



2025

**Affordable Housing
Trust | 5 Year Report**

“ Affordable housing is one of the deepest challenges facing our community and funding for the Affordable Housing Trust has regularly been our top budget priority. The Council has maximized funding through the Community Preservation Act and linkage fees on new commercial development, and the City has provided significant funding out of operating revenue to develop new and preserve existing housing for low income and moderate-income residents, families, seniors, and people transitioning out of homelessness. This priority will continue as we seek to address the housing crisis in Cambridge.”

— **Yi-An Huang**, City Manager
and Managing Trustee, Affordable
Housing Trust

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Message from the Managing Trustee

The Affordable Housing Trust and City are united in recognizing that housing affordability is the defining challenge facing Cambridge today.

That is why we have worked deliberately and urgently to dramatically ramp up our investment in new affordable housing, preserve existing units, and support policies that keep Cambridge livable for residents at all income levels.

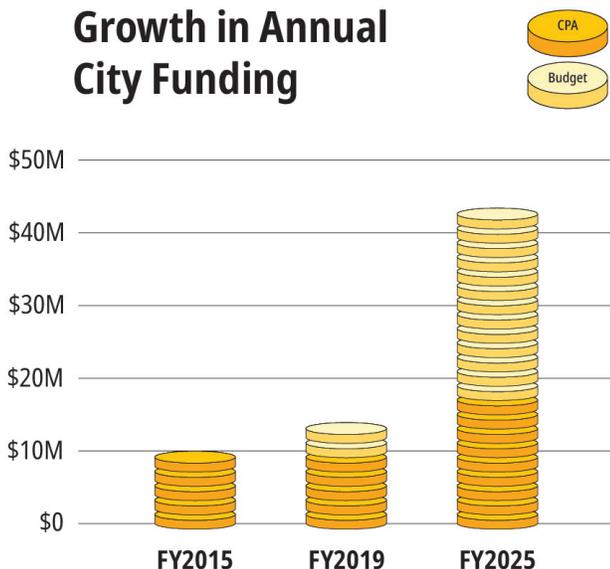
The Affordable Housing Trust is our most powerful tool for preserving and expanding affordable housing. As a City, we have made unprecedented funding commitments with **more than \$40 million budgeted each year** — a significant increase from the less than \$10 million per year ten years ago. A clear commitment to this critical work is also reflected in the scale of resources

dedicated, the pace of development underway, and the determination behind every project. Additionally, the City Council has taken critical steps by increasing commercial developer fees that help fund the Trust, and passing the Affordable Housing Overlay that has enabled 100% affordable projects to build more units with fewer barriers.

These commitments will help ensure that Cambridge remains a place where people can put down roots and thrive.

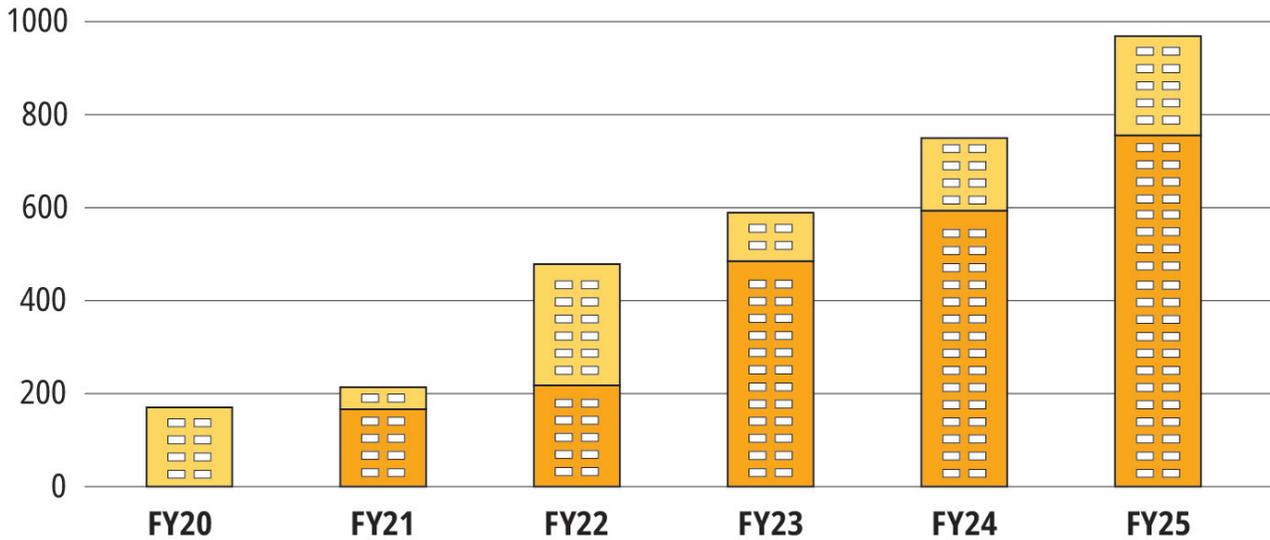
The last five years of policy reform and investment has worked. We have **financed the purchase of 14 properties** to convert to affordable housing. We have **created or preserved over 900 units** that are now home to people who otherwise couldn't afford to live in Cambridge. And we currently have **more than 1,000 affordable units** in the development pipeline. As we have worked to speed up approval and development processes, we have also successfully leveraged state and federal tax credits to produce new units more efficiently — at an **average cost of \$250,000 of City funds per affordable home.**

Growth in Annual City Funding



The visual on page 2 conveys the scale of our impact on development, but the real stories come from the people who now have homes in our community. We have built permanent supportive housing for people transitioning out of homelessness, with on-site services and supports to help residents be successful. We have made larger investments in three-bedroom units to allow families and children to stay in our community. And we are building affordable housing for older adults so that those who are aging can remain in the city they love, near the people they care about.

Affordable Housing Trust-Funded New Affordable Units FY20–FY25 (cumulative)



This report tells the story of how we have been able to achieve all of this, and provides insight into the amazing homes that are being constructed — homes that fit into our neighborhoods, spanning all across our city.

None of this progress happens on its own and I'm so grateful to all the people dedicated to working on housing. My fellow board members on the Affordable Housing Trust; City leaders and staff in the Housing Department and so many other departments who contribute to this work; our incredible partners at the Cambridge Housing Authority, Just A Start, Homeowner's Rehab, and more who are leading and executing on ambitious projects; our state partners at the Executive Office of Housing and Livable Communities and MassHousing; community members who speak out in support of this work; and the City Council, which has passed key policies

and consistently supports this work in the community.

Yet, as we acknowledge all that we have accomplished, we recognize that the housing crisis continues. Prices are incredibly high. Our waitlists are longer than ever. Rising construction costs and high interest rates have created new barriers to housing development.

There is more work to do, and this report is both a celebration of the last five years and a commitment to the next five – that we will make the necessary investments, cultivate new ideas, and pursue innovations that will expand housing so that Cambridge can be a place where all people can find a home.

– Yi-An Huang, City Manager and Managing Trustee, Affordable Housing Trust

About the Trust

The City Council established the Cambridge Affordable Housing Trust in 1988 to create and preserve affordable housing in Cambridge.

