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**CITY OF CAMBRIDGE**  
Community Development Department

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## Affordable Housing Trust

March 24, 2022, 4:00 p.m.

To participate in this meeting hosted on the Zoom video meeting platform, please register using this [link](#) in advance of the meeting.

[Webinar Registration - Zoom](#)

### AGENDA

- Review of Meeting Minutes
- Update from the Community Development Department
- Affordable Homeownership Program Changes: staff are beginning a process to review the City's affordable homeownership program policies, particularly the calculations of an affordable homeownership unit's increase in value over time, often known as the "resale formula", as well as other aspects of ownership such as how capital improvements are considered, how units are resold, and inheritance;
- Modernization of Jefferson Park Federal: transmitting the Planning Board's Final Report of Affordable Housing Overlay (AHO) Design Consultation;
- 35 Cherry Street: the City Council has approved the disposition of this property to the Affordable Housing Trust for the development of affordable homeownership housing after receiving a report on the community process CDD completed to discuss how to develop the property to advance affordable housing goals;
- Adjournment

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Members of the public can provide written comments to the Affordable Housing Trust by email sent to [ccotter@cambridgema.gov](mailto:ccotter@cambridgema.gov), or by delivering to the CDD office, by 5:00 P.M. the day before the meeting

CAMBRIDGE AFFORDABLE HOUSING TRUST  
MEETING MINUTES  
March 3, 2022 at 4:00 p.m.

Conducted virtually via Zoom

Trustees Present via Zoom: Louis DePasquale, Chair; Peter Daly, Florrie Darwin, Elaine DeRosa, Gwen Noyes, Susan Schlesinger, Elaine Thorne, Bill Tibbs

Trustees Absent: Jim Stockard,

Staff Present via Zoom: Iram Farooq, Assistant City Manager for Community Development; Chris Cotter, Housing Director; Janet Haines, Associate Housing Planner; Maura Pensak, Housing Liaison; Linda Prosnitz, Housing Planner; Emily Salomon, Associate Housing Planner

Others Present via Zoom: Suzanne Blier, Michael Brandon, Lee Farris, James Williamson

The acting chair, Bill Tibbs, called the meeting to order at 4:01 p.m. Chris Cotter explained that this meeting of the Affordable Housing Trust would be held virtually pursuant to the temporary emergency orders currently in place, that all votes would be taken by roll call, and that there would be no public comment. Mr. Cotter then coordinated to confirm that each participant was audible to each of the other Trust members.

## MEETING MINUTES

Upon a motion moved and seconded, by roll call of seven in favor and two absent (Mr. DePasquale and Mr. Stockard) to approve the minutes for the meeting of Thursday, January 27, 2022.

## UPDATE FROM CDD

**HomeBridge:** Five buyers have active commitments, one home closed last month, and one unit is under agreement.

**Homeownership Resale Program:** Since the last Trust meeting, three units have been offered to new buyers. Staff are waiting for offers of other units that have recently been marketed. Resale units are being made available to new buyers under a revised process adopted due to the pandemic to offer virtual unit tours.

**2072 Mass Ave.:** Capstone/Hope team withdrew their request for a comprehensive permit at the September BZA hearing but remain committed to creating affordable housing at this site. The developers are assessing next steps and options.

**Park View Cooperative:** Staff has been working with residents of the Cooperative in preparing to close on the loan commitment. The Coop is now selecting a new contractor to bid on the project.

**Fresh Pond:** The Cambridge Housing Authority has completed recertifying resident incomes; the new program will officially be effective on April 1, 2022.

**Rindge Commons Phase 1:** JAS is in the process of securing the necessary financing to begin construction of Phase 1 in late spring. They have a commitment from an investor for New Market Tax Credits. JAS and the City are working out details of how the City might be able to lease a portion of the non-residential space for City-sponsored pre-kindergarten classrooms.

**Broadway Park:** JAS has had several community meetings to review its development proposal and expects to seek a comprehensive permit for this development later this year.

**35 Harvey Street:** HRI is preparing to renovate this property from SROs to studio apartments. HRI is in the process of assembling the remaining financing needed, with a goal of beginning construction later this year.

**Inclusionary Housing:** The City had a lottery process for inclusionary homeownership units at Saint James and Inman Crossing, and accepted applications through a new online application. The City's rental team is preparing to offer new units which will soon be complete at 95 Fawcett Street and at the intersection of First and Charles Street.

#### **AFFORDABLE HOUSING OVERLAY (AHO) UPDATES**

AHO projects are now added to the project update report.

**52 New St:** The Affordable Housing Overlay process is complete. JAS has local funds committed to the project and are preparing to apply for state funds.

