

# Cambridge Housing Policy Debrief

January 10, 2023



a better cambridge

# Cambridge Housing Policy Debrief

- Introduction
- Background: what is zoning?
- Housing Policy Roundup
- Q&A



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# a better cambridge

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- Volunteer group, founded in 2013
- We fight for a better Cambridge - more **affordable**, more **sustainable**, more **vibrant** - with enough housing for everyone who wants to live or stay here
- We educate the public, advocate for policies at the city (and sometimes state) levels, and participate in City Council elections
- <http://www.abettercambridge.org/>



# The Housing Crisis in Cambridge

- From 1980 to 2019, Cambridge created **45,000 jobs**, but only built **13,000 homes**
- There are **over 21,000 people** on Cambridge Housing Authority waitlists
- Over half of Cambridge residents are **rent-burdened** (paying >30% of income)
- Median 3BR rent in 2016 was \$3500/mo - **three times higher** than in 1996
- Over half of Massachusetts CO2 emissions - and rising - are **transportation emissions**

## Supply

Cambridge must build more units of housing

## Stability

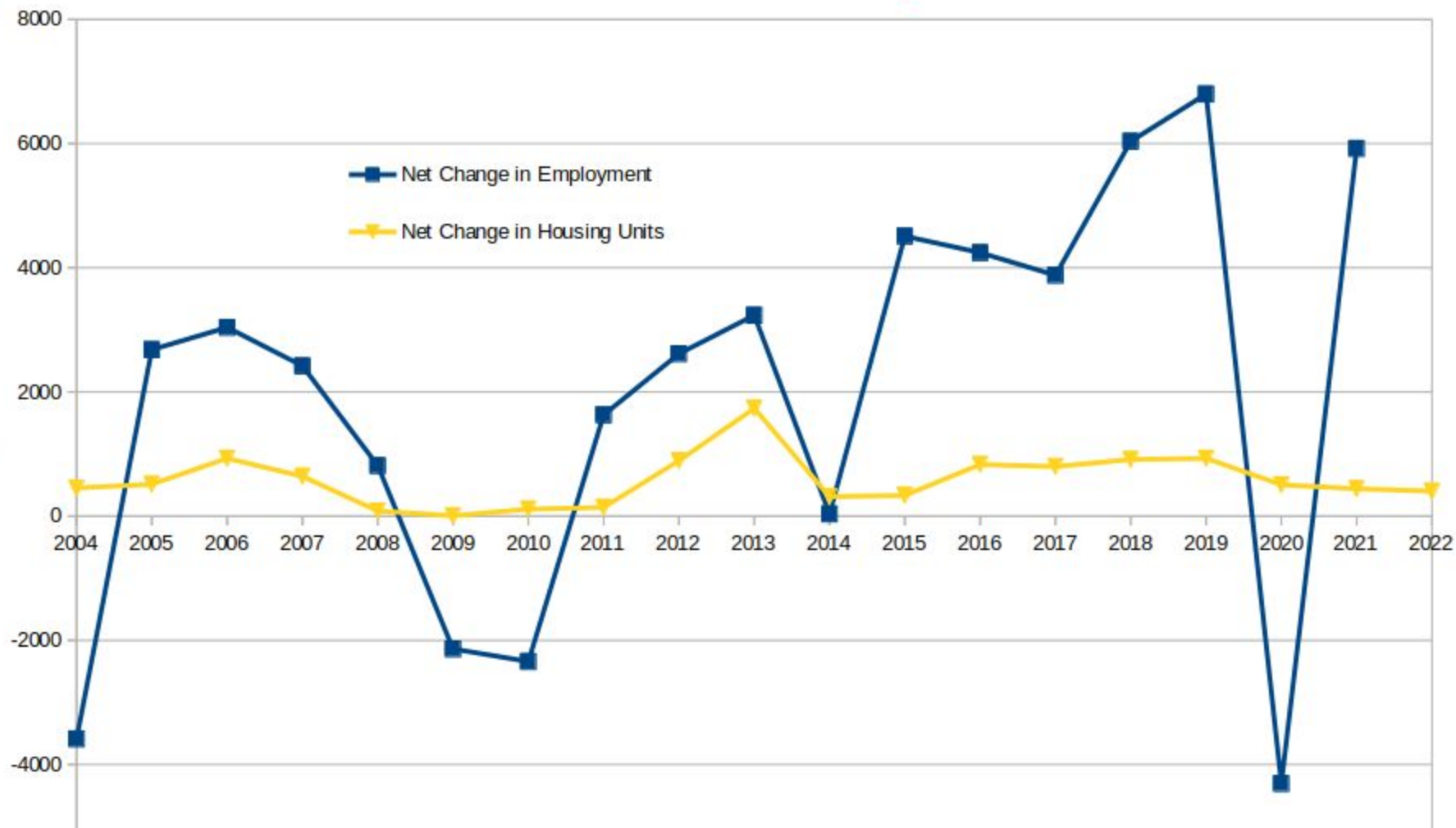
Cambridge must protect tenants from displacement

