City of Cambridge
Community Development Department

Affordable Housing Overlay
Zoning Petition

Planning Board
August 4, 2020

Columbia Court Apartments: 100% affordable development which involved a combination of new construction and historic preservation
Affordable Housing Goals & Strategies

• January 2015 – 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:

<table>
<thead>
<tr>
<th>Action / Strategy</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintain the commitment of 80% of CPA funds to affordable housing</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Adopt recommended changes to Incentive Zoning Ordinance</td>
<td>Adopted 2015 with annual increases 2016-2018; reevaluation and additional increases adopted in 2020</td>
</tr>
<tr>
<td>Identify new City funding for affordable housing</td>
<td>New City funds beginning in FY2017 budget; funding increased in FY2018, FY2019, FY2020, FY2021; annual funding expected to double between FY2019 and FY 2021</td>
</tr>
<tr>
<td>Adopt recommended changes to Inclusionary Housing provisions</td>
<td>Adopted 2017</td>
</tr>
<tr>
<td>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</td>
<td>Current discussion</td>
</tr>
<tr>
<td>Creating streamlined process for the permitting of new affordable housing developments to allow predictable as-of-right permitting for affordable housing</td>
<td>Current discussion</td>
</tr>
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</table>
What is Affordable Housing Development?

• Typically funded by the City’s Affordable Housing Trust

• Affordable housing providers currently developing new affordable housing:
  • Cambridge Housing Authority
  • Just A Start Corporation
  • Homeowner’s Rehab, Inc.
  • Capstone Communities / Hope Real Estate

• Affordable housing developers must:
  • Identify properties where affordable housing development is financially feasible
  • Compete in the market for buildings and sites
  • Assemble subsidy funding needed to build new housing from city, state and federal funders, often through competitions for scarce funding
  • Meet affordability, design, construction, management and operating criteria of all funders
  • Put in place long-term deed restrictions to ensure continued affordability of new housing created

Lincoln Way Apartments: 70-unit 100% affordable development approved by a comprehensive permit
Challenges to building affordable housing:

- High land costs and competition from market-rate developers
- Appeal of discretionary approvals can add significant cost, long delays, and significant risk to affordable housing developers.
- More difficult to build affordable housing in some areas of the city given zoning limitations
Goals of Affordable Housing Overlay

- Help affordable housing providers have more success in purchasing sites to create new affordable housing;
- Foster equitable distribution of affordable housing citywide by expanding the viability of affordable housing in areas where there are fewer affordable units;
- Create opportunities in all neighborhoods for residents of all incomes;
- Make it easier to permit 100% affordable housing developments so that affordable housing developers can build needed housing more quickly; and
- Help reduce costs of building new affordable housing to accomplish more with affordable housing funds.

Trolley Square: new construction of 40 affordable units in mixed-use development
Historic Redlining in Cambridge

Historic Redlining Districts and Current Affordable Housing Locations
Cambridge, Massachusetts

Historic Redlining Districts, 1930s
- A "Best"
- B "Still Desirable"
- C " Definitely Declining"
- D " Hazardous"
- Not graded

Affordable Housing Locations with 3 or More Units
- 3 - 4 units
- 5 - 9
- 10 - 20
- 21 - 49
- 50 - 100
- 101 - 504

Source: 108 data website (Home Owners Loan Corporation, HOLC)
Maps from EPA's opendat марта (Harbor Redlining in New Deal America, https://data.epa.gov/harbor-redlining/)
Zoning Petition
Our Current Zoning

• Some districts more restrictive than others – most allow multifamily housing, some don’t

• Many existing buildings don’t conform to current standards – special permits and variances are typical

• Affordable housing projects have the option to seek a comprehensive permit (40B)
Affordable Housing Overlay

Overall Approach

The intent of an Affordable Housing Overlay is 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

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 – Petition Sections

1. Purpose and Intent
2. Applicability
3. Standards for Eligibility, Rent, and Initial Sales Price
4. Use
5. Development Standards
6. Parking and Bicycle Parking
7. Building and Site Design Standards
8. Advisory Design Consultation Procedure
9. Design Guidelines
10. Implementation
11. Enforcement
3. 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 80% of AMI
  - Rest may be affordable to households earning up to up to 100% of AMI

<table>
<thead>
<tr>
<th>Household Size</th>
<th>80% AMI</th>
<th>100% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$67,400</td>
<td>$83,300</td>
</tr>
<tr>
<td>2 persons</td>
<td>$77,000</td>
<td>$95,200</td>
</tr>
<tr>
<td>3 persons</td>
<td>$86,650</td>
<td>$107,100</td>
</tr>
<tr>
<td>4 persons</td>
<td>$96,250</td>
<td>$119,000</td>
</tr>
</tbody>
</table>
4. Use

