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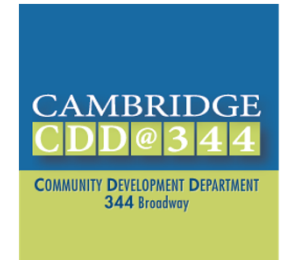
City of Cambridge  
Community Development Department

# 35 Cherry Street

Virtual Community Meeting | June 3, 2021



# About Us



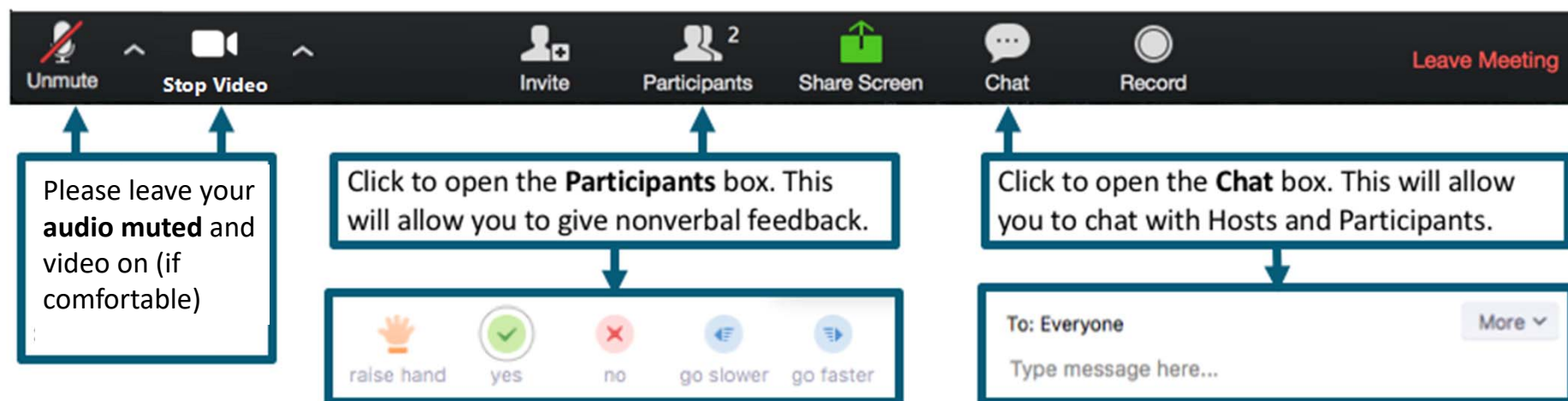
## Cambridge Community Development Department

City Hall Annex, 344 Broadway

As the planning agency for the City of Cambridge, the Community Development Department (CDD) works to enhance the character and diversity of the city's neighborhoods, preserve and create affordable housing, promote accessible and sustainable mobility, build environmental resilience, and foster economic vitality.

**Learn more:** [cambridgema.gov/CDD](http://cambridgema.gov/CDD)

# Getting to know Zoom



For Zoom-related questions reach out to Drew Kane via chat or [dkane@cambridgema.gov](mailto:dkane@cambridgema.gov)



If you're having connectivity issues, call in at 929/436-2866



We're recording!



# Community Meeting Guidelines

- Be respectful
- Let everyone participate
- Listen with an open mind
- Foster equitable space