## Subsidy

Cambridge must preserve and expand affordable housing

## Sustainability

Cambridge must champion denser, transit-oriented development





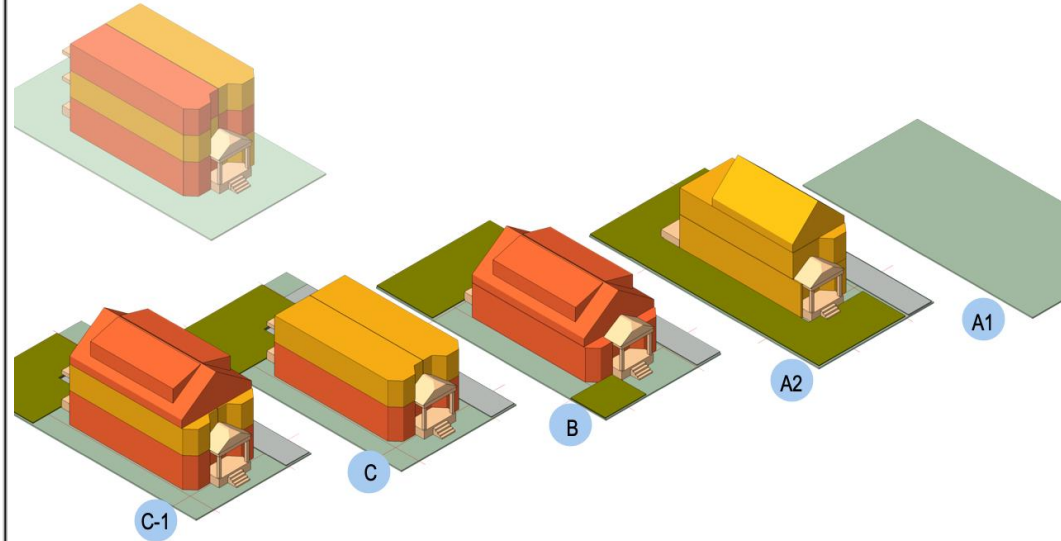
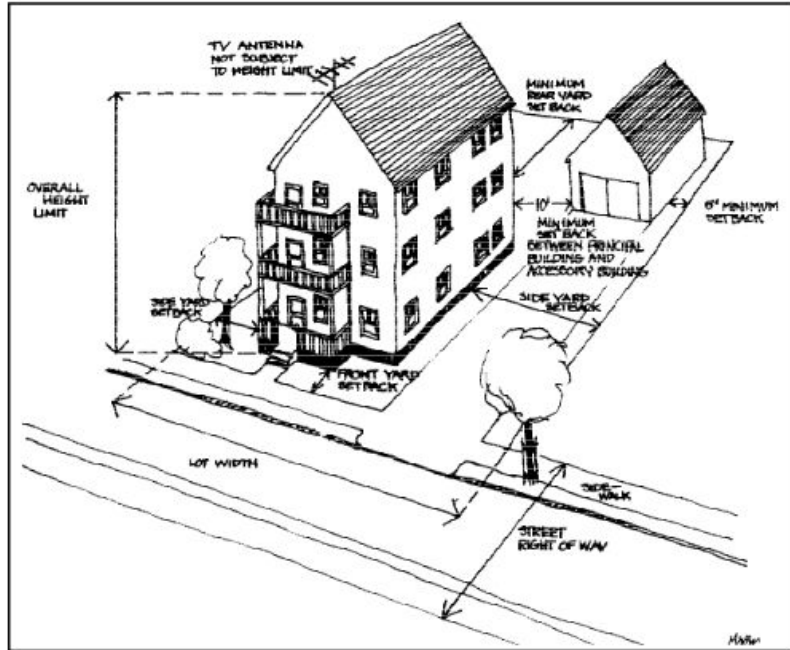
**Real Faces of the CHA Waiting List**

# How You Can Help

1. **Most important - spread the word:** share news articles, ideas, and resources with people you know, and especially with communities or groups you're involved with.
2. **Publicly comment:** Email the City Council or Planning Board when housing issues come up. Watch for action alerts but also for lower-priority opportunities!
3. **Volunteer:** help us table, flyer, or canvass.
4. **Participate:** Attend social events, become a member, discuss policy on our Slack and Google Group, organize activities, make our community stronger



