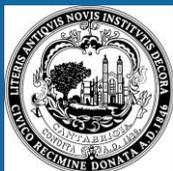


Harvard Joint Center for Housing Studies
March 11, 2021

AFFORDABLE HOUSING, ZONING, AND THE BOTTOM LINE: What can other cities learn from the 100 percent affordable housing overlay in Cambridge?

City of Cambridge, MA
Iram Farooq, Assistant City Manager/Community Dev



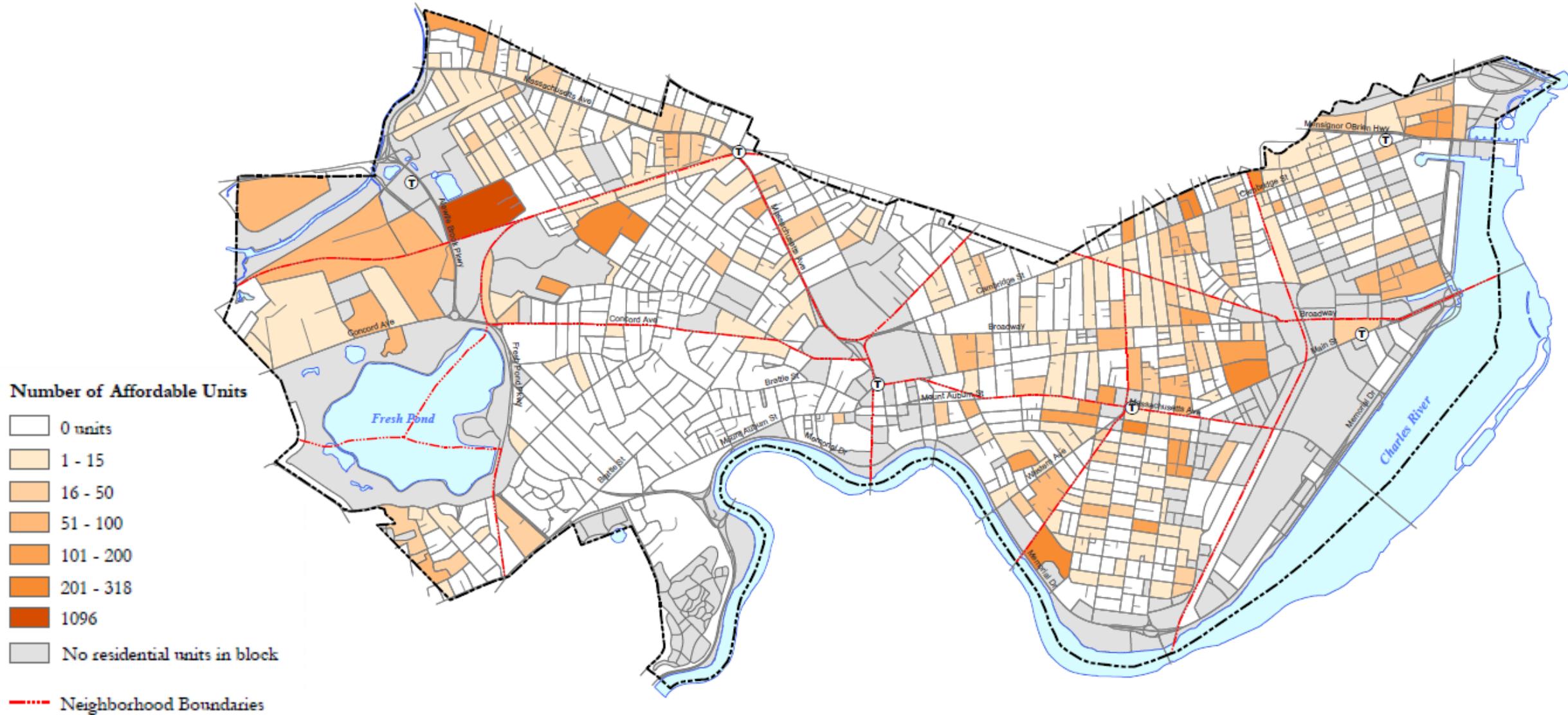
Columbia Court Apartments: 100% affordable development which involved a combination of new construction and historic preservation

Affordable Housing Goals & Strategies

- January 2015 – Cambridge City Council policy order regarding feasibility of the City committing to creating 1,000 new affordable units by 2020
- Actions & strategies identified by CDD in 2015 to advance this goal include:

