the “No Wrong Door” approach in which citizens should be able to work with their preferred individuals and agencies within government when receiving a service.

<https://papers.governing.com/No-Wrong-Door-A-Holistic-Approach-to-Human-Services-73108.html>

6. Homeless households currently need to opt-in to receiving a screening for the EHV program, when talking to shelter staff, according to section 3.a.ii) on <https://www.cambridgecoc.org/ehv>. We suggest instead making the default screening people in instead.

7. A paper by the Child Poverty Action Group highlighting the potentially complex and intrusive nature of means testing programs.

<https://cpag.org.uk/sites/default/files/files/policypost/The%20problem%20with%20means-testing%20-%20FINAL.pdf>

8. Past implementation experience has shown that this sort of repair reserve fund has rarely been used, but is rather simply a form of risk aversion that further incentivizes landlords to participate in the program.

9. See the incentives for Los Angeles’s Homeless Incentives Program, <https://www.hacla.org/hip>

10. Landlord Engagement and Assistance Program (LEAP) page on the San Diego Housing Commission’s website. As mentioned on the page, this program has provided housing to 3,832 people and engaged over 1,300 landlords.

<https://www.sdhc.org/doing-business-with-us/landlords/landlord-engagement-and-assistance-program-leap/>

11. Most prominently, Houston’s Community COVID Housing Program has served over 6,000 community members experiencing homelessness over the last two years through a variety of interventions, some analogous to those proposed here. More details can be found at <https://www.homelesshouston.org/cchp>.

12. We define social housing as housing that is decommodified and permanently affordable at <30% of a household’s income, empowers its residents, and treats housing as a public good, not a speculative commodity

13. In line with medium-term strategies to create public housing, POR 2021 #280 which was presented at the Cambridge city council meeting on December 20, 2021 reads “That the City Manager is requested to confer with the appropriate City departments to ensure multifamily properties on the market are reviewed as quickly as possible as potential affordable housing acquisitions.” This is on page 7 of the agenda from that meeting: <https://cambridgema.igmp.com/Citizens/FileOpen.aspx?Type=1&ID=3558&Inline=True>

14. As part of Los Angeles’ Housing Incentives Program (HIP) unhoused individuals are provided with utility assistance and furniture essentials: <http://home.hacla.org/HIPincentives>

15. A Home Essentials for Newly Housed Residents was approved as a participatory budget item in 2021. These kits include linens, towels, pots, and cleaning supplies, among others. This item, linked below, is only budgeted at \$60,000. This is a good start and can be expanded to provide unhoused individuals with comprehensive services they need when moving in. <https://pb.cambridgema.gov/pb4kits>