# Agenda

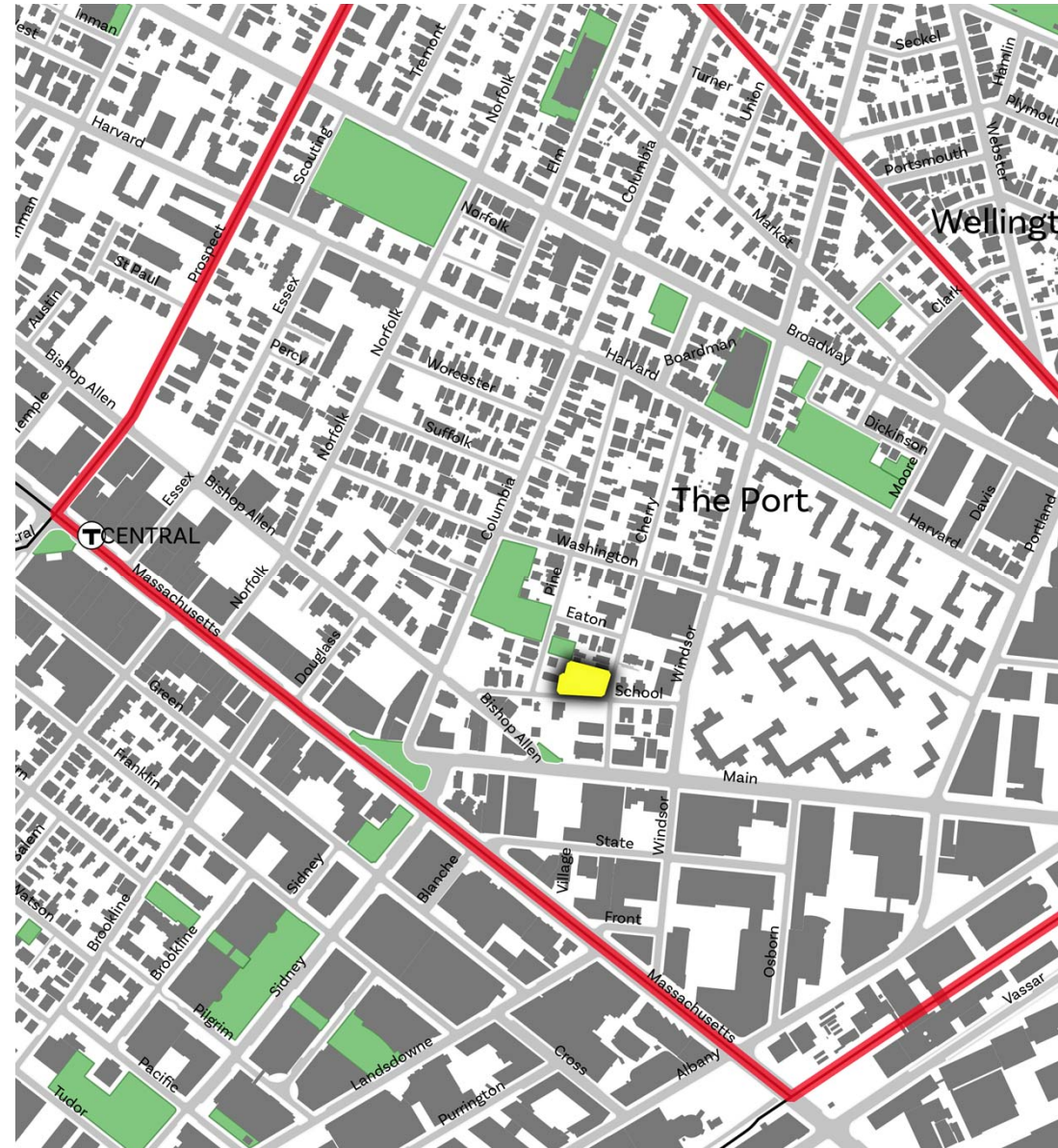
- Presentation
  - Background
  - About the Site
  - Housing Overview
- Questions
- Breakout Room Discussion
- Report back
- Next Steps





# Background

- 35 Cherry Street to be acquired by City from MIT
- Future use must be determined prior to land transfer
- Site must be “used in perpetuity in a manner that directly benefits residents in The Port and surrounding communities”
- City to conduct public process to determine future use of the site





## Background

- Community meetings held in 2013 and 2014 did not result in clear outcome
- In November 2020, City Council issued a policy order requesting CDD to start a public process to plan the future use of the site for affordable housing

*“That the City Manager be and hereby is requested to direct the Community Development Department to commence the public process with the Port neighborhood and surrounding communities to determine the future use of the 35 Cherry Street parcel for affordable housing, and in conjunction with the community, determine the type of housing that would meet the most pressing needs in the area”*



# Public Process

## Goals

- Understand housing need in Cambridge and affordable housing options

## Desired outcome

- Identify key goals for the site to inform affordable housing development

## Schedule

- **June:** Community Meeting #1
- **June/July:** Focus groups with underrepresented communities
- **July:** Community Meeting #2
- **Fall:** Start development process