Action / Strategy	Status
Maintain the commitment of 80% of CPA funds to affordable housing	Ongoing
Adopt recommended changes to Incentive Zoning Ordinance	Adopted 2015 with annual increases 2016-2018; reevaluation and additional increases adopted in 2020
Identify new City funding for affordable housing	New City funds since FY2017 budget; funding increased each year since then; annual funding doubled by FY 2021. FY22 over \$20M/yr
Adopt recommended changes to Inclusionary Housing provisions	Adopted 2017
Creating a new zoning standards or an overlay for affordable housing development which would allow additional development density, reduced parking and other relaxed dimensional standards to affordable housing developers	Part of AHO
Creating streamlined process for the permitting of new affordable housing developments to allow predictable as-of-right permitting for affordable housing	Part of AHO

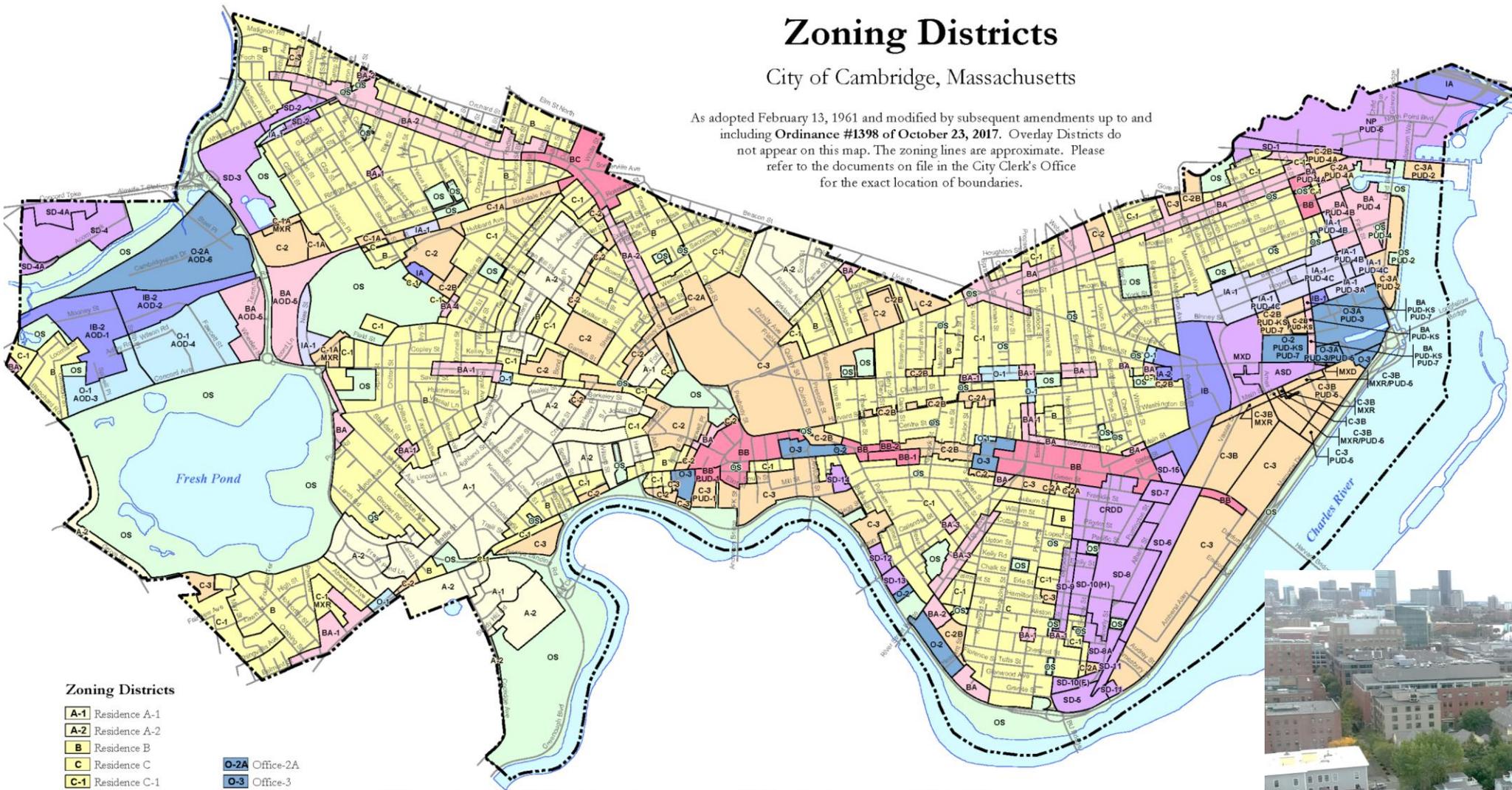
Affordable Housing in Cambridge



Zoning Districts

City of Cambridge, Massachusetts

As adopted February 13, 1961 and modified by subsequent amendments up to and including Ordinance #1398 of October 23, 2017. Overlay Districts do not appear on this map. The zoning lines are approximate. Please refer to the documents on file in the City Clerk's Office for the exact location of boundaries.