The Trust has a long-standing commitment to producing high-quality housing that is well integrated into the greater community and that will remain affordable for future generations.

Since the Trust's inception, the City has committed over \$400 million in funds to create new affordable housing units, preserve current affordable housing, rehabilitate existing affordable housing, and fund the acquisition of condominium units to expand the affordable housing stock in Cambridge. The Trust has assisted in creating and preserving over 4,200 affordable housing units in the last 36 years. All Trust-funded projects are subject to deed restrictions that protect the housing's long-term affordability.

“Being a Trust member means working in a collaborative way to make recommendations on City housing policy and how to allocate scarce resources for housing projects, as well as providing gap funding that allows development projects to proceed.”

– **Peter Daly**, former Affordable Housing Trust member

Members

Members of the Affordable Housing Trust are appointed by the City Manager, who is an ex officio member. The Trust is made up of nine members with various backgrounds in housing policy, finance, development, planning, design, and advocacy. Current members are:

Yi-An Huang, *City Manager and Managing Trustee* (since 2022)

Teresa Cardosi (since 2024)

Elaine DeRosa (since 2020)

Raffi Freeman (since 2024)

Krissandra Robinson (since 2024)

Susan Schlesinger (since 2000)

James Stockard (since 1988)

Alyson Stein (since 2024)

Elaine Thorne (since 2016)

Over the past few years, five members exited the Trust after many years of dedicated service. The City acknowledges and thanks these former members for their commitment to expand and preserve affordable housing in Cambridge. They are:

Louis A. DePasquale, *former City Manager and Managing Trustee* (2016–2022)

Peter Daly *Trustee* (1991–2023)

Florrie Darwin *Trustee* (1991–2024)

Gwendolen Noyes *Trustee* (1988–2023)

William “Bill” Tibbs *Trustee* (1994–2024)

Funding Sources

Trust funding comes from several funding sources:

City Budget

The City funds the Trust through annual appropriations from the City's operating budget. Sources for these funds include revenue from building permit fees, short-term rental fees, property taxes, and other General Fund revenue.

Community Preservation Act (CPA)

The Trust receives significant financial support through the Community Preservation Act (CPA), a fund generated by a local 3% property tax surcharge with matching funds from the state. Since its adoption in 2001, the City has consistently committed the maximum amount of CPA funding (80%) to the Trust.

Incentive Zoning Contribution

The Trust receives funds under the City's Incentive Zoning provisions, which require developers of large, non-residential developments to contribute funds to mitigate their impact on the need for affordable housing.

Inclusionary Housing Contribution

When developers build housing in Cambridge that is subject to the City's Inclusionary Housing provisions, they are required to set aside 20% of the building's floor area for affordable units. Occasionally, the affordable units make up slightly less than 20% of the floor area, and developers make a Trust contribution to compensate for the shortfall in affordable housing provided.

Green Roof Zoning

The Trust receives funds under the City's Green Roof Zoning provisions. Developers of new non-residential buildings subject to these zoning provisions may receive a special permit approval to build less than the required green roof square footage and instead make a monetary contribution to the Trust to advance sustainable and renewable features in affordable housing.

Harvard Loan Fund

Through the Harvard 20/20/2000 Initiative, which the university launched in 2000 to finance affordable housing, Harvard has provided the Trust with a \$6 million fund to capitalize as a low-interest revolving loan fund.

Affordable Housing Milestones (FY21–FY25)

Each fiscal year begins on July 1 of the previous calendar year and ends on June 30 of the current calendar year.

FY21

HomeBridge

7 units purchased

Resale

1 unit sold to new buyers

SPRING 2021

Frost Terrace Apartments (1791 Massachusetts Avenue) completed construction.



OCTOBER 2020

The Affordable Housing Overlay (AHO) zoning was adopted by the City Council.

SUMMER 2020

Finch Cambridge Apartments (675 Concord Avenue) completed construction. (See page 14 for more details.)

FY22

HomeBridge

8 units purchased

Resale

9 units sold to new buyers

JANUARY 2022

52 New Street became the first development to complete the AHO process.

JUNE 2022

Rindge Commons North (432 Rindge Avenue) started construction. (See page 18 for more details.)



FALL 2021

Squirrelwood Apartments completed construction and rehabilitation.

Preservation of **504-unit Fresh Pond Apartments (362 and 364 Rindge Avenue)** completed. (See page 17 for more details.)

FY23

HomeBridge

6 units purchased

Resale

7 units sold to new buyers

DECEMBER 2022

116 Norfolk Street became the first AHO project to begin construction. (See page 20 for more details.)



OCTOBER 2022

Incentive Zoning contribution rate increased from \$21.02 to \$33.34 per square foot of gross floor area for new, large non-residential developments.

FY24

HomeBridge

4 units purchased

Resale

6 units sold to new buyers



OCTOBER 2023

Amendments to AHO Zoning provisions (AHO 2.0) adopted by the City Council, allowing for taller heights and more relaxed dimensional standards.



JUNE 2024

Rindge Commons North (432 Rindge Avenue) completed construction.

28 Wendell Street acquired by HRI with Trust funds. (See page 22 for more details.)



JULY 2023

37 Brookline Street purchased by JAS with Trust funds. (See page 21 for more details.)



NOVEMBER 2023

30 Wendell Street acquired by HRI with Trust funds. (See page 22 for more details.)

JANUARY 2024

52 New Street began construction.

FY25

HomeBridge

19 units purchased

Resale

7 units sold to new buyers

OCTOBER 2024

The **100th HomeBridge unit** was purchased.

NOVEMBER 2024

1826 & 1840 Massachusetts Avenue acquired by JAS with Trust funds. (See page 11 for more details.)



AUGUST 2024

Parkview Cooperative (24-26 Corporal McTernan) completed rehabilitation. (See page 17 for more details.)

DECEMBER 2024

Roseland/Frost portfolio (20, 22, 28 Roseland Street & 1, 3, and 5 Frost Street) acquired by the Frost Terrace I development team with Trust funds. (See page 12 for more details.)



JULY 2024

16-18 Wendell Street was acquired by CHA with Trust funds and converted to permanent supportive housing for residents at risk of homelessness. (See page 10 for more details.)

Jefferson Park Federal, one of the largest AHO developments with 278 affordable units, started construction. (See page 18 for more details.)

SUMMER 2024

35 Harvey Street completed construction and rehabilitation. (See page 19 for more details.)

Affordable Housing Milestones (FY21–FY25)

Trust provided support for 14 property acquisitions in the last five years.

Over 500 Trust-supported units are under construction.

JANUARY 2025

116 Norfolk Street

completed construction and formally reopened as the Daniel J. Wuenschel Building, or Dan's Place.



JUNE 2025

49 Sixth Street started construction. (See page 20 for more details.)



MAY 2025

4 Mellen Street (formerly 1627 Massachusetts Avenue) started construction. (See page 19 for more details.)



Highlights from FY25

The Trust provides financial support to affordable housing providers for acquisition, conversion, and construction of new buildings in Cambridge. In FY25, Trust funding commitments bolstered progress for affordable housing efforts, including:



9 new properties acquired for future development.