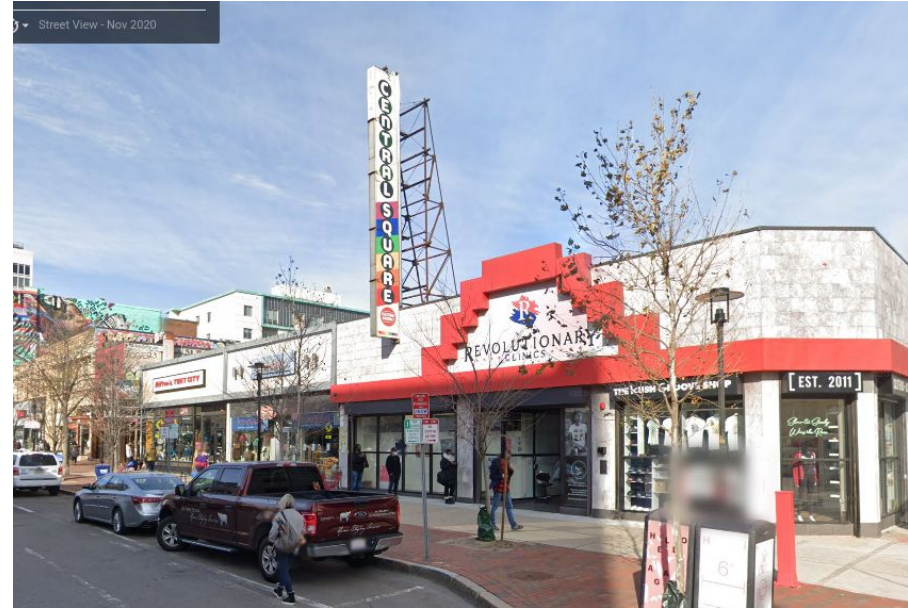
# Background: zoning is the main way Cambridge blocks housing



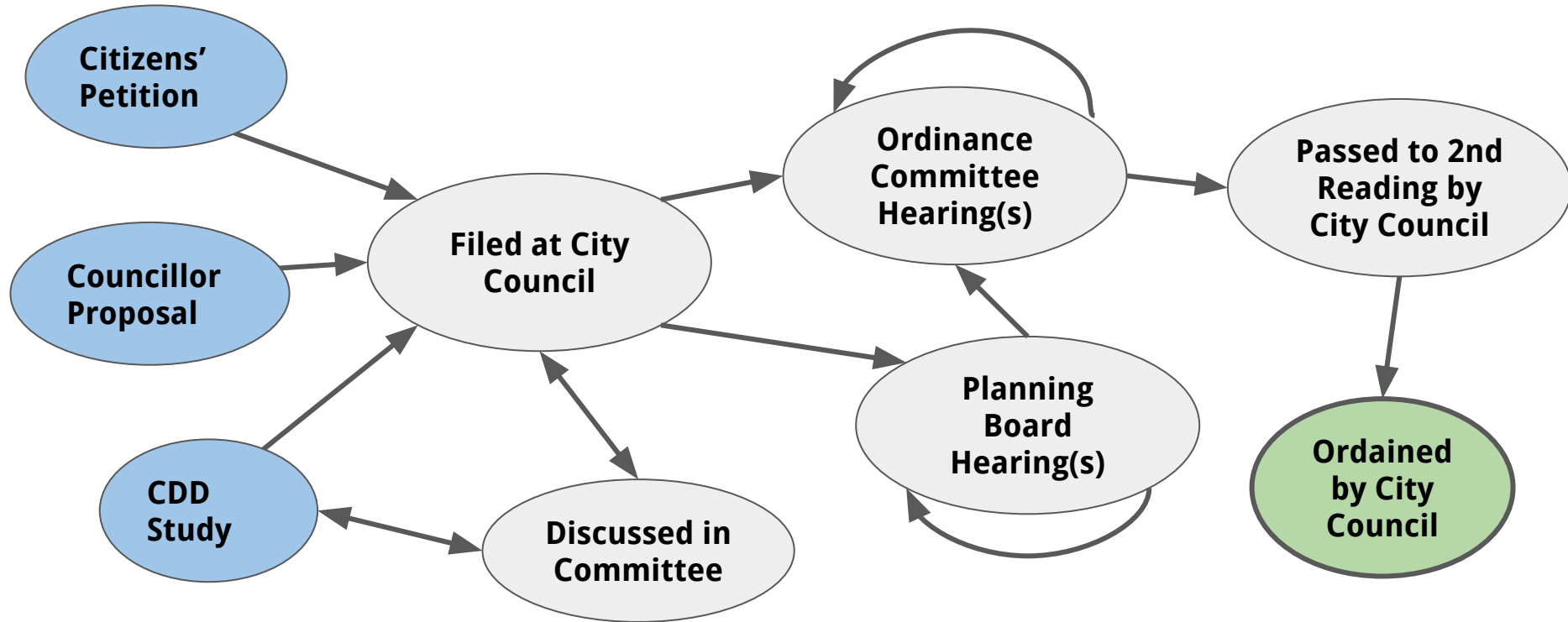


## Background: however, upzoning is slow to cause change



- **Construction is expensive** - in most cases, it's probably not worth it
- **Property owners are idiosyncratic** - if they don't wanna build, they don't wanna build
- **Affordable housing requires coordinated public investment** from state, federal, and local sources including the Affordable Housing Trust