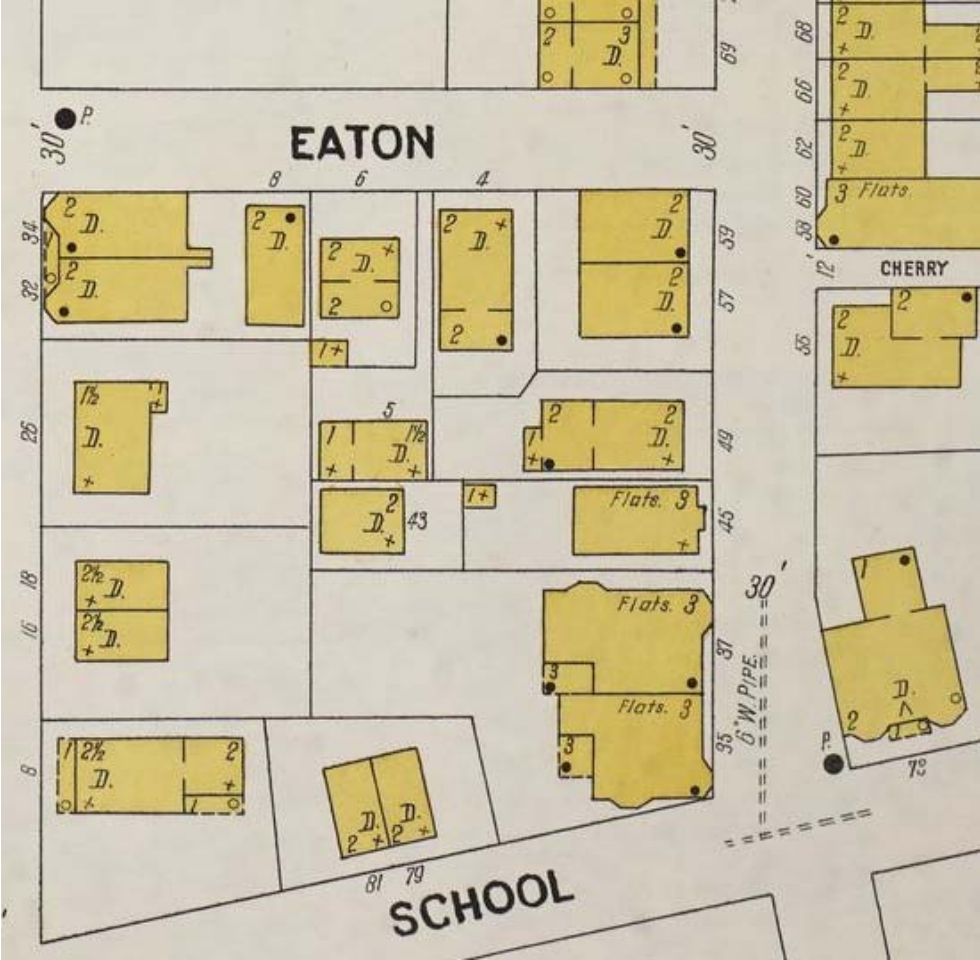


# About the Site

- Vacant 10,593 square foot lot
- Corner of Cherry Street and School Street in the Port neighborhood
- Lot covered with deteriorating pavement, surrounded by 8' chain link fence
- Zoned residence C-1
- Neighborhood characterized by two-family and triple-deckers (2-3 stories)



- 35-37 Cherry Street previously occupied by a six-family triple-decker built in 1896. It was demolished in 1963 and replaced by a parking lot.