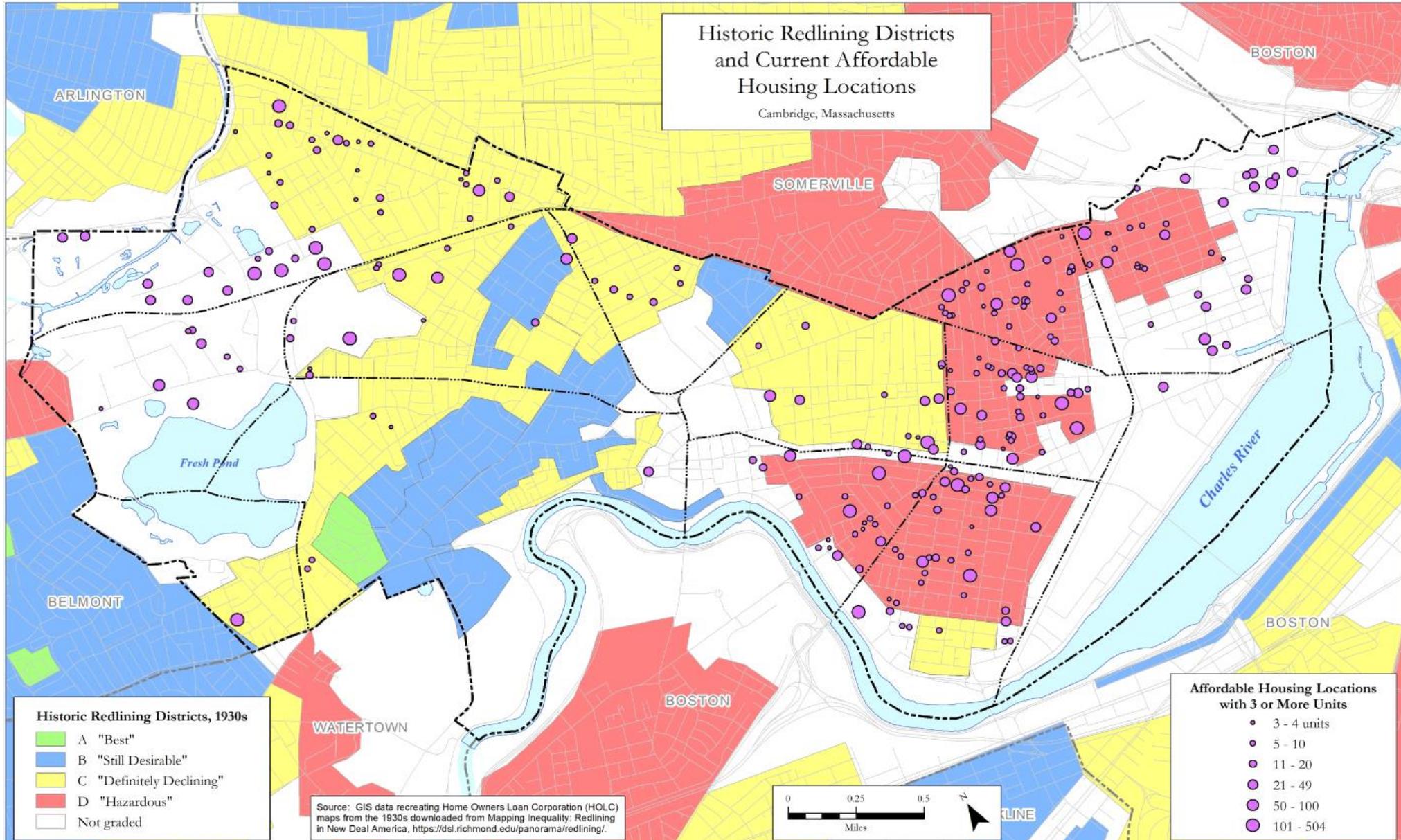
Zoning Districts

A-1 Residence A-1	O-2A Office-2A	BC Business C	MXD Mixed Use Development	SD-2 Special District-2	SD-9 Special District-9
A-2 Residence A-2	O-3 Office-3	BC-1 Business C-1	ASD Ames Street District	SD-3 Special District-3	SD-10(F) Special District-10(F)
B Residence B	O-3A Office-3A	BA Business A	AOD Alewife Overlay District	SD-4 Special District-4	SD-10(H) Special District-10(H)
C Residence C	BA-1 Business A-1	IA-1 Industry A-1	PUD Planned Unit Development Overlay	SD-4A Special District-4A	SD-11 Special District-11
C-1 Residence C-1	BA-2 Business A-2	IA-2 Industry A-2	MXR Mixed Use Residential Overlay	SD-5 Special District-5	SD-12 Special District-12
C-1A Residence C-1A	BA-3 Business A-3	IB-1 Industry B-1	NP North Point District	SD-6 Special District-6	SD-13 Special District-13
C-2 Residence C-2	BA-4 Business A-4	IB-2 Industry B-2	CRDD Cambridgeport Revitalization Development District	SD-7 Special District-7	SD-14 Special District-14
C-2A Residence C-2A	BB Business B	IB Industry B	SD-1 Special District-1	SD-8 Special District-8	SD-15 Special District-15
C-2B Residence C-2B	BB-1 Business B-1	IC Industry C		SD-8A Special District-8A	
C-3 Residence C-3	BB-2 Business B-2				
C-3A Residence C-3A					
C-3B Residence C-3B					
O-1 Office-1					
O-2 Office-2					



This map was prepared by the December 7, 2017 and reflects

Historic Redlining in Cambridge