7 development projects moved through design review.



4 development projects finalized financing and construction preparation.



26 households purchased homes in Cambridge through the HomeBridge or Homeownership Resale programs.



5 affordable housing projects began or continued construction, which will create or rehabilitate over **530 affordable units**.



4 projects completed construction or rehabilitation, which included **108 new affordable units** and one permanent supportive housing development.



134 new affordable housing units opened to residents.

What is Affordable Housing?

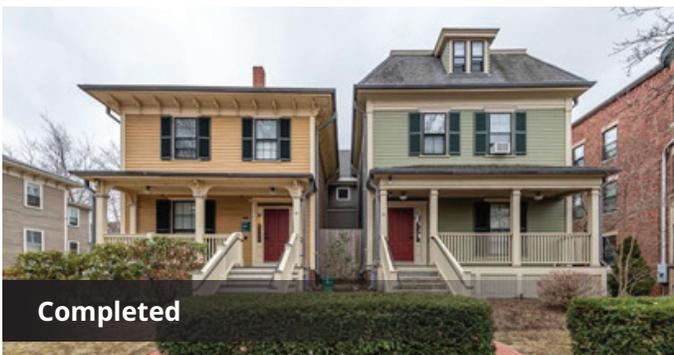
Housing is considered “affordable” when a tenant or homeowner pays no more than approximately 30% of their gross income for housing costs. Affordable housing in Cambridge serves low-, moderate-, and middle-income households, with most programs targeted at households earning at or below 80% of Area Median Income (AMI), adjusted for household size, and some programs serving households earning up to 120% AMI.

Affordable rental and ownership units funded by the Trust remain affordable through long-term deed restrictions. For rental units, these restrictions set income eligibility and limit the amount of rent that can be charged for each unit. For homeownership units, the restrictions limit the price of the unit and require that, upon resale, the home is sold to an income-eligible household.



New Projects in FY25

In FY25, the Trust committed over \$66 million to new affordable housing projects, including the acquisition of nine properties and the recapitalization of the City’s affordable homeownership programs. Some of the new Trust commitments are highlighted in this section.



16-18 Wendell Street

Total Units: 22 rental units

Unit Mix	SRO	Total
# Units	22	22

Sponsor: Cambridge Housing Authority (CHA)

Trust Funding: \$4,950,000 for acquisition

Status: Complete and occupied.

The CHA purchased 16-18 Wendell Street in July 2024 with funding from the Trust and converted the former Lesley University dormitory into 22 units of permanent supportive housing (PSH) to serve individuals and couples exiting homelessness in Cambridge. Residents moved into the building after the CHA completed modest interior renovations to create offices and new common spaces. Residents benefit from a robust supportive service plan, which includes full-time, on-site staff to assist residents.



Proposed Rendering

432 Rindge Avenue

(Rindge Commons South–Phase II)

Total Units: 77 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	16	39	22	77

Sponsor: Just A Start (JAS)

Trust Funding: \$9,051,615 for construction.

Status: Assembling remaining financing needed to begin construction.

The Trust approved funding for the construction of Rindge Commons South, the second phase of JAS’s two-phased Rindge Commons development, which received a comprehensive permit in August 2020. Rindge Commons South will contain 77 new affordable rental units. The first phase, Rindge Commons North, is highlighted later in this report. This second phase will include a new playground, improved open space, and a private outdoor patio for residents.



Before Construction

1826 & 1840

Massachusetts Avenue

Total Units: TBD rental units

Sponsor: Just A Start (JAS)

Trust Funding: \$10,900,000 for acquisition and predevelopment.

Status: Sites were acquired in November 2024; project is in early stages of development planning.

The Trust provided funding to JAS for the purchase of 1826 and 1840 Massachusetts Avenue (two surface parking lots) from Lesley University. JAS is in the early stages of planning for a new affordable rental development to be built under the provisions of the AHO.





**Frost Terrace II – Roseland/
Frost Portfolio** (20, 22, and 28
Roseland Street & 1, 3, and 5 Frost Street)

Total Units: TBD rental units

Sponsor: Capstone Communities and Hope Real Estate Enterprises

Trust Funding: \$19,839,500 for acquisition and predevelopment.

Status: Sites were acquired in December 2024; project is in early stages of development planning.

The Trust provided funding for the acquisition of six contiguous sites located adjacent to the development team’s existing affordable development, Frost Terrace Apartments in Porter Square. The new sites will be developed as a second phase to Frost Terrace. Frost Terrace II is in the early stages of planning and is expected to be developed under the provisions of the AHO.



12-14 Laurel Street

Total Units: 4 rental units

Unit Mix	1 BR	3 BRs	Total
# Units	1	3	4

Sponsor: Just A Start (JAS)

Trust Funding: \$125,000 for predevelopment.

Status: Trust approved funding to assist JAS with predevelopment activities in June 2025.

12-14 Laurel Street is an existing 2.5-story duplex in Cambridgeport. The long-term owners approached JAS to transfer the building for redevelopment as affordable housing.



The five-year period between July 1, 2020 to June 30, 2025 (Fiscal Year 2021-2025) was a very active time for the Trust. During this period, the Trust assisted with 26 unique affordable housing developments, described throughout this report, provided financial assistance to 48 Cambridge homebuyers through the HomeBridge Program, and sold 66 affordable homeownership units through the Resale Fund.

“ The Trust’s task is not just to deploy resources, but also to grapple with the many obstacles that remain and prevent the creation and preservation of affordable housing. I’ve enjoyed being a part of those conversations to find avenues for positive change in this city that we are all proud to call home!”

– **Alyson Stein**, Affordable Housing Trust member

78-80 Porter Road



Total Units: 26 rental units

Unit Mix	Studio	1 BR	2 BRs	3 BRs	Total
# Units	1	9	11	5	26

Sponsor: Cambridge Housing Authority (CHA)

Trust Funding: \$6,109,518 for acquisition and renovations.

Status: Complete and occupied.

With funding from the Trust, the CHA purchased 78-80 Porter Road in 2013 with a long-range plan to convert this former market-rate apartment building to affordable use. In 2021, the CHA celebrated the completion of the affordable conversion, historic preservation, and substantial rehabilitation of Porter Road. The completed work involved interior and exterior upgrades, including the restoration of historically significant building elements, and interior reconfiguration to create more three-bedroom units.

Sustainable and Green Design

Trust-funded affordable housing developments have been at the forefront of sustainable design and development practices thanks to the commitment of affordable housing providers and the City to maximizing energy efficiency, resiliency, and livability in new housing. Newly constructed and renovated affordable housing includes a range of features, including high-performance energy-efficient systems and appliances, high levels of insulation, and non-toxic, durable materials

for maximum livability. Developments may also include rooftop solar panels, green roofs, and landscaped green spaces. Affordable housing developers may also take advantage of emerging integrative and passive solar design principles, which use building orientation and strategic shading to maximize sunlight for passive heating and shade for passive cooling. Many developments are designed to meet standards set by the three most common rating agencies that guide green design, which are Enterprise Green Communities (EGC), Leadership in Energy and Environmental Design (LEED), and Passive House US (PHIUS).