**Jefferson Park Federal.** The Cambridge Housing Authority completed its second design consultation with the Planning Board in February. The Planning Board was pleased with the project and will be issuing the final Planning Board advisory design review report. The Affordable Housing Overlay process for this project is now complete.

**116 Norfolk Street:** The Cambridge Housing Authority is proposing to renovate and expand its existing property at 116 Norfolk Street under the Affordable Housing Overlay. The CHA hosted the first community meeting last month. They are also working with the staff to request funding from the Trust.

**Walden Square II:** Winn Development is proposing a new infill AHO project on a portion of their existing Walden Square Apartments site. They held three AHO community meetings and had been scheduled to present their plans to the Planning Board in late 2021 but requested a delay to allow them time to revisit their design. The developers held a community AHO meeting last week to present their updated plan to the public and will restart the advisory design review process at the Planning Board. A request for Trust funding is anticipated in the coming months.

**49 6<sup>th</sup> Street/Sacred Heart conversion:** POAH & Urban Spaces are proposing the adaptive re-use of a portion of the Sacred Heart property into 46 units of affordable rental housing. The developers completed several community meetings and are preparing a submission for the Planning Board's advisory design review next month and an upcoming Trust funding request.

#### **OTHER UPDATES**

On March 15, 2022, the Planning Board will discuss zoning principles and concepts in response to the City Council's request to explore options to eliminate single family and two family only zones in the City of Cambridge.

On March 15, 2022, the Housing Committee will hold a public hearing to continue discussions around potentially raising the incentive zoning housing contribution rates.

Louie DePasquale joined the meeting at 4:26 PM

## **NEW BUSINESS**

### **1043-1059 Cambridge Street**

Staff are requesting that the Trust commit up to \$12,510 to compensate 418 Real Estate LLC, the developer of an inclusionary housing project at 1043-1059 Cambridge Street. These funds will cover the amount of floor area contained in the inclusionary units that exceeds the required 20% of dwelling unit net floor area requirement.

This property is an 18-unit homeownership inclusionary project that will have three inclusionary units (2 two-bedroom units and 1 three-bedroom unit). The proposed inclusionary units have a total dwelling unit net floor area that is 28 square feet over the 20% of required dwelling unit net floor area. The current monetary contribution rate for dwelling unit net floor area not delivered in inclusionary housing units is \$450 per square foot. Applying this rate to the dwelling unit net floor area in excess of the 20% requirement for this development results in \$12,510. This will be included in the Inclusionary Housing Covenant, but the compensation will not be paid until the project is complete and the final amount will be based on the as built dwelling unit net floor area.

Trust members suggested that the additional floor area would be beneficial in advancing the purposes of the Ordinance and supported the approach to fund floor area in excess of the required 20% threshold where it would create a better mix of inclusionary units for larger households. In this case, they support the compensation since the property isn't large enough to allow options to reconfigure the inclusionary component.

Going forward, the Trust expects this type of compensation to be reviewed on a case-by-case basis but may want to consider an internal threshold (1% was suggested) so future inclusionary projects that exceed the 20% requirement by this set threshold don't have to be approved by the Trust.

Upon a motion moved and seconded, by roll call of eight in favor and one absent (Mr. Stockard), it was: VOTED: to commit up to \$12,510 to compensate 418 Real Estate LLC.

## **ADJOURNMENT**

Upon a motion moved and seconded, by roll call of eight in favor and one absent (Mr. Stockard) to adjourn the meeting.

The next meeting is scheduled for March 24, 2022, at 4:00 p.m.

Meeting Materials:

- Agenda
- Meeting Minutes from the Trust's January 27, 2022 meeting
- Project update: Status of Active Commitments
- Community Development Department Memo March 3, 2022: 1043-1059 Cambridge St. Fractional Unit Monetary Contribution