Temple Place: the comprehensive permit for this 40-unit affordable development was appealed, delaying the project for almost 3 years, and forcing a re-design of the building which resulted in the reduction of family-size units and the loss of 2 units

Affordable Housing Overlay Overall Approach

Intent: To create clear and predictable requirements for affordable housing projects as an alternative to the comprehensive permit (40B) process.

- Less restrictive standards to enable 100%-affordable housing projects to be competitive with market housing
- More predictable review and permitting process
- Standards applied citywide to enable affordable housing in areas where it has not been created in the past



Putnam Green Apartments: 40-unit affordable development approved by a special permit by the Planning Board

Household Size	80% AMI	100% AMI
1 person	\$67,400	\$83,300
2 persons	\$77,000	\$95,200
3 persons	\$86,650	\$107,100
4 persons	\$96,250	\$119,000

Current Income Limits

Standards for Eligibility, Rent, and Initial Sale Price

- **All units** rented or sold to income-eligible households at affordable amounts
- Permanent affordability by covenant
- Rental units:
 - At least 80% of units affordable to households earning up to 80% of Area Median Income (AMI)
 - Rest may be affordable to households earning up to up to 100% of AMI
- Homeownership units:
 - At least 50% of units affordable to households earning up to up to 80% of AMI
 - Rest may be affordable to households earning up to up to 100% of AMI