671-675 Concord Avenue (Finch Cambridge)

Total Units: 98 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	32	45	21	98

Sponsor: Homeowners Rehab Inc. (HRI)

Trust Funding: \$23,548,095 for acquisition, predevelopment, and construction.

Status: Complete and occupied.

Finch Cambridge is a 98-unit affordable rental development located in the Cambridge Highlands neighborhood on Concord Avenue across from the Fresh Pond reservoir. Completed in Summer 2021, Finch is affordable to a range of households including very low-income residents at or below 30% AMI and middle-income households making up to 100% AMI. At the time of completion, Finch Cambridge was the largest new affordable development in decades. Finch was also one of the first multifamily housing developments in the state to meet Passive House standards, and has won awards for its sustainable design, including the PRISM Award (Best Affordable Community) by Builders and Remodelers Association of Greater Boston in 2020 and Sustainable Design Award by Boston Society for Architecture (BSA) in 2021. Residents of Finch Cambridge have access to a variety of amenities, including a penthouse community room and rooftop terrace.

1791 Massachusetts Avenue
(Frost Terrace)



Total Units: 40 rental units

Unit Mix	Studio	1 BR	2 BRs	3 BRs	Total
# Units	1	13	13	13	40

Sponsor: Capstone Communities and Hope Real Estate

Trust Funding: \$10,785,378 for acquisition, predevelopment, and construction.

Status: Complete and occupied.

The development of Frost Terrace involved a combination of new construction, historic preservation, and adaptive reuse to create 40 new affordable apartments on Massachusetts Avenue in Porter Square. The exteriors of three existing historic single-family homes were preserved while interiors were converted to affordable multifamily use. A new building containing 27 units was built in the center of the site. All Frost Terrace units are affordable to households earning up to 60% AMI, with some more deeply affordable units for households earning up to 30% AMI. Frost Terrace received several awards for its creative design, including the Robert H. Kuehn Award (2024) and the BSA Merit Award for Built Design Excellence in Adaptive Reuse, Renovation, & Historic Preservation (2023).

Squirrelwood Apartments–Infill Housing
(40 & 54 Market Street and 265 Broadway)



Total Units: 23 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	12	8	3	23

Sponsor: Just A Start (JAS)

Trust Funding: \$4,115,457 for construction.

Status: Complete and occupied.

JAS built 23 new affordable rental units in The Port neighborhood as part of a larger effort to renovate and recapitalize two older affordable developments owned by JAS, 20-unit Squirrel Brand Apartments and 45-unit Linwood Court. The two existing sites were consolidated and, together with the 23 new in-fill units, are now called Squirrelwood Apartments, an 88-unit scattered site development. There are several tiers of affordability at Squirrelwood Apartments, including housing for extremely low-income households (under 30% AMI), low- and moderate-income households (30%-60% AMI), and moderate-income households (60%-100% AMI). The new units were built to high levels of energy efficiency and are Passive House certified. The project has received a number of awards, including ENR New England’s Best Project in the Renovation and Restoration category and an Excellence in Construction Award from the Associated Builders and Contractors of Massachusetts.

2072 Massachusetts Avenue



Total Units: ~73 rental units

Unit Mix	Studio	1 BR	2 BRs	3 BRs	Total
# Units	~2	~19	~41	~11	~73

Sponsor: Capstone Communities and Hope Real Estate

Trust Funding: \$5,071,000 for acquisition and predevelopment.

Status: AHO community process is complete; AHO Planning Board Advisory Design Review will begin in FY26.

Located on the corner of Massachusetts Avenue and Walden Street in North Cambridge, 2072 Massachusetts Avenue will be redeveloped as affordable housing. The team originally advanced a plan to redevelop the site, a current fast-food restaurant and surface parking lot, under a Comprehensive Permit. Following the adoption of the AHO and subsequent amendments, the team is now moving forward with an AHO development, which will involve replacing the existing single-story building with a new 100% affordable housing rental development that will meet Passive House standards. The proposed design is expected to create approximately 73 units with other resident amenities.

52 New Street



Total Units: 106 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	22	62	22	106

Sponsor: Just A Start (JAS)

Trust Funding: \$18,025,390 for acquisition, predevelopment, and construction.

Status: Construction and marketing underway; occupancy anticipated in FY26.

JAS purchased 52 New Street in 2020 and began construction in 2023. This project was the first to be approved under the AHO. When complete, the building will contain 106 affordable rental units, the majority of which will be created for families. Located in Neighborhood Nine, all units will be affordable to households earning up to 80% AMI, with some more deeply affordable to households earning up to 30% AMI. The building will comply with Passive House standards and will include features to ensure maximum energy efficiency, such as a robust thermal envelope, efficient HVAC systems, and eco-friendly materials. It will also contain a range of amenities, including two exterior upper-level decks, a large community room, a fitness center, and a business center.

24-26 Corporal McTernan Street
(Park View Cooperative)



Total Units: 12 rental units

Unit Mix	1 BR	2 BRs	Total
# Units	10	2	12

Sponsor: N/A

Trust Funding: \$4,199,215 for renovations.

Status: Complete and occupied.

Park View Cooperative is a limited equity cooperative established in 1984 as part of a former City program that assisted residents in purchasing their buildings during rent control. The building was constructed in 1908 and is considered historically significant. The Trust provided funding to assist with an extensive rehabilitation of the building, which included upgrading building systems and renovating unit interiors to meet current building standards.

362 and 364 Rindge Avenue
(Fresh Pond Apartments)



Total Units: 504 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	128	336	40	504

Sponsor: Schochet Associates

Trust Funding: \$34,533,179 for expiring use preservation.

Status: Preservation completed.

In 2021, after many years of collaborative work between the owner, residents, housing advocates, and the City, a comprehensive plan was finalized to preserve the long-term affordability of the 504-unit Fresh Pond Apartments. The affordability of the two privately-owned buildings had been at risk following the expiration of their affordability restrictions. The Trust and City provided funding to ensure that current and future residents of all 504 units will continue to benefit from affordable housing.

430 Rindge Avenue
(Rindge Commons North–Phase I)



Total Units: 24 rental units

Unit Mix	1 BR	2 BRs	Total
# Units	10	14	24

Sponsor: Just A Start (JAS)

Trust Funding: \$4,250,000 for construction.

Status: Complete and occupied.

Rindge Commons North, located at 430 Rindge Avenue, was completed in summer 2024. It was the first of a two-phase residential development being built on portions of the JAS's existing parking lot for their 402 Rindge development. Rindge Commons North is a mixed-use building that contains 24 affordable rental units on the upper stories, as well as non-residential space for JAS offices, JAS job training programs, and City of Cambridge Preschool Program classrooms on the lower levels. It is built to Passive House standards and is affordable to households making up to 60% AMI.