- Single-family, two-family, townhouse, or multifamily allowed as-of-right
- 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.
5. Development Standards

• Height and Scale
• Yard Setbacks
• Open Space

• District standards apply where they are less restrictive (generally)
• Additional flexibility for reuse of an existing building
Development Standards
Height and Scale

Maximum Existing Height Limit
- 35 - 40'
- 46 - 50'
- 55 - 78'
- 80 - 500'

Affordable Housing Overlay Proposed Height Limit
- 4 stories, 45' / 50'
- 6 stories, 65' / 70'
- 7 stories, 80'

Open Space Districts

*Taller height permitted if development houses an artist non-essential ground story
# Height and Scale – Affordable Housing Overlay

<table>
<thead>
<tr>
<th>If the district allows:</th>
<th>100% Affordable Housing can be up to:</th>
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<tbody>
<tr>
<td>➢ 40 feet or less</td>
<td>➢ 4 stories and 45 feet max. / 50 feet with active ground floor</td>
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Maximum FAR: 2.00
# Height and Scale – Affordable Housing Overlay

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<th>If the district allows:</th>
<th>100% Affordable Housing can be up to:</th>
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<td>➢ 45’ – 50’ in height</td>
<td>➢ 6 stories and 65 feet / 70 feet max with active ground floor</td>
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## Height and Scale – Affordable Housing Overlay

<table>
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<tr>
<th>If the district allows:</th>
<th>100% Affordable Housing can be up to:</th>
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<tr>
<td>➢ More than 50 feet</td>
<td>➢ 7 stories and 80 feet max.</td>
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</table>
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
6. Parking

- No minimum required
- 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
- Bicycle parking provided, flexibility in location
  - Reduction for Bluebikes
  - Waiver for existing buildings

<table>
<thead>
<tr>
<th>Parking utilization survey for affordable housing</th>
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<tbody>
<tr>
<td>Properties</td>
</tr>
<tr>
<td>Units</td>
</tr>
<tr>
<td>Spaces provided</td>
</tr>
<tr>
<td>Cars Parked</td>
</tr>
</tbody>
</table>
How does this zoning help preserve existing buildings?

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

Additional flexibility means:

- Economics can make reuse preferable where feasible
- Options to develop while preserving significant buildings
7. 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).
8. 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

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.
Design Guidelines (2019, updated)

Intent:

- Complement the Affordable Housing Overlay Zoning Petition
- Articulate goals for the form and character of Affordable Housing
- Help prioritize design elements
- Promote the development of affordable housing that will benefit residents and be sensitive to the quality of life in the surrounding neighborhoods
Design Guidelines

Site Design
• Response to Context
• Open Space & Landscape Design
• Circulation

Building Design
• Massing
• Facades
• Architectural Details, Materials, Color, and Finishes

Sustainability
2019 AHO Petition

Planning Board Hearings:

• June 25, 2019
• July 9, 2019
• September 3, 2019

Recommended Adoption

2020 AHO Petition

Largely the same as recommended 2019 version, adjustments to some standards including:

• Setbacks and step-backs
• Pick-up/drop-off areas
• Façade transparency and articulation
• Required ground-floor uses
## Summary of Affordable Housing Overlay Zoning Petition

<table>
<thead>
<tr>
<th>Eligibility: “100% Affordable Housing Projects”</th>
<th>All units subject to long-term affordability restrictions, occupied by income-eligible households, rent or initial sale price is affordable to eligible households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing Buildings</td>
<td>Non-conforming buildings can be adapted for reuse</td>
</tr>
<tr>
<td>Height and Scale</td>
<td>Districts allowing ≤ 40 feet: up to 4 stories</td>
</tr>
<tr>
<td>Districts allowing b/t 40 and 50 feet: up to 6 stories</td>
<td></td>
</tr>
<tr>
<td>Districts allowing &gt; 40 feet: up to 7 stories</td>
<td></td>
</tr>
<tr>
<td>Dimensional Standards</td>
<td>Fixed setbacks rather than formula; minimum open space with permeability standards, flexibility in open space arrangement</td>
</tr>
<tr>
<td>Parking</td>
<td>No absolute minimum; waivers for existing buildings, sites near transit, small sites; off-site parking allowed</td>
</tr>
<tr>
<td>Building and Site Design Standards</td>
<td>Ground floors, facades, massing, screening of parking and mechanicals</td>
</tr>
<tr>
<td>Environmental Standards</td>
<td>Green building, resilience, noise and lighting control, trees and vegetation</td>
</tr>
<tr>
<td>Design Consultation</td>
<td>Non-binding process involving neighborhood, staff, Planning Board, Affordable Housing Trust</td>
</tr>
</tbody>
</table>
Thank You