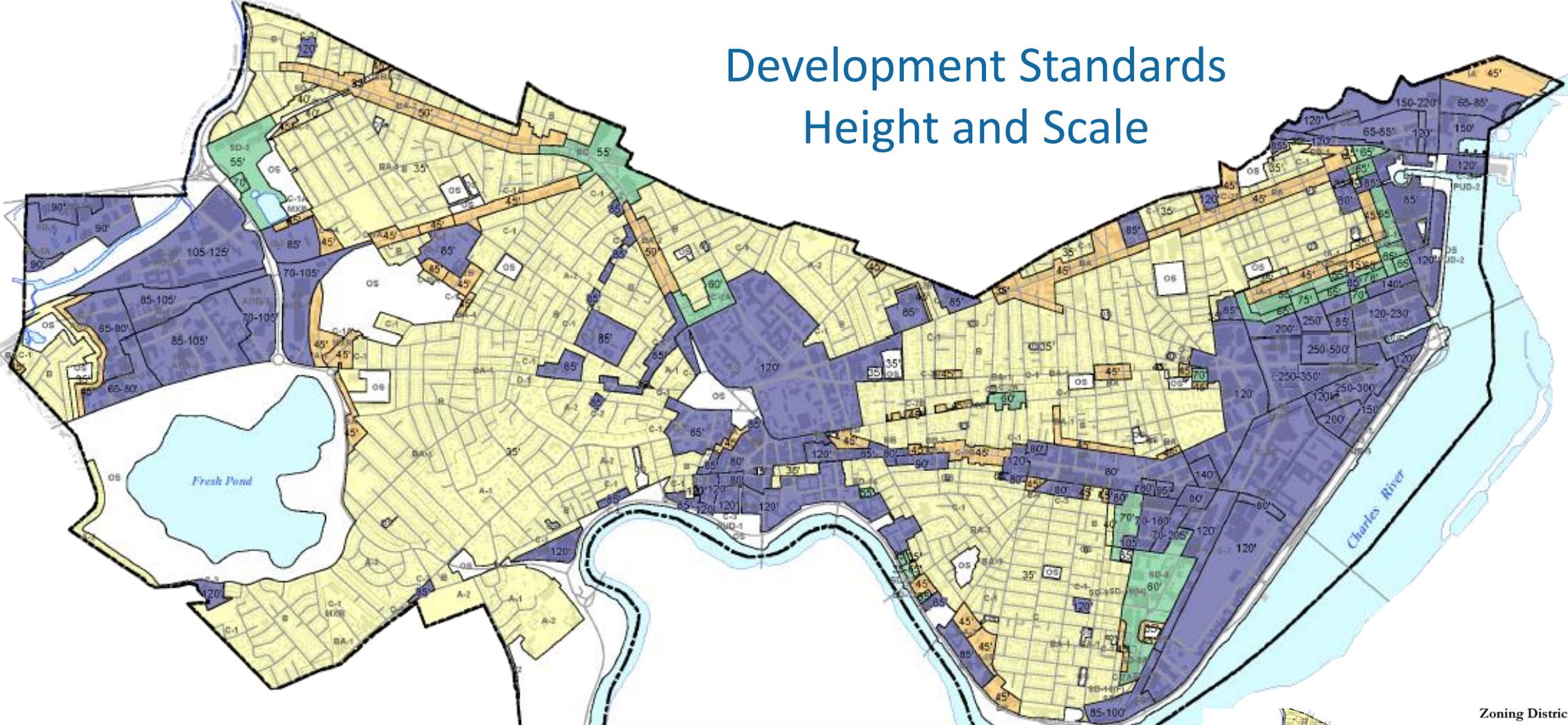
Use

- Single-family, two-family, townhouse, or multifamily allowed as-of-right if 100% affordable
- Active non-residential use allowed on ground floor consistent with zoning district



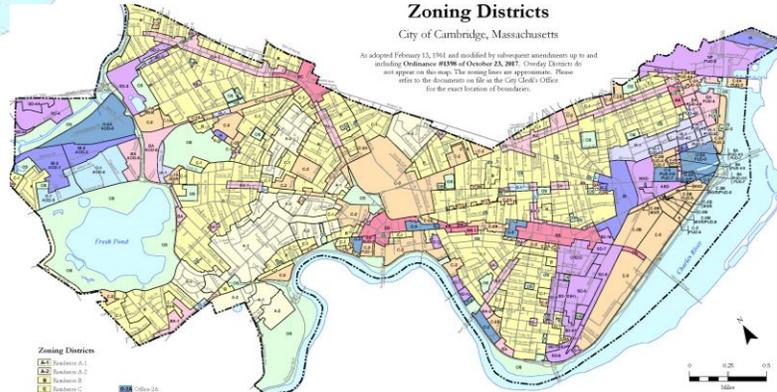
The conversion of a historic building on Bigelow Street into 10 studio and 1-bedroom affordable apartments was approved via a comprehensive permit

Development Standards Height and Scale



Maximum Existing Height Limit	Affordable Housing Overlay Proposed Height Limit*
35 - 40'	4 stories, 45' / 50'
45 - 50'	6 stories, 65' / 70'
55 - 78'	7 stories, 80'
80 - 500'	7 stories, 80'
Open Space Districts	

* Taller height permitted if development includes an active non-residential ground story.