**Background:** changing zoning requires a detailed, lengthy process

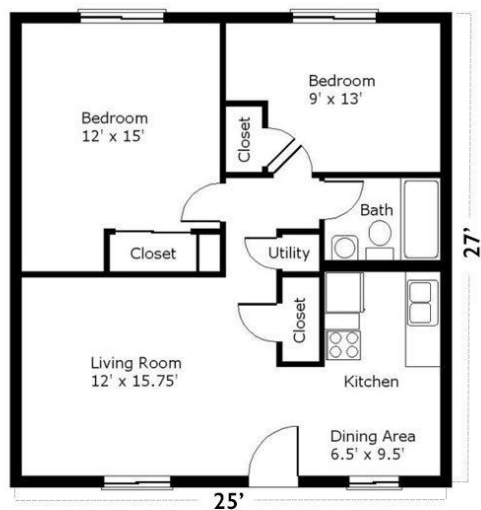


# Housing Policy Roundup

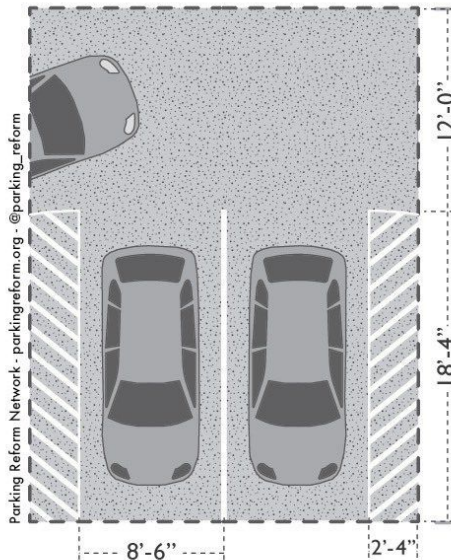
- **Parking minimums** - removed 
- **Linkage fee** - raised 
- **Alewife study** - looking good
- **Cambridge St study** - not looking good
- **Multifamily housing** - not drafted, in committee
- **AHO amendments** - drafted, in committee
- **FY24 budget funding for affordable housing** - unclear, one hearing has been held
- **And more:**
  - BZA appointments?
  - North Mass Ave study?
  - Climate resilience zoning?
  - Inclusionary tenant experiences?
  - Affordable homeownership?
  - Central Square city-owned properties?
  - The big picture?

# Parking Minimums - removed

## Living Space Vs. Parking Space



size for 2 bedroom apartment: 675 FT<sup>2</sup>



size for 2 parking spaces: 650 FT<sup>2</sup>

Sources: Transportation Cost and Benefit Analysis II - Parking Costs Victoria Transport Policy Institute ([www.vtpi.org](http://www.vtpi.org))

Graphic Adapted from Graphing Parking (<https://graphingparking.com/2013/07/23/parking-across-cascadia/>)

Image compiled by the Parking Reform Network - <https://parkingreform.org/> - @Parking\_Reform



TRACKING TRANSPORTATION / HOUSING / TRANSPORTATION

## Unused parking spots driving up cost of housing

Study finds a third of spaces at developments sit empty

 ANDY METZGER Jul 24, 2019

New policy is: you can build/pay for off-street parking spaces if you want to, **but you don't have to**

# Linkage Fee - raised

Table 23

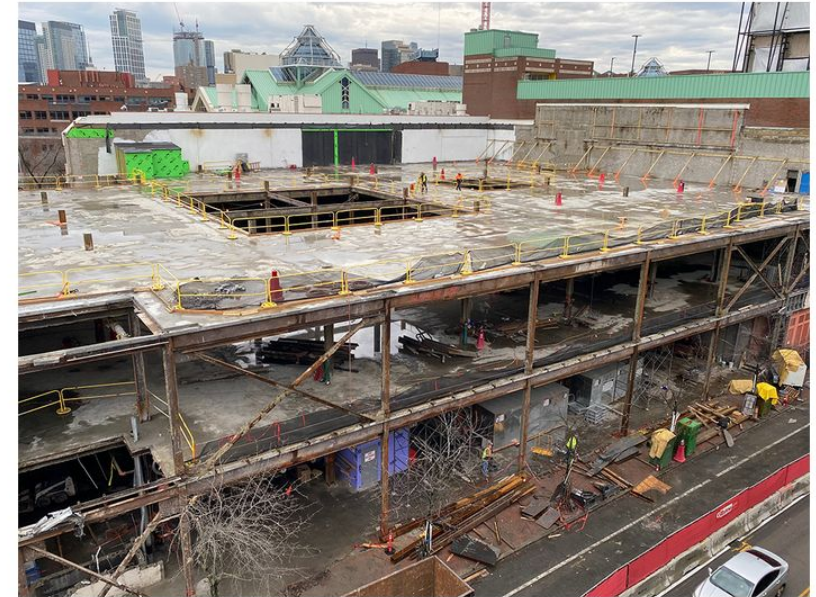
Adjusted Amount of Subsidy Required Per Square Foot of Projected Non-Residential Development based on Cambridge CAHT Share