DRAFT

Cambridge Affordable Housing Trust

March 24, 2022

Status of Active Commitments

	Active Projects	Sponsor	Rental Units	Ownership Units	Status	Total Cost	Trust Commitment	Loan Amount Per Unit	Trust Approval Date
1.	HomeBridge program	CDD	<i>currently approved buyers:</i>	6	81 scattered site units purchased by first time buyers to-date. Program expansion up to 120% AMI now active. 1 unit closing in March.	N/A	\$18,200,000	1-br: 40% sale 2-br: 45% sale 3-br: 50% sale	May 2011
2.	Homeownership Resale Program	CDD	<i>currently active units:</i>	20	Re-purchase, rehab and re-sale of affordable homeownership units to new homebuyers.	N/A	\$7,500,000		December 2011
3.	Vail Court (139 Bishop Allen)	TBD	TBD	TBD	Trust and City hosted public meeting in 2017 to hear from the community on affordable housing needs and ideas for the redevelopment of Vail Court. Additional public meetings will be scheduled but are currently on hold pending the legal action taken by former owner.	TBD	TBD	TBD	N/A
5.	2072 Mass Ave	Capstone Hope	TBD	TBD	Capstone/Hope purchased site in April 2018 and sought a comprehensive permit to enable the construction of a new 48 unit affordable housing building but withdrew their request at the September 2021 BZA hearing; they remain committed to creating affordable housing at this site and are assessing next steps and options.	TBD	\$5,071,000	TBD	February 2018 and June 2021
6.	52 New St	JAS	107		JAS purchased the site in early 2020 and is permitting the project through the Affordable Housing Overlay. After JAS held 3 AHO community meetings, the proposal was reviewed by the Planning Board at the two advisory design review meetings required by the AHO, first on 10/16/21, and again on 1/4/22. A final Planning Board report has since been issued. The Trust increased its predevelopment loan for the project in January 2022. Meanwhile, JAS is assembling the final pieces of funding needed to begin construction.	TBD	\$18,025,390	\$168,462	October 2019, June 2021, January 2022
7.	Park View Coop (24-26 Corporal McTernan Street)	Park View Coop		12	Funds committed May 2021; Preparing to close on funding commitment	TBD	\$4,199,215	\$349,935	March 2019 and May 2021
8.	Fresh Pond Apartments (362 and 364 Rindge Ave)	Schochet	504		In March 2020, the Trust committed funding for the preservation of Fresh Pond Apartments. This commitment was combined with \$15 million in City funding which was appropriated by the Council. After many months of preparation, the Fresh Pond Apartments funding closed on October 6, 2021 and a new 50 year affordable restriction was recorded. The owner has been working with the CHA, City and tenants to certify tenant incomes in advance of beginning the new program on April 1, 2022.	\$34,533,179	\$34,533,179	\$68,518	March 2020
9.	Rindge Commons - Phase 1 (site of 402 Rindge Ave)	JAS	24		In June 2020, the Trust approved funding for the first phase of Rindge Commons. Following PB hearing in early August, BZA voted to approve a comprehensive permit for the project on August 23, 2020. JAS is preparing to close on construction financing for Phase 1, in May 2022.	TBD	\$4,250,000	\$177,083	June 2020
10.	Broadway Park (240 Broadway)	JAS		15	In March 2021, the Trust approved funding to create 15 affordable homeownership units. JAS has had several community meetings to review its proposal and expects to seek a comprehensive permit for this development. JAS also will be seeking to assemble remaining funding needed for this development.	TBD	\$3,600,000	\$240,000	March 2021
11.	Jefferson Park Federal (45-60; 61-75; 77-92; 93-108; Jackson Circle; 1; 2-19, 21-42; 109-124; 1000 Jackson Place)	CHA	278		In September 2021, the Trust approved funding to assist with the comprehensive modernization of Jefferson Park Federal. After the CHA held 3 AHO community meetings, the proposal was reviewed by the Planning Board at the two advisory design review meetings required by the AHO, first on 11/9/21, and again on 2/15/22. A final Planning Board report has since been issued. The CHA is now in the process of assembling the remaining financing needed, with a goal of beginning construction before the end of 2022.	TBD	\$43,611,615	\$156,876	September 2021
12.	35 Harvey Street	HRI / Cascap	12		In November 2021, the Trust approved funding to assist with the renovation and reconfiguration of Harvey Street from SROs to studio apartments. HRI is in the process of assembling the remaining financing needed, with a goal of beginning construction later this year.	TBD	\$2,917,664	\$243,139	November 2021

Total Units 978

**Status of Affordable Housing Overlay (AHO) Developments**

	<b>AHO Development</b>	<b>Developer</b>	<b>AHO Status &amp; Activity</b>	<b>Rental Units</b>	<b>Ownership Units</b>	<b>Development Status</b>
1.	<a href="#">52 New Street</a>	Just-A-Start Corporation	AHO Community meetings held on 2/25/21, 3/25/21, and 4/15/21. Planning Board design consultation held on 10/26/21 and 1/4/22. Design consultation completed January 2022; Final Planning Board report issued 1/20/22 and was transmitted to the Trust in its 1/27/22 briefing materials.	107		Design Consultation Complete; see above.
2.	<a href="#">Jefferson Park Federal (45-60; 61-75; 77-92; 93-108; Jackson Circle; 1; 2-19, 21-42; 109-124; 1000 Jackson Place)</a>	Cambridge Housing Authority	AHO Community meetings held on 3/2/21, 4/1/21, and 10/19/21. Planning Board design consultation held 11/9/21 and 2/15/22. Final Planning Board report issued 3/9/22 and is being transmitted to the Trust in its 3/24/22 briefing materials.	278		Design Consultation Complete; see above.
3.	<a href="#">Walden Square II (102 Sherman Street)</a>	WinnDevelopment Companies	AHO Community meetings held on 3/23/21, 4/13/21 and 5/27/21. Submission for first Planning Board advisory design consultation was withdrawn by developer on 11/16/21. Design revised based on community comments. Community meeting held 2/23/22.	~102		Original submission withdrawn; community meetings underway.
4.	<a href="#">49 6th Street</a>	POAH & Urban Spaces	AHO Community meetings held on 7/27/21 and 11/3/21. Preparing submission for first Planning Board advisory design consultation, scheduled for 4/5/22.	~46		Preparing to begin Design Consultation
5.	<a href="#">116 Norfolk Street</a>	Cambridge Housing Authority	First AHO community meeting held 2/10/22.	~62		Community meetings underway.