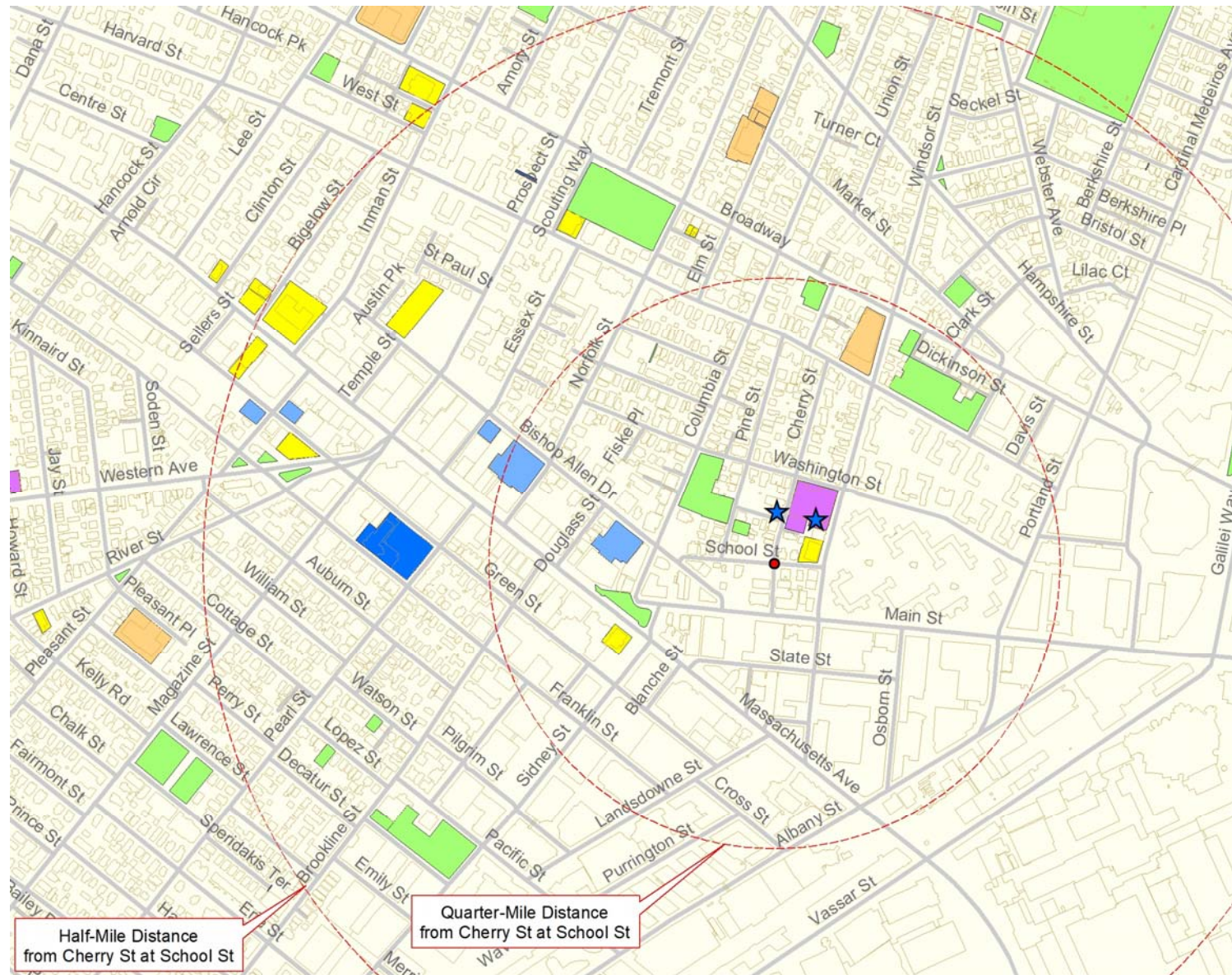


## 1900 Sanborn Atlas



# Community Amenities

- School properties
- CHA
- Parking garage
- Parking lot
- Open space
- City owned properties
- Community centers







# Zoning

## Affordable Housing Overlay (AHO)

- Permanently affordable residential units allowed to build at a scale larger and taller than other buildings allowed by the district's base zoning.
- Affordable Housing Design Guidelines with goal to fit with neighborhood context

## Comprehensive permit/40B

- Allows affordable housing development to receive relief from local zoning regulations

	AHO Zoning
Density	2.0
Height	45 feet
Open Space	30%

# The Port Demographics



## ~ 7,000 population

The Port is home to just over 7K people

## .57 diversity index

The Port is slightly more diverse than the city as a whole

## 4<sup>th</sup> densest neighborhood

The Port is one of the city's denser neighborhoods

## 2<sup>nd</sup> percentage of residents in poverty

The Port has more people living in poverty than most neighborhoods

## -6% of city median income

Average income for Port residents is lower than the city average

## 70% renters

The Port is home to a higher percentage of renters than the city average (63%)



# Affordable Housing Need

## High demand for affordable housing

- **2,600 applicants** for 98 affordable rental units at Finch Cambridge/Concord Highlands
- **21,316 households** on CHA waiting list
- **655 applicants** in affordable CDD Homeownership Resale Pool