Height and Scale – Affordable Housing Overlay

If the district allows:	100% Affordable Housing can be up to:
➤ 40 feet or less	➤ 4 stories and 45 feet max. / 50 feet with active ground floor

Maximum FAR: 2.00



Height and Scale – Affordable Housing Overlay

If the district allows:	100% Affordable Housing can be up to:
➤ 45' – 50' in height	➤ 6 stories and 65 feet / 70 feet max with active ground floor



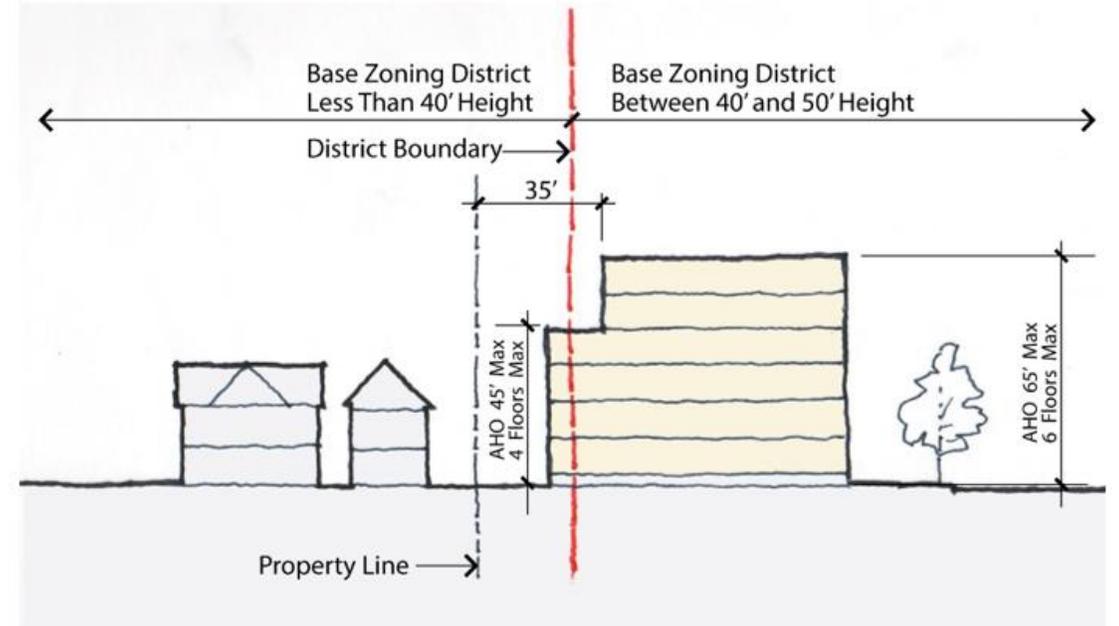
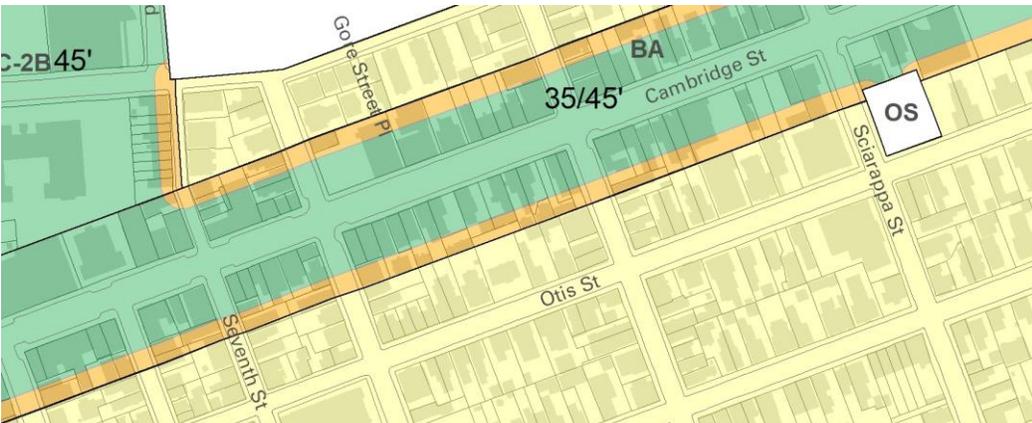
Height and Scale – Affordable Housing Overlay