Jefferson Park Federal (278 Rindge Avenue, a/k/a 700 Jackson Place and 900 Jackson Place)



Total Units: 278 rental units

Unit Mix	1 BR	2 BRs	3 BRs	4 BRs	Total
# Units	41	106	111	20	278

Sponsor: Cambridge Housing Authority (CHA)

Trust Funding: \$43,611,615 for construction.

Status: Construction underway.

The Cambridge Housing Authority (CHA) began construction on a comprehensive rebuilding of Jefferson Park Federal in 2024, which will replace 175 older public housing units with 278 new affordable units. All new units will be built to Passive House and Enterprise Green Communities standards and will be affordable to households making up to 60% AMI, with the majority serving very low-income households. In addition to new housing, Jefferson Park Federal will also offer other amenities including improved open space, a new community space, a Bluebikes station, and new space for the existing on-site Head Start program. To date, Jefferson Park Federal is the largest project approved under the AHO.

35 Harvey Street



Total Units: 12 rental units

Unit Mix	SRO	Total
# Units	12	12

Sponsor: Homeowners Rehab Inc. (HRI)

Trust Funding: \$3,339,432 for building rehabilitation.

Status: Complete and occupied.

Homeowners Rehab Inc. (HRI) completed a comprehensive rehabilitation of this affordable historic North Cambridge property. Their work converted 16 small single-room-occupancy (SRO) units with shared facilities into 12 enhanced SRO housing units with private baths and kitchens. This permanent supportive housing (PSH) property includes on-site supportive services for residents, a new common area and resident meeting space, as well as updates to open space and restoration of the historic façade. In 2025, the building received a historic preservation award from the Cambridge Historic Commission.

4 Mellen Street

(formerly 1627 Massachusetts Avenue)



Total Units: 29 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	10	12	7	29

Sponsor: Homeowners Rehab Inc. (HRI)

Trust Funding: \$8,657,442 for acquisition, predevelopment, and construction.

Status: Construction underway.

Located on the corner of Massachusetts Avenue in the Baldwin neighborhood, the 4 Mellen site includes a historic building, the Charles Saunders House. In 2025, under the provisions of the AHO, HRI began construction to create 29 new affordable rental units at the site, including 4 units in the historically preserved Charles Saunders House and 25 units in a new attached rear addition. The development will be entirely electric and will contain features to ensure maximum energy efficiency to meet Passive House standards.

Permanent Supportive Housing

Permanent Supportive Housing (PSH) is housing designed to serve people who have experienced homelessness or who have disabilities. In addition to providing affordable housing, PSH residents are typically offered on-site, supportive services, which may include access to case management, job training, and mental health care.

116 Norfolk Street

(Daniel J. Wuenschel Building or Dan’s Place)



Completed

Total Units: 62 rental units

Unit Mix	Studio	Total
# Units	62	62

Sponsor: Cambridge Housing Authority (CHA)

Trust Funding: \$10,161,150 for construction.

Status: Complete and occupied.

Dedicated to former CHA Executive Director, Dan Wuenschel, Dan’s Place consists of 62 units of permanent supportive housing (PSH) for residents coming out of homelessness. The development expanded and reconfigured an existing building with 38 small SRO units, resulting in 62 self-contained studio apartments. Work also included construction of a new 24-unit addition attached to a preserved historic building. Located in the Port, Dan’s Place features on-site staff offering robust supportive services to residents. The redevelopment was the first AHO project to begin and complete construction.

49 Sixth Street

(Rose on Sixth)



Renovations Underway

Total Units: 46 rental units

Unit Mix	1 BR	2 BRs	3 BRs	4 BRs	Total
# Units	14	20	11	1	46

Sponsor: Preservation of Affordable Housing (POAH)

Trust Funding: \$10,750,000 for construction.

Status: Construction underway.

The 49 Sixth Street development involves the conversion of a portion of the Sacred Heart property in East Cambridge into 46 units of affordable rental housing. The units will be affordable to households with a range of incomes up to 80% AMI. POAH is partnering with the Archdiocese of Boston to enable the construction of this permanently affordable housing in former church buildings. Under the provisions of the AHO, POAH is converting the interiors of the former school, rectory, and convent buildings into affordable homes. The church and chapel will continue to be used by the Archdiocese. The renovation and construction will restore the structures’ historic facades and the project will meet Enterprise Green Communities standards.

37 Brookline Street



Total Units: TBD rental units
Sponsor: Just A Start (JAS)
Trust Funding: \$2,064,000 for acquisition and predevelopment.
Status: AHO community process complete.

JAS purchased 37 Brookline Street in July 2023 and plans to replace the existing vacant triple-decker with a new affordable rental building. This Cambridgeport property will be built to Enterprise Communities and Passive House standards. All units will be affordable to households making up to 60% AMI. In order to improve economic viability, JAS will consolidate this project with another JAS-owned site, 240 Broadway, to be financed as a single development. JAS will be developing both sites under the provisions of the AHO.

650 Concord Avenue (Neville Place)



Total Units: 71 rental units

Unit Mix	Studio	1 BR	Total
# Units	38	33	71

Sponsor: Neville Communities Inc. (NCI)
Trust Funding: \$5,670,500 for recapitalization and renovations.
Status: Renovations underway.

The Trust committed funding to support much-needed renovations and capital work to Neville Place, NCI’s 71-unit assisted living residence with 57 affordable units. Renovation work is in progress and includes new roofing, windows, flooring, kitchen equipment, HVAC equipment, as well as repairs to the railings, and sidewalks. Neville Place was created in 2000 through a partnership of the City, the Cambridge Housing Authority, the Cambridge Health Alliance, and the Trust. Neville’s affordable units are affordable to households earning up to 80% AMI.

28-30 Wendell Street



Proposed Rendering

Total Units: ~95 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	~44	~25	~26	~95

Sponsor: Homeowners Rehab Inc. (HRI)

Trust Funding: \$17,357,000 for acquisition and predevelopment.

Status: AHO community process complete; AHO Planning Board Advisory Design Review will begin in FY26.

HRI purchased these two adjoining sites in the Baldwin Neighborhood – 30 Wendell Street, a tennis court, and 28 Wendell Street, a former dormitory and rental apartment building – with funding from the Trust in 2023 and 2024 respectively. HRI is combining the sites to construct a new building designed to provide 95 affordable units. The new building will be built under the provisions of the AHO and will meet Passive House standards. HRI will make approximately half of the units age-restricted to low-income older adults while the other half will be affordable family housing. A space on the first floor will be a hub for HRI’s resident services programs.

125 Harvard Street
(The Print Shop Condominiums)



Renovations Underway

Total Units: 24 homeownership units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	10	8	6	24

Sponsor: Print Shop Condominium Association

Trust Funding: Up to \$3,000,000 for renovations .

Status: Predevelopment work underway.

The Print Shop, located at 125 Harvard Street, is a 24-unit all-affordable homeownership building completed in 2009. All units are affordable to households making up to 80% AMI. The Trust has committed up to \$3,000,000 to assist condo owners in replacing the roof and to assess and complete other needed repairs to the building envelope.