**Status of Active Inclusionary Housing Developments**

	<b>Approved Active Projects</b>	<b>Developer</b>	<b>Status</b>	<b>Rental Units</b>	<b>Ownership Units</b>	<b>Applicable zoning</b>
1.	305 Webster Ave.	305 Webster Ave. Condominiums L	Covenant Recorded 8/11/17. Construction is complete. Homebuyer applications for units are under review.		4	Ordinance prior to revision
2.	St. James (1991 & 2013 Mass. Ave.)	Oak Tree	Converted to ownership. Construction is complete. Applications from potential homebuyers are under review.		5	Ordinance prior to revision
3.	95 Fawcett Street	Ed Doherty	Ownership Covenant Recorded 12/29/2016. Covenant Amended to Rental recorded 12/27/2021. Tenant selection is beginning.	5		Ordinance prior to revision
4.	Alexandria - 50 Rogers Street/Prism	Alexandria/Owner Amico	Covenant Recorded 6/4/19. Complete. Tenant selection nearing completion.	44		Zoning for Alexandria PUD
5.	Charles & Hurley Streets	Urban Spaces	Covenant recorded 8/6/19. Building Permit issued 9-3-19(Charles Street) and 12-23-19 (Hurley Street) Construction complete. Tenant selection to begin in March.	16		Ordinance prior to revision
6.	50 Cambridgepark Drive	Hanover	Covenant recorded 8/6/19. Building Permit issued 12-5-19. Under Construction. Completion expected in spring.	55		Revised ordinance at 20% sf requirement
7.	165 Main Street	Mitimco	IHP Covenant recorded 12/17/19. Building Permit issued 12-20-19. Under Construction. Completion expected in May.	63		Zoning for MIT
8.	95-99 Elmwood	95-99 Realty	Covenant recorded. Building Permit issued 7-2-20. Under construction.		4	Ordinance prior to revision
9.	Cambridge Crossing, Building I	DivcoWest	Covenant recorded; Building Permit issued 8-24-20 Under construction. Completion expected fall 2022.	54		Ordinance prior to revision
10.	212 Hampshire Street	212 Hampshire LLC, Binoj Pradhan	Covenant recorded. Construction complete. Tenant selection underway	1		BZA requirement of affordable unit
11.	55 Wheeler Street	Toll Brothers	Covenant recorded 3/12/21. Building Permit issued 3/16/21. Under Construction	99		Revised ordinance at 20% sf requirement
12.	40 Thorndike Street, Court House	Leggat/McCall	Covenant recorded. Building Permit issued. Under construction	48		All units are affordable
13.	605 Concord Ave.	Abodez Acorn	Covenant recorded; Building Permit issued 12/9/21	7		Revised ordinance at 15% sf requirement
14.	3-5 Linnaean	Willow Land Corp.	Covenant recorded; Building Permit issued.	1		Zoning for basement housing overlay

**Under Development:**

**393**

**13**

**Completed Units:**

**886**

**202**

**All Units:**

**1279**

**215**

**1494**

	<b>Active Pipeline Projects</b>	<b>Developer</b>	<b>Status</b>	<b>Rental Units</b>	<b>Ownership Units</b>	<b>Applicable zoning</b>
1.	1043-1059 Cambridge St.	418 Real Estate	IHP plan was submitted. Property sold. Special Permit Amended. Covenant being drafted.		3	Revised ordinance at 20% sf requirement



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### MEMORANDUM

**To:** Affordable Housing Trust  
**From:** Chris Cotter, Housing Director  
Anna Dolmatch, Homeownership Program Manager  
**Date:** March 24, 2022  
**Re:** Homeownership Program Review Process

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The City holds a restriction on more than 550 affordable homeownership units. These units were created through a variety of programs, including non-profit development; market purchase programs such as HomeBridge and its predecessors; and Inclusionary and other zoning-based requirements.

The homeownership program has served