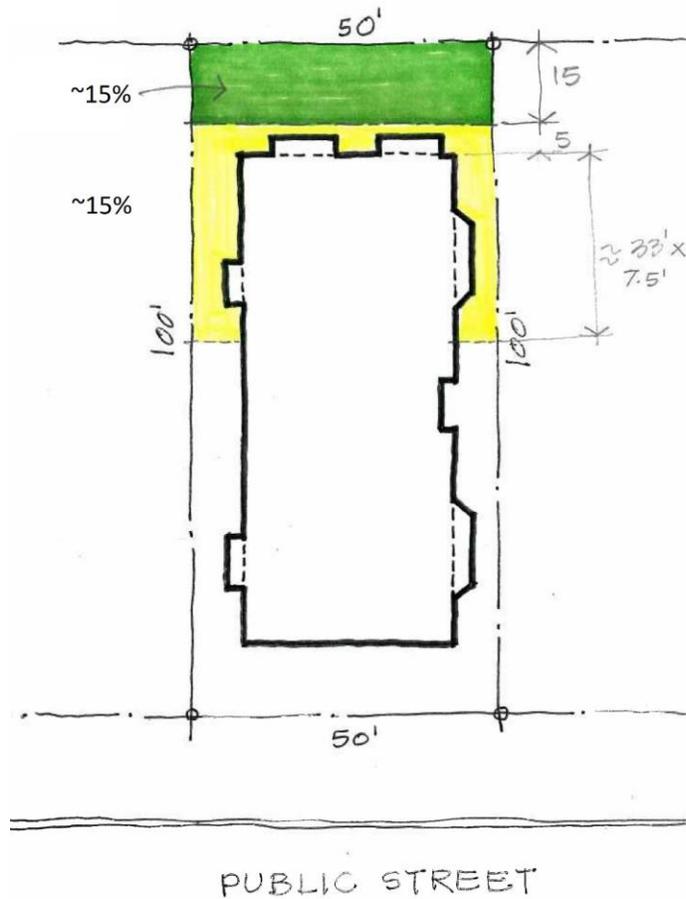
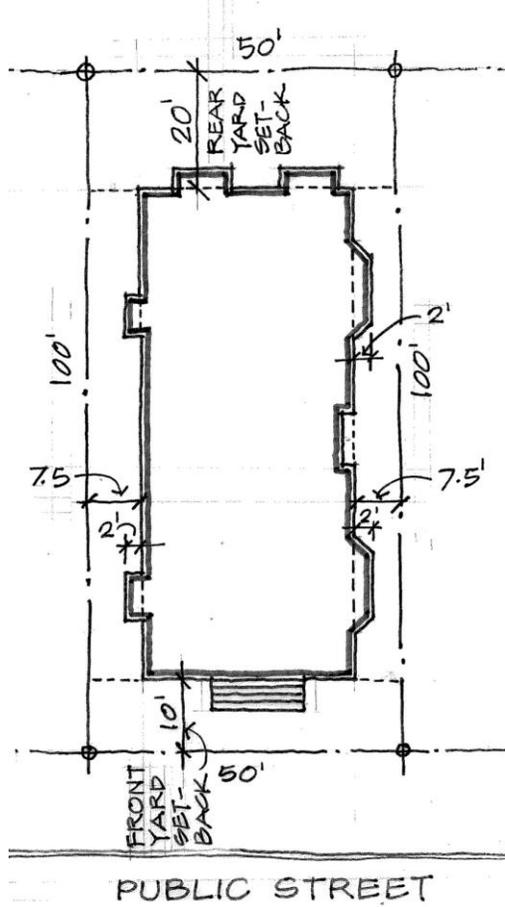
If the district allows:	100% Affordable Housing can be up to:
➤ More than 50 feet	➤ 7 stories and 80 feet max.



Development Standards Transition Buffers

- Step-down where taller height districts abut a residential use
- 7 → 5 stories and 6 → 4 stories within 35' of an abutting district line
- Creates a “sky plane” – closer to the building, the top stories become less visible
- Not required where abutting site is non-residential





Development Standards

Setbacks and Open Space

Yard Setbacks

- 15-foot front, 10-foot on corner lots (or reduced to average of four nearest adjacent buildings)
- 7.5-foot sides
- 20-foot rear
- District setbacks apply if less restrictive

Open Space

- Min. 30% private open space (or district, if less)
 - Open space at grade must be permeable
 - Up to 25% of required open space may be common balconies or decks
 - Parking/driveways NOT open space (current zoning definition)
- Reduction to 15% allowed for preserving historic building