	All Units	Low Income	Moderate Income	Middle Income
<b>Rental Units</b>				
Amount of Subsidy Required per SF	\$41.19	\$20.57	\$15.37	\$5.25
CAHT Share of Subsidy Required <sup>1/</sup>	47%	43%	43%	73%
Adjusted Amount of Subsidy Required per SF	<b>\$19.25</b>	<b>\$8.84</b>	<b>\$6.60</b>	<b>\$3.81</b>
<b>Ownership Units</b>				
Amount of Subsidy Required per SF	\$14.09		\$5.45	\$8.63
CAHT Share of Subsidy Required <sup>2/</sup>	100%		100%	100%
Adjusted Amount of Subsidy Required per SF	<b>\$14.09</b>		<b>\$5.45</b>	<b>\$8.63</b>
<b>All Units</b>				
Amount of Subsidy Required per SF	\$55.27	\$20.57	\$20.82	\$13.88
CAHT Share of Subsidy Required	60%	43%	58%	90%
Adjusted Amount of Subsidy Required per SF	<b>\$33.34</b>	<b>\$8.84</b>	<b>\$12.06</b>	<b>\$12.44</b>

**'Linkage' fees for big developers leap upward, while smaller projects are given an exemption**

By [Marc Levy](#)

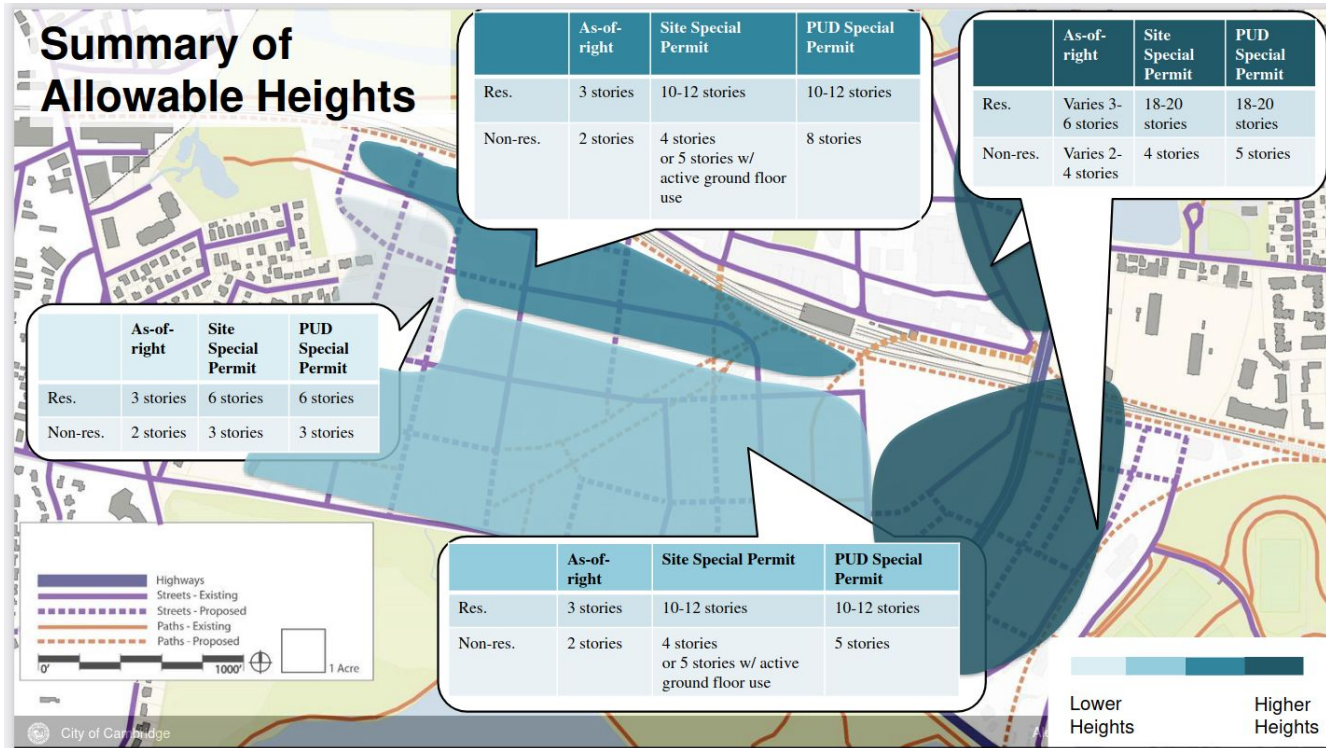
Tuesday, October 18, 2022



Construction at a Cambridgeside mixed-use project in East Cambridge in December. New commercial construction helps pay for affordable housing in Cambridge. (Photo: Marc Levy)