## High price of housing

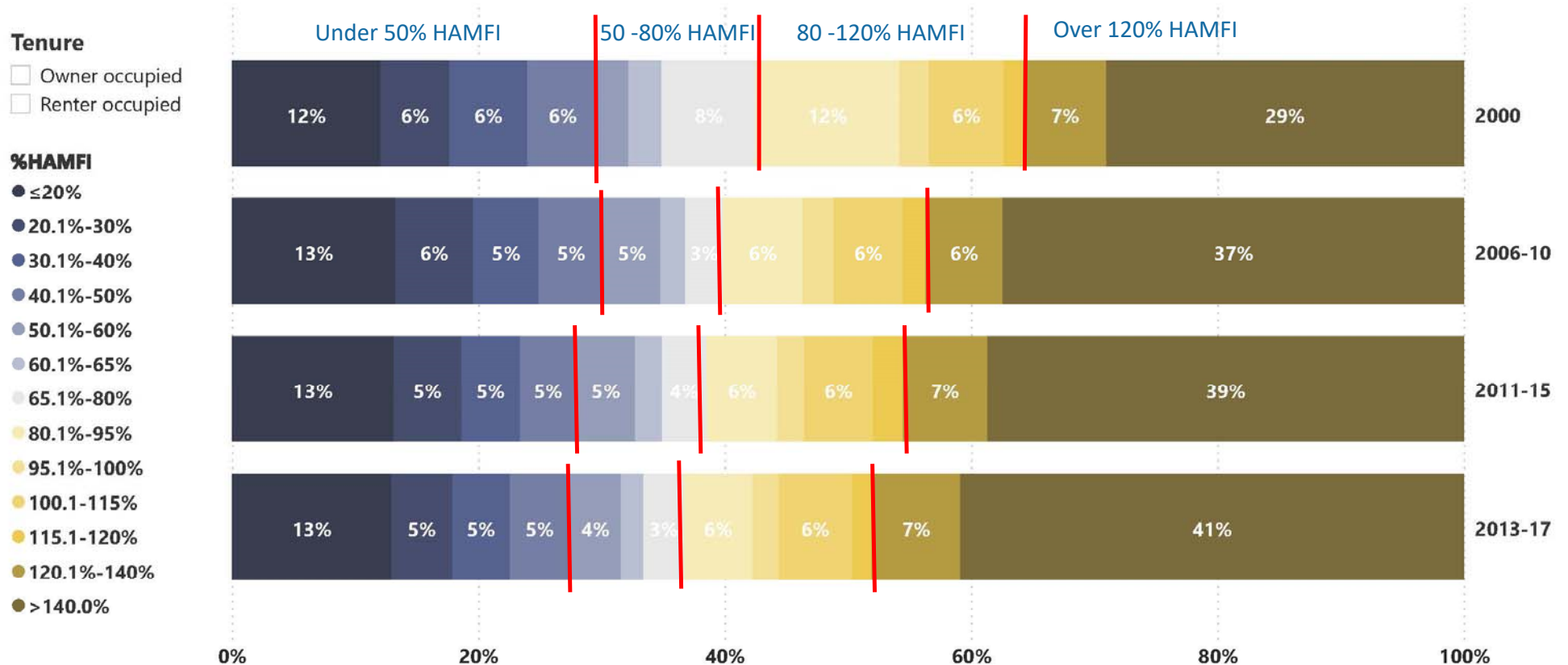
- **\$805,000** median market price for a condo in Cambridge in 2020
  - \$168,000 income required (without a significant down payment)
- Fall 2020 Median Market Asking Rents:
  - **\$2,000** one-bedroom
  - **\$2,500** two-bedroom
  - **\$2,995** three-bedroom



# Cambridge, Massachusetts

## Household Income as Percent of HUD Area Median Family Income (HAMFI)

Source: Comprehensive Housing Affordability Strategy (CHAS) Data, U.S. Department of Housing and Urban Development





## Envision Cambridge Affordable Housing Goals

- Provide a variety of housing options for people of different socioeconomic levels, life stages, and physical needs.
- Expand affordable rental and homeownership opportunities to enable Cambridge to thrive as a mixed income community.
- Provide access to opportunities for all people regardless of differences.
- Foster neighborhoods of opportunity and equitable distribution of affordable housing citywide.
- Work toward addressing race-based disparities and racial equity.
- Maintain the existing patterns of the city through a mix of preservation and complementary infill development.