Parking

- No minimum required for automobile parking
- Bicycle parking required, flexibility in location
 - Reduction for Bluebikes
 - Waiver for existing buildings
- Transportation Demand Management (TDM) if providing less than 0.4 space/DU – transit and/or Bluebikes subsidy
- Off-site parking within 1,000 feet
- Flexibility for tandem parking, shared driveways, layout/location

Parking utilization survey for affordable housing		
Properties	24	
Units	1,076	
Spaces provided	623	0.58 space/unit
Cars Parked	425	0.39 car/unit

How does this zoning help preserve existing buildings?

Current zoning complicates reuse in various ways:	Affordable Housing Overlay can provide flexibility:
Adding to the interior could require variance for added density (FAR, dwelling units)	Form-based approach would allow greater density inside the existing envelope
Additions and exterior alterations to a non-conforming building could require special permit or variance	Allow additions and alterations as-of-right within form-based limitations
Conversion of non-residential building creates setback, open space issues even if structure not changed	Existing setbacks and open space allowed to be maintained, with flexibility for minor alterations
Meeting parking requirements can require significant site alterations	Parking waived when existing building is reused

Additional flexibility means:

- Economics can make reuse preferable where feasible
- Options to develop while preserving significant buildings



Bigelow Street: 11 affordable units approved by comprehensive permit



Frost Terrace: 40 affordable units approved by comprehensive permit, currently under construction



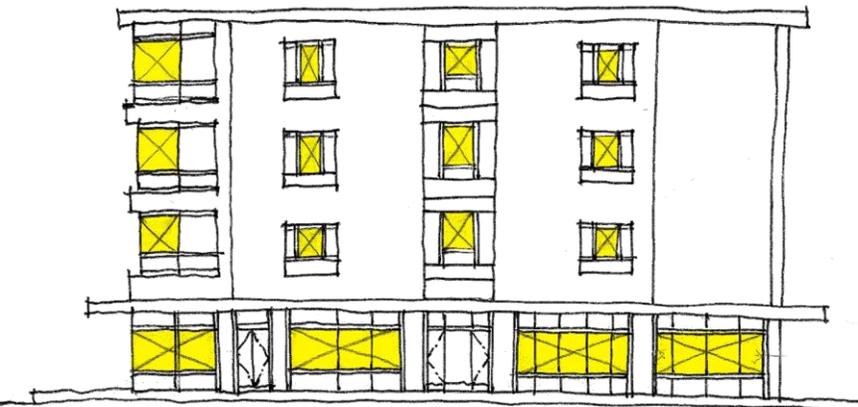
Main and Cherry Condos: 10 affordable units approved by comprehensive permit

Building and Site Design Standards

- Site design
 - Front yards, pedestrian entrances
 - Breaking of long building footprints
- Building façades
 - Transparency
 - Surface relief
- Ground floors
 - Grade level or above
 - Parking screened
 - Limit on “blank walls”
 - Additional height, depth, transparency for active uses
- Mechanicals, Refuse, Loading
 - Setbacks
 - Screening
 - Noise compliance

Building and Site Design

- 15'x15' minimum recess for any façade length of 250 feet or greater – no stretch of façade longer than 150 feet.
- Projecting/recessing elements to avoid unbroken, flat facades
- 20% min. windows for façades facing public streets/open spaces (30% for non-residential portions of buildings in some business districts).

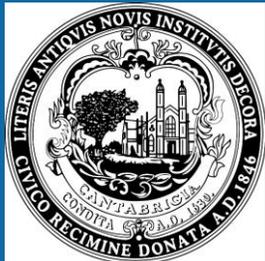
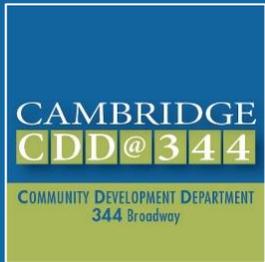




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Advisory Design Consultation Procedure

- Required community meetings
- Submission of plans to Planning Board
- Presentation at public meeting, public has opportunity to comment
- Planning Board comments on compliance with development guidelines and urban design objectives, suggests improvements
- Developer revises and submits plans for second review meeting
- Planning Board makes final, non-binding report
- Design guidelines to address site design, building design, and sustainability



Thank You