87-101 Blanchard Road



Total Units: 110 rental units

Unit Mix	1BR	Total
# Units	110	110

Sponsor: B’nai B’rith Housing (BBH)

Trust Funding: \$18,169,120 for construction.

Status: Assembling remaining financing needed to begin construction.

Under the provisions of the AHO, BBH plans to build a new affordable development for older adults at 87-101 Blanchard Road in the Cambridge Highlands neighborhood. The development will replace several vacant retail spaces with a new 6-story building containing 110 affordable units, built to Passive House standards. Residents at this development will have access to a range of amenities including a fitness room, community spaces, a library, and on-site resident service coordinators. BBH will also make improvements to the site, which is near wetlands, including habitat restoration, landscaping, and creation of new walking paths.

35 Cherry Street



Total Units: 10 homeownership units

Unit Mix	2 BRs	3 BRs	Total
# Units	6	4	10

Sponsor: Just A Start (JAS)

Trust Funding: \$7,734,000 for predevelopment and construction.

Status: Construction expected to begin in FY26.

Under the provisions of the AHO, JAS is developing 35 Cherry Street into 10 units of affordable ownership housing. The 10,593 square-foot lot, located in The Port, was provided as a community benefit to the City by Massachusetts Institute of Technology. Following a community process - which identified affordable housing as the preferred use for the property - the City Council approved transferring the site to the Trust for affordable housing. The Trust issued a request for proposals to identify a developer for the site, and selected JAS. This new development will contain 10 affordable family-sized homeownership units, which will be built to Enterprise Green Communities standards. Five of the new units will be affordable to households with incomes up to 80% AMI, and five will be for those with incomes up to 100% AMI.

21 Walden Square Road
(Walden Square II)



Total Units: 95 rental units

Unit Mix	1 BR	2 BRs	3 BRs	4 BRs	Total
# Units	33	33	23	6	95

Sponsor: Winn Development Company

Trust Funding: \$18,750,000 for construction.

Status: Assembling remaining financing needed to begin construction.

Winn Development will construct 95 affordable rental units in two new residential buildings at their existing 240-unit affordable Walden Square site in Neighborhood Nine. All units at Walden Square II will be affordable to households earning up to 80% AMI, and some units will be more deeply affordable to residents earning less than 30% AMI. In addition to newly created housing, Winn will be updating and expanding existing resident amenities, creating new community spaces, and making open space and circulation improvements on the site. Walden Square II is proceeding under the provisions of the AHO.

240 Broadway
(Broadway Park)



Total Units: 16 rental units

Unit Mix	1 BR	2 BRs	3 BRs	Total
# Units	1	11	4	16

Sponsor: Just A Start (JAS)

Trust Funding: \$3,600,000 for construction.

Status: Initial design planning underway.

JAS plans to create a new 16-unit development at 240 Broadway, an existing JAS-controlled parking lot in The Port. To improve financial viability, JAS will consolidate this site with 37 Brookline Street as a single scattered-site affordable development. JAS will develop both sites under the provisions of the AHO. This property will be built to Enterprise Communities and Passive House standards.

Affordable Homeownership Programs

HomeBridge

Between FY21 and FY25, 44 homebuyers purchased units across the City of Cambridge through the HomeBridge program. This Trust-funded program offers financial assistance to eligible homebuyers to help them affordably purchase units on the open market. HomeBridge provides funding amounts of up to 65% of the market purchase price, depending on the unit size. Units purchased with HomeBridge assistance become part of the City's affordable homeownership stock.

Affordable Homeownership Resale Fund

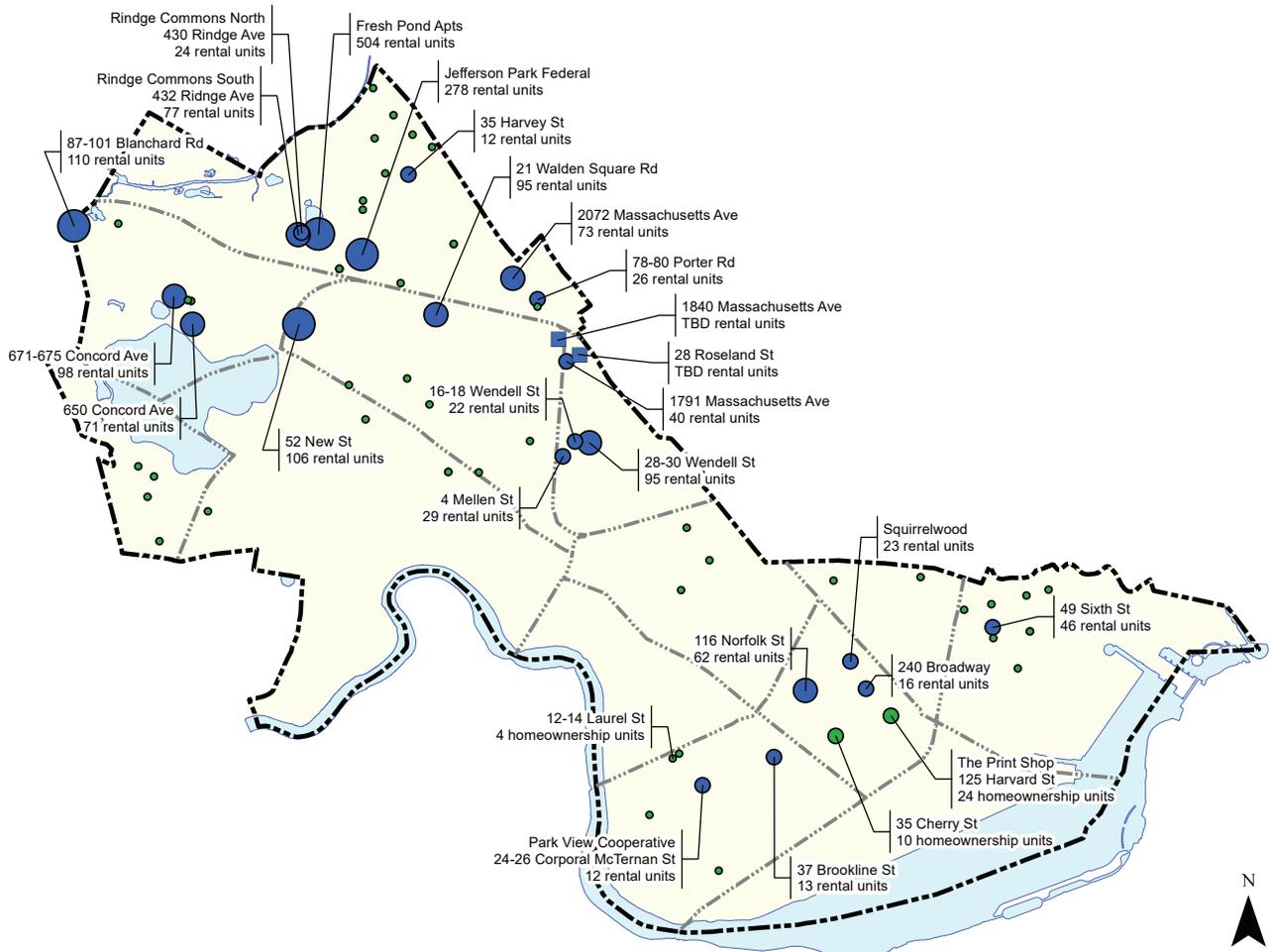
The Affordable Housing Trust capitalizes the Homeownership Resale Fund, which is used to repurchase existing affordable homeownership units when owners decide to sell. When necessary, these units are rehabbed and recapitalized prior to resale. Investments from the Resale Fund both assist in maintaining the stock of affordable units and preserve affordability for future buyers. Units are resold to new, income-eligible buyers at an affordable price. In the last five years, 30 affordable resale units were sold to new homebuyers.