# What is affordable housing?

- Housing is "affordable" when the tenant or homeowner pays no more than 30% of their gross income for housing costs.
- Affordable housing in Cambridge serves low-, moderate-, and middle-income households.
- Rental and ownership remain affordable through long-term deed restrictions.

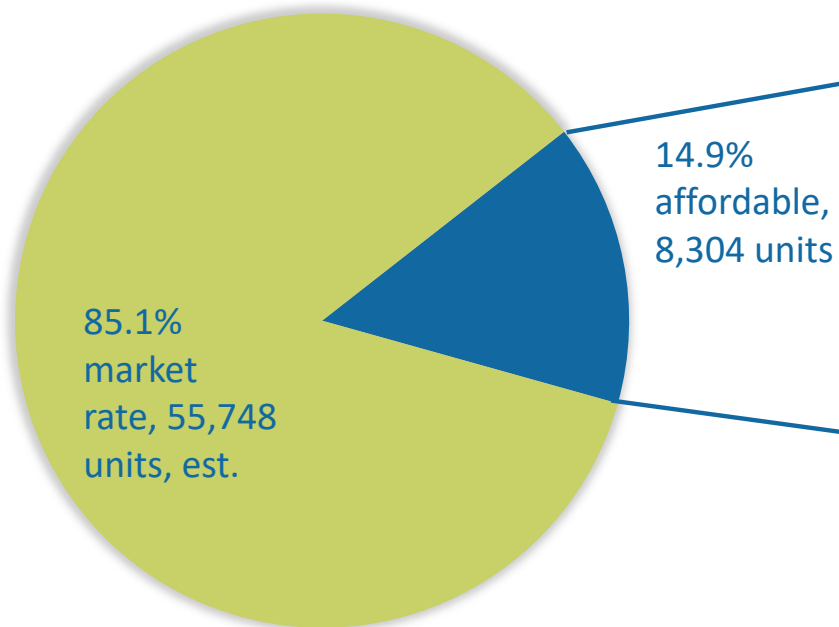


Squirrelwood Apartments

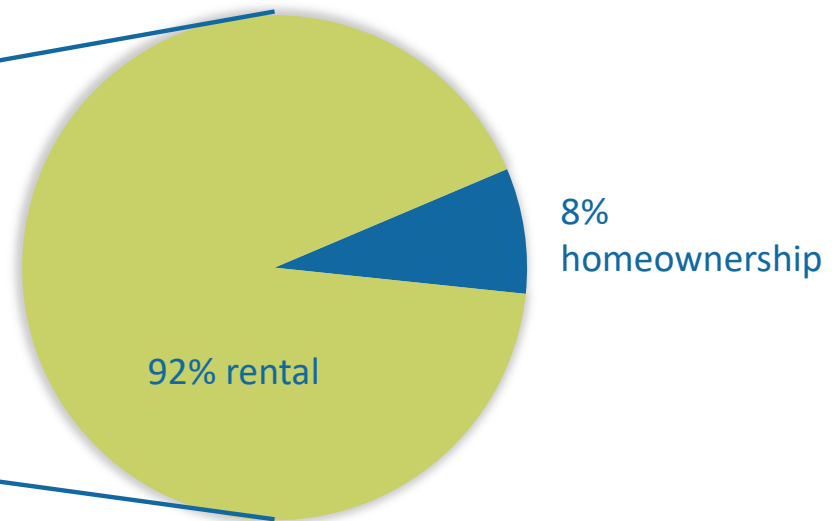


# Affordable Housing in Cambridge

Overall Housing Stock by Affordability



Affordable Housing by Tenure



Most recent data from July 2020.

# Distribution of Affordable Housing in Cambridge

	Affordable Units	Distribution by Neighborhood		All Units in Cambridge*	Percentage Affordable
1 - East Cambridge	1,059	12.7%		8,124	13.0%
2 - MIT	36	0.4%		1,558	2.3%
3 - Wellington-Harrington	620	7.5%		3,017	20.6%
4 - The Port	1,107	13.3%		3,252	34.0%
5 - Cambridgeport	1,297	15.6%		6,508	19.9%
6 - Mid-Cambridge	457	5.5%		6,746	6.8%
7 - Riverside	669	8.1%		4,013	16.7%
8 - Agassiz	111	1.3%		2,119	5.2%
9 - Neighborhood 9	587	7.1%		6,003	9.8%
10 - West Cambridge	55	0.7%		4,208	1.3%
11 - North Cambridge	1,917	23.1%		7,957	24.1%
12 - Cambridge Highlands	234	2.8%		1,109	21.1%
13 - Strawberry Hill	158	1.9%		1,134	13.9%
Total	8,304	100.0%		55,748	14.9%