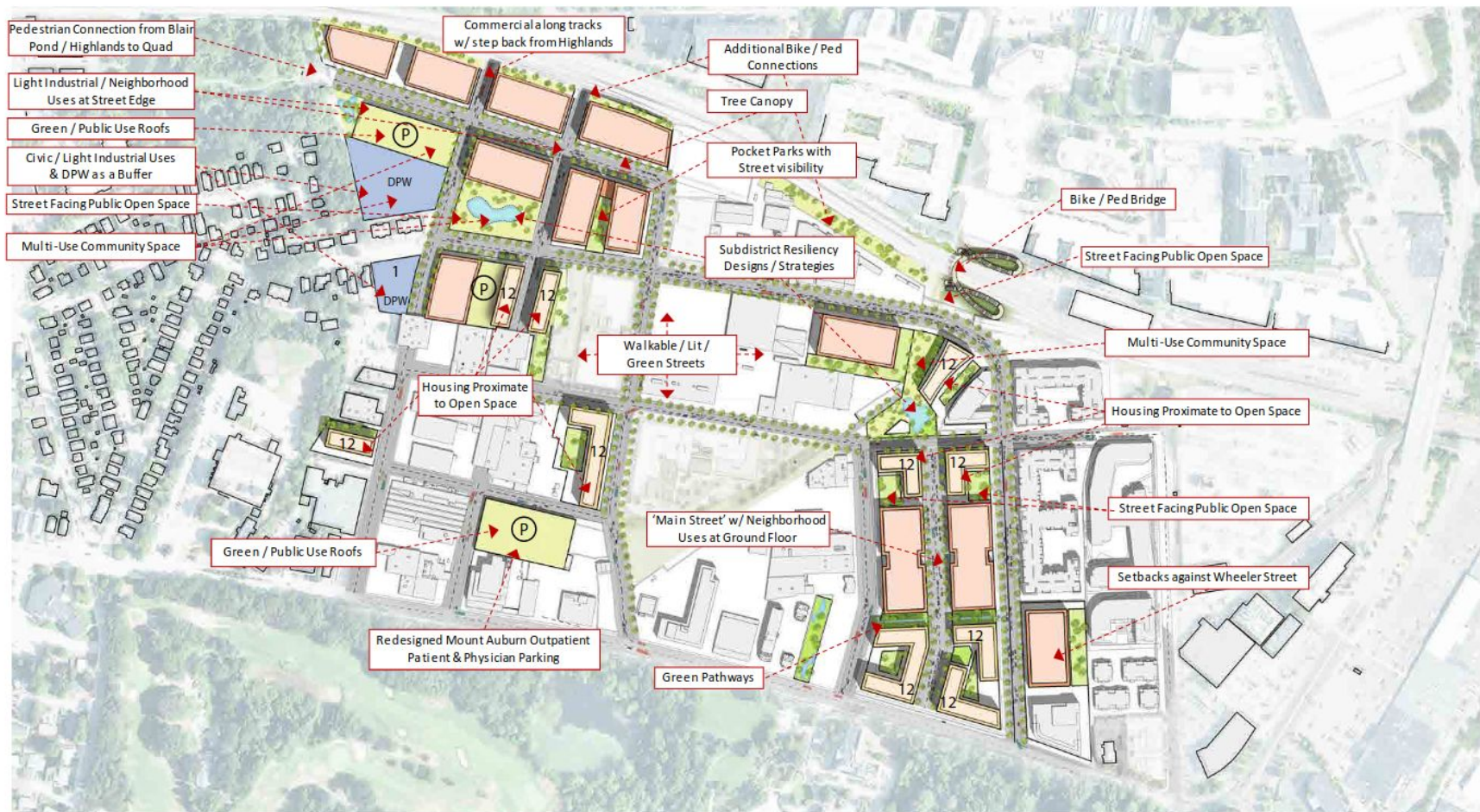
# Alewife Study - looking good



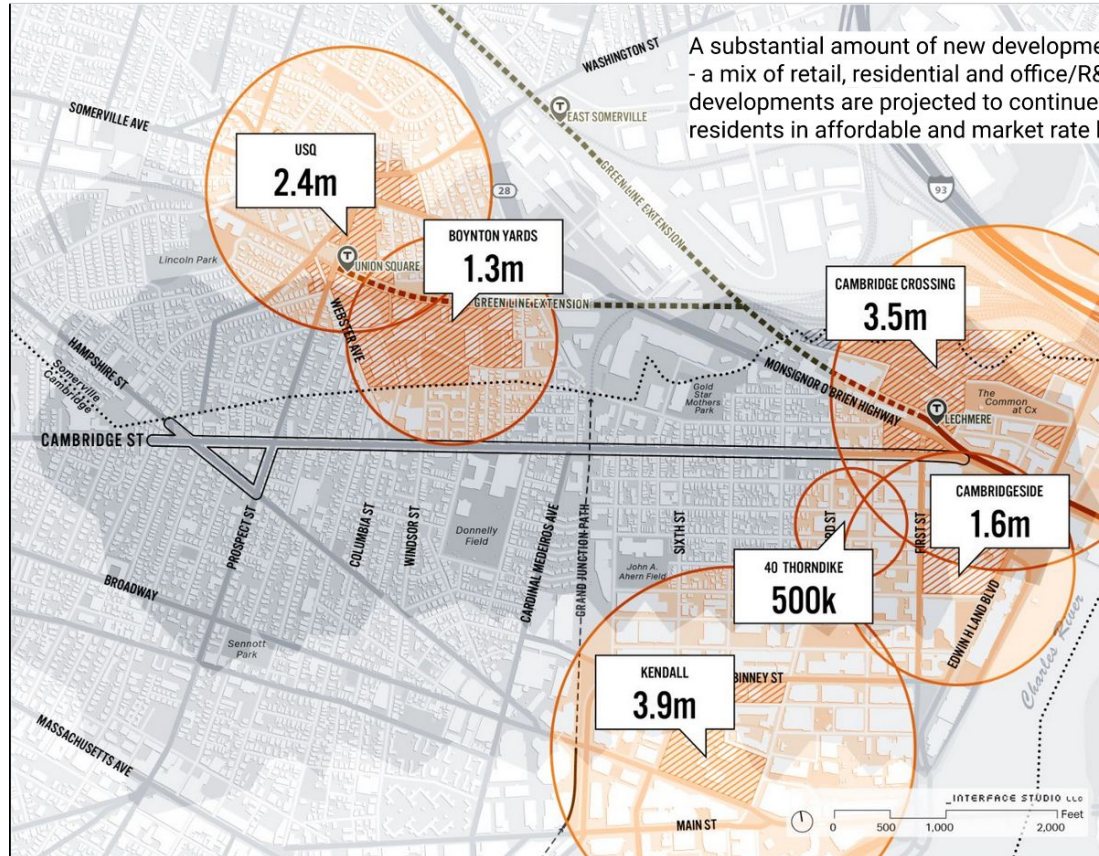
- CDD is making a plan guided by a Zoning Working Group
- Area is currently under-developed, and meaning **change could actually come more quickly**
- CDD's plan is to allow density but only if you provide "neighborhood uses" (infrastructure, library/school, open space, etc.) as judged by a Planning Board special permit process