“ This is a dream come true...we are so amazed and thankful that the City enabled us to be homeowners.”

– HomeBridge Participant

Beginning Balance (7/1/2024)	\$	190,042,580
Revenue		
City Funds (Budget)	\$	24,645,750
City Funds (CPA)	\$	17,040,000
Incentive Zoning Funds	\$	17,751,365
Inclusionary Housing Funds	\$	180
Green Roof Zoning Funds	\$	281,556
Loan Repayments	\$	509,222
Interest	\$	9,849,789
Total All Funds	\$	260,120,442
Expenses 7/1/2024 – 6/30/2025	\$	60,822,044
Ending Balance (6/30/2025)	\$	199,298,398
Encumbered & Committed Funds		
Encumbered Funds	\$	72,329,492
Committed Funds	\$	63,657,186
Total	\$	135,986,679
Available Balance	\$	63,311,719
Current Requests	\$	44,205,000



Map prepared on August 13, 2025. CDD GIS C:\Projects\Housing\AffordableHousingTrustFY21to25.mxd

Affordable Housing Development Cambridge, Massachusetts

- 1-5 units
- 6-50 units
- 51-100 units
- 101+ units
- TBD
- Ownership (including scattered sites)
- Rental

COUNT | Project Type

- 17 | **Acquisition**
Purchase of parcel or property
- 45 | **Acquisition & Rehabilitation**
Purchase of parcel or property with improvements made to parcel or property
- 7 | **Adaptive Reuse**
Non-residential property converted to residential use
- 10 | **Expiring-Use Preservation**
Purchase of property with expiring subsidies to ensure long-term affordability of property/units
- 45 | **New Construction**
Addition of new affordable units to parcel or property
- 5 | **Redevelopment**
Reconstruction of affordable housing
- 15 | **Rehabilitation**
Improvements made to parcel or property
- 10 | **Senior Housing**
Residential units for adults 62+ years
- 4 | **Supportive Housing**
A housing development that has any services that help individuals with meeting their needs and goals, such as childcare, educational training, or health consultations.
- 9 | **SRO**
Single-room occupancy

Sponsor Key

- APC** | Apostolic Pentecostal Church
- BBH** | B'nai B'rith Housing
- Cascap** | Cascap, Inc.
- Capstone / Hope** | Capstone Communities and Hope Real Estate
- CDD** | City of Cambridge, Community Development Department
- CHA** | Cambridge Housing Authority
- CNAHS** | Cambridge Neighborhood Apartment Housing Services
- Heading Home** | Heading Home
- HRI** | Homeowner's Rehab, Inc
- JAS** | Just-A-Start Corporation
- NCAL** | Neville Communities Assisted Living
- NCI** | Neville Communities Inc.
- ParkView** | ParkView Cooperative
- POAH** | Preservation of Affordable Housing
- Schochet** | Schochet Companies
- Winn** | WinnCompanies
- YWCA** | YWCA Cambridge

Sponsor Name	Project Name	# of Units	Tenure	Project Type
HRI	Portland Street/Marcella Street	9	Rental	Acquisition & Rehabilitation
APC	Howard Street	3	Rental	Acquisition & Rehabilitation
CASCAP	77 Magazine Street	10	Rental	Acquisition & Rehabilitation, Supportive Housing
JAS	Pearl Street	3	Rental & Ownership	Acquisition & Rehabilitation
CHA	Roberts Road Condos	1	Rental	Acquisition & Rehabilitation
YWCA	Temple Street YWCA	103	Rental	Rehabilitation, SRO, Supportive Housing
HRI	65-69 Columbia Street	6	Ownership	New Construction
Second Home	30 Pearl Street	10	Rental	Acquisition & Rehabilitation, SRO, Supportive Housing
JAS	50 York Street (formerly St. Patrick's Place)	32	Rental	Redevelopment
HRI	160-164 Richdale Avenue	7	Rental	Acquisition & Rehabilitation
Hildebrand Homes	Hildebrand	5	Rental	Rehabilitation
CASCAP	205-207 Green Street	10	Rental	Rehabilitation, SRO
HRI	Swartz Properties	59	Rental	Acquisition & Rehabilitation
JAS	Putnam Place	12	Rental	Acquisition & Rehabilitation
RUAH	10 Russell Street	7	SRO	Acquisition & Rehabilitation
HRI	151-159 Allston Street	6	Rental	Acquisition & Rehabilitation
HRI	Auburn Court, Phase I	86	Rental	New Construction
JAS/HRI	Hampshire Street /Columbia Street	16	Ownership	New Construction
CHA	Garfield Place	8	Rental	New Construction
JAS	83-85 Pleasant Street	6	Ownership	Acquisition & Rehabilitation

Sponsor Name	Project Name	# of Units	Tenure	Project Type
JAS	Webster/Bristol	9	Rental	Acquisition & Rehabilitation
HRI	808 Memorial Drive	300	Rental	Expiring-Use Preservation, Rehabilitation
CASCAP	Harvard Place	22	Rental	Adaptive Reuse, New Construction, Senior Housing, Supportive Housing
JAS	81 Webster Ave	5	Rental	Acquisition & Rehabilitation
JAS	409-415 Cardinal Medeiros Avenue	6	Rental	Acquisition & Rehabilitation
CHA	CHA Condo Acquisition Program I	9	Rental	Acquisition
JAS	54-56 Berkshire Street	6	Rental	Acquisition & Rehabilitation
YMCA	YMCA	128	Rental	Rehabilitation, SRO, Supportive Housing
CNAHS	Affordable Housing Rehab	79	Rental	Acquisition & Rehabilitation
CASCAP	165 Western Avenue	9	Rental	New Construction, Rehabilitation
JAS	138-140 Spring Street	6	Ownership	Acquisition & Rehabilitation
JAS	206-220 Otis Street	8	Rental	Adaptive Reuse, New Construction
HRI	77 Elm Street	6	Rental	Acquisition & Rehabilitation
JAS	Churchill Court	12	Rental	New Construction
HRI	37 Union Street	6	Rental	Acquisition
CDD/CHBI	Cambridge Homebuyer Initiative	47	Ownership	Acquisition
JAS	Hovey Hall	17	Rental	Acquisition & Rehabilitation
HRI	Auburn Court, Phase II	60	Rental	New Construction
JAS	Alewife Condos, Phase I	12	Ownership	New Construction
CASCAP	396-398 Putnam Avenue	8	Rental	New Construction, Rehabilitation
JAS	59 Norfolk Street	8	Rental	Acquisition & Rehabilitation