\* CDD estimate 7/2020



# Types of Affordable Housing

- Income tiers
- Housing tenure
- Household size
- Communities served



## Income tiers

- Very low- and extremely-low income households typically include those who earn no more than 50% of AMI, in many cases below 30% AMI
- Low-income and moderate-income households are those who earn between 50% and 80% of AMI
- Moderate and middle-income households typically include those who earn between 80% and 120% of AMI.

## Considerations

- Each affordable housing program has its own requirements and priorities
- Most programs only fund one type of tenure (rental or homeownership)
- Most programs are designed to serve a specific income range
- Funding sources are limited and competitive
- Subsidies are required



## Income eligibility – Area Median Income (AMI)

Most affordable housing is created through programs which have minimum and maximum income eligibility limits. Area Median Income (AMI) limits are issued annually by HUD. The following chart provides a summary of 2021 Income Limits for Cambridge.

	1 person HH	2 person HH	3 person HH	4 person HH
Under 50% of AMI	\$47,000	\$53,700	\$60,400	\$67,100
60% of AMI	\$53,750	\$61,450	\$69,100	\$76,750
80% of AMI	\$70,750	\$80,850	\$90,950	\$101,050
100% of AMI	\$84,600	\$96,650	\$108,750	\$120,800
120% of AMI	\$101,500	\$116,000	\$130,500	\$145,000

*Affordable rental programs generally serve households in this income range*

*Affordable Homeownership Programs generally serve this income range*



## Housing Tenure

- Affordable Rental programs
  - Most affordable rental housing serves tenants earning below 80% AMI
  - Many affordable rental developments use funding which caps eligibility at 60% AMI
  - A limited number of programs exist to serve renters up to 100% AMI or above
  - Supportive-housing is often designed to serve low and extremely-low income households
- Owner-occupied programs
  - Most affordable homeownership housing serves buyers earning above 60% and below 100% AMI
  - Cambridge offers HomeBridge and Homeownership Resale Program
  - Other subsidy programs for homeownership housing creation are becoming available after many years

## Considerations

- Few sources for affordable homeownership funding & high competition for affordable rental funding
- Smaller rental projects are more challenging given greater subsidy needs
- Owner-occupied housing typically serves residents with higher incomes than rental housing

# Household Size

- Family sized housing
  - 2 and 3+ bedrooms
  - High demand for family units
  - Priority for many funders including the Cambridge Affordable Housing Trust
- Smaller units
  - Studios and 1-bedrooms
  - Lower demand for smaller units; many being created through IZ via the market
- Single room occupancy – SROs or enhanced SRO's
  - Typically designed to serve specific populations such as formerly homeless
  - May benefit from supportive services

## Considerations

- Family-sized housing may require additional features such as storage
- Many funding sources prioritize family size housing and lower costs per-unit, a challenging balance
- SRO units may be challenging to lease and manage given housing type and need

# Communities Served

## Who is served in affordable housing in Cambridge

- Housing for seniors and individuals with disabilities
- Transitional and permanent housing for formerly homeless and victims of domestic abuse
- Supportive housing and assisted living for seniors and individuals with disabilities
- Rental housing for families and individuals
- Homeownership housing for families for individuals

## Examples from other communities

- LGBTQ+ friendly housing
- Intergenerational grandparents/grandchildren housing
- Housing for certain occupations (e.g., artists)

## Considerations

- What is the affordable housing need in Cambridge? Does it match the demand?
- Supportive services require dedicated source of operating funding, and critical mass to support services and availability of service provider
- Housing subsidy providers often have priorities for serving certain populations
- Financial viability and ability to leverage funds from housing subsidy funders for both building and ongoing operating costs





## Breakout Group Discussion

- Facilitation led by staff
- Assign notetaker
- Identify spokesperson to summarize comments and report back to larger group

*What type of affordable housing do you think is most appropriate for 35 Cherry Street?*



## Next Steps

**June/July:** Focus groups  
with hard-to-reach  
communities

**July:** Community Meeting #2

**Fall:** Start development  
process