# HEALTHPEAK ILLUSTRATIVE BUILD-OUT



# Cambridge St Study - not looking good







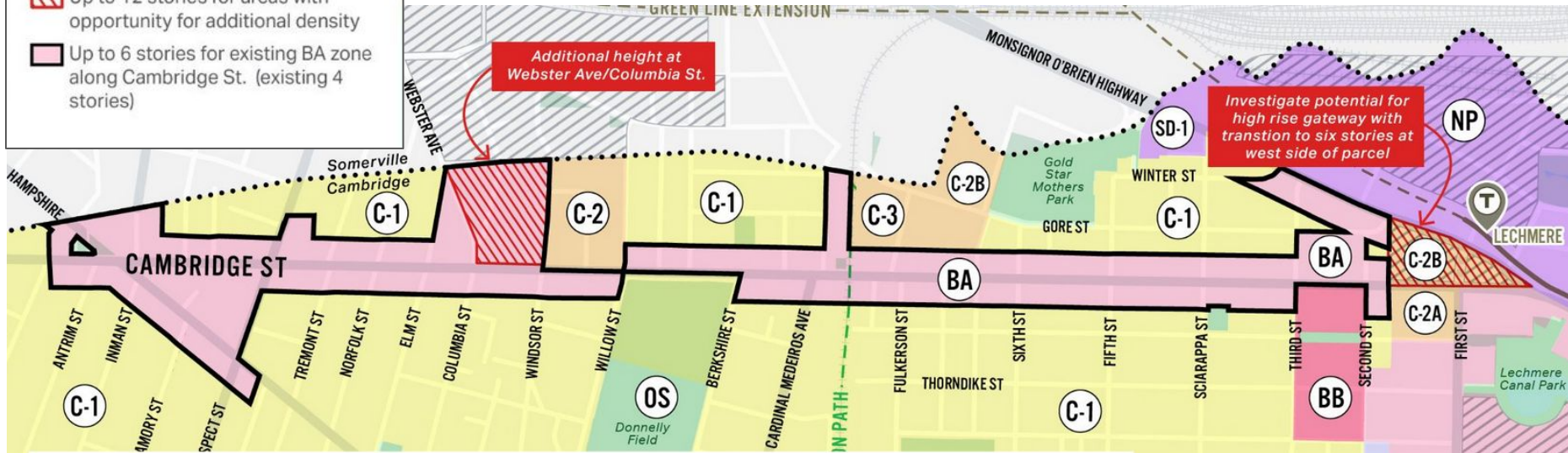
# Cambridge St Study - not looking good

## PROPOSED ZONING DISTRICT FOR CAMBRIDGE STREET

Interface Studio, Dec 2022

-  Up to 12 stories for areas with opportunity for additional density
-  Up to 6 stories for existing BA zone along Cambridge St. (existing 4 stories)

- No proposed changes to side streets
- Most of the street zoned for only 6 stories max
- Will not lead to much new housing (IMO); but renovations/rent hikes will continue



# Multifamily housing - not drafted, in committee

- **Exclusionary zoning** keeps new middle-class housing out of neighborhoods citywide
  - The wealthiest neighborhoods have especially exclusionary zoning
- **CDD is working with Councillors Azeem and Simmons on a proposal;** we're not officially at the table
- Our priorities:
  - Should treat neighborhoods fairly - no more exclusion
  - Should actually result in significant new multi-family housing soon



(Figure: examples of new single-family housing built in ostensibly multi-family districts.)



(Figure: examples of small-scale multi-family housing that should be used as benchmarks for assessing zoning proposals.)

# AHO amendments - drafted, in committee



- The original AHO (passed in 2020) created **a predictable, streamlined permitting path for affordable housing** ... but it's mostly only worked on “easy sites”
- Since then, **more ambitious proposals like 2072 Mass Ave have foundered** and we're still short of our affordable housing goals
- Amendments would **allow larger affordable housing buildings**, unlocking more sites citywide at the scale we need



## AHO amendments - drafted, in committee

- Amendments would allow:
  - **More height along major streets** (up to 13 stories)
  - **Much more height in squares** (up to 25 stories)
  - **A “height for open space” trade citywide**



- Amendments would unlock **more potential sites** and house **more people per site** - but affordable housing pace of development would remain constrained by available funding (i.e. 1-2 buildings per year?)



# FY24 budget funding for affordable housing



- In *Envision Cambridge*, Cambridge planned to build ~288 affordable homes a year, but **we're building at less than half of that rate**
- The Affordable Housing Trust needs a **more stable and substantial funding stream**
  - Currently it gets money (i.e. from linkage), but in an ad-hoc, unpredictable manner, and costs are only going up
- One idea (from Councillor McGovern): 10% of the city budget, every year?

**Maximum for:**  
 • CHA Housing Choice Voucher (Section 8) Program

**Maximum for:**  
 • CHA Elderly & Family Housing Programs  
 • Home Improvement Program  
 • FTHB Downpayment Assistance  
 • Most private & non-profit affordable housing

## Housing Program Income Limits

Cambridge Community Development Department

	HUD 50% of Median	HUD 60% of Median	HUD 80% of Median	City 80% of Median	100% of Median
<b>1 person</b>	\$ 49,100	\$ 58,920	\$ 78,300	\$78,560	\$ 98,200
<b>2 persons</b>	\$ 56,100	\$ 67,320	\$ 89,500	\$89,760	\$ 112,200
<b>3 persons</b>	\$ 63,100	\$ 75,720	\$ 100,700	\$ 100,960	\$ 126,200
<b>4 persons</b>	\$ 70,100	\$ 84,120	\$ 111,850	\$ 112,160	\$ 140,200
<b>5 persons</b>	\$ 75,750	\$ 90,900	\$ 120,800	\$ 121,200	\$ 151,500
<b>6 persons</b>	\$ 81,350	\$ 97,620	\$ 129,750	\$130,160	\$ 162,700
<b>7 persons</b>	\$ 86,950	\$ 104,340	\$ 138,700	\$139,120	\$ 173,900
<b>8 persons</b>	\$ 92,550	\$ 111,060	\$ 147,650	\$148,080	\$ 185,100
—— Inclusionary Housing Rental Program** ——					
———— Homeownership Resale Pool ————					