Sponsor Name	Project Name	# of Units	Tenure	Project Type
CASCAP	803-815 Cambridge Street	14	Rental	New Construction
CASCAP	8 Bigelow Street	10	Rental	Adaptive Reuse
JAS	Squirrel Brand Properties	20	Rental	Acquisition & Rehabilitation, Adaptive Reuse
JAS	168 Harvard Street	3	Ownership	Acquisition & Rehabilitation, New Construction
Laity & Clergy	63 Cedar Street	3	Ownership	New Construction
CHA	CHA Condo Acquisition Program II	5	Rental	Acquisition
HRI	300 Prospect Street	6	Rental	Acquisition & Rehabilitation
HRI	Bedrick Properties	95	Rental	Acquisition & Rehabilitation
HRI	Harvard Properties	100	Rental	Acquisition & Rehabilitation
JAS	Trembridge Apartments	8	Rental	New Construction
CASCAP	196-198 Auburn Street	7	Rental	New Construction, Rehabilitation
CHA	217 Western Avenue	6	Rental	New Construction
CHA	Ashton Place	6	Rental	Acquisition & Rehabilitation
HRI	13-15 Lincoln Street	6	Rental	Acquisition & Rehabilitation
HRI	Cast I	42	Rental	Expiring-Use Preservation, Rehabilitation
JAS	Scouting Way	13	Rental	Acquisition & Rehabilitation, New Construction
JAS	Bolton Street/Blair Place	6	Ownership	Acquisition & Rehabilitation, New Construction
CASCAP	407-411 Cambridge Street	6	Rental	Acquisition & Rehabilitation
CHA	Lancaster Apartments	65	Rental	Acquisition & Rehabilitation
JAS	Linwood Court	45	Rental	Expiring-Use Preservation, Rehabilitation

Sponsor Name	Project Name	# of Units	Tenure	Project Type
JAS	Alewife Brook Condos II	8	Ownership	New Construction
HRI	Chapman Arms	50	Rental	Acquisition & Rehabilitation, Expiring-Use Preservation
JAS	Gateview Condos	14	Ownership	New Construction
CHA	CHA Condo Acquisition Program III	14	Rental	Acquisition
HRI	25-27 Howard Street	6	Rental	Acquisition & Rehabilitation
HRI	Trolley Square	40	Rental & Ownership	New Construction
JAS	Columbia Court	13	Ownership	Acquisition & Rehabilitation, New Construction
CHA	22 Lopez Avenue	8	Rental	Acquisition
CASCAP	Webster 5/North Cambridge VFW	9	Ownership	Adaptive Reuse
Heading Home	479 Concord Avenue/Shelter, Inc.	14	Rental	Rehabilitation, SRO, Supportive Housing
HRI	1-3 Marcella Street	16	Rental	Acquisition & Rehabilitation
JAS	821-825 Main Street	10	Ownership	New Construction
HRI	95-97 Pine Street	12	Rental	Acquisition & Rehabilitation
CASCAP	Print Shop Condos	24	Ownership	New Construction
JAS	Elm Place	19	Rental	New Construction
HRI	Inman Square Apartments/CAST II	125	Rental	Acquisition & Rehabilitation, Expiring-Use Preservation
HRI	Putnam Green	40	Rental	New Construction
JAS	Windsor Street Condos	14	Ownership	Adaptive Reuse
CHA	Jackson Gardens	45	Rental	Rehabilitation
CHA	Lincoln Way	70	Rental	Redevelopment

Sponsor Name	Project Name	# of Units	Tenure	Project Type
Private Owner	Cambridge Court	122	Rental	Expiring-Use Preservation, Rehabilitation
HRI	Putnam Square	94	Rental	Acquisition & Rehabilitation, Expiring-Use Preservation
Heading Home	117 Rindge Avenue	14	Rental	Acquisition & Rehabilitation, SRO, Supportive Housing
JAS	Bishop Allen Apartments	32	Rental	Acquisition & Rehabilitation, Expiring-Use Preservation
CHA	191-195 Prospect Street	21	Rental & Ownership	Acquisition
CHA	78-80 Porter Road	26	Rental	Acquisition
CHA	Temple Place Apartments	40	Rental	New Construction
HRI	463 Cambridge Street	10	Rental	Acquisition & Rehabilitation
POAH	Briston Arms	114	Rental	Acquisition & Rehabilitation, Expiring-Use Preservation
CHA	Jefferson Park (State)	104	Rental	Redevelopment
Capstone	Port Landing	20	Rental	New Construction
HRI	Finch (fka Concord Highlands)	98	Rental	Acquisition, New Construction
Capstone / Hope	Frost Terrace	40	Rental	Acquisition, New Construction
JAS	Squirrelwood Infill Project	23	Rental	New Construction
CDD	HomeBridge & Financial Assistance	115	Ownership	Acquisition
Capstone / Hope	2072 Massachusetts Avenue	*	Rental	Acquisition
JAS	52 New Street	106	Rental	Acquisition, New Construction
ParkView	ParkView Coop	12	Ownership	Rehabilitation
Schochet	Fresh Ponds Apartments	504	Rental	Expiring-Use Preservation

Sponsor Name	Project Name	# of Units	Tenure	Project Type
JAS	Rindge Commons North	24	Rental	New Construction
JAS	Broadway Park	*	Rental	New Construction
CHA	Jefferson Park (Federal)	278	Rental	Redevelopment
HRI	35 Harvey Street	12	Rental	Redevelopment
HRI	4 Mellen Street (fka 1627 Mass Ave)	29	Rental	Acquisition & Rehabilitation, New Construction
CHA	116 Norfolk Street	62	Rental	Rehabilitation, New Construction, SRO, Supportive Housing
POAH	49 Sixth Street	46	Rental	Adaptive Reuse
JAS	37 Brookline Street	*	Rental	Acquisition, New Construction
NCI	Neville Communities	71	Rental	Rehabilitation, Senior Housing
HRI	28 & 30 Wendell Street	*	Rental	Acquisition, New Construction, Senior Housing
BBH	87-101 Blanchard Road	*	Rental	New Construction, Supportive Housing, Senior Housing
CHA	16-18 Wendell Street	22	Rental	Acquisition & Rehabilitation, SRO, Supportive Housing
JAS	35 Cherry Street	*	Ownership	New Construction
Winn	Walden Square II	*	Rental	New Construction
JAS	Rindge Commons South	*	Rental	New Construction
JAS	1826 & 1840 Massachusetts Avenue	*	Rental	Acquisition, New Construction
Capstone / Hope	Frost Terrace II/Roseland Portfolio	*	Rental	Acquisition, New Construction
JAS	12-14 Laurel Street	*	Ownership	New Construction

* Units are totaled for projects that have received a building permit.

Acknowledgements

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Yi-An Huang, *City Manager and Managing Trustee* (since 2022)

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Elaine DeRosa (since 2024)

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Susan Schlesinger (since 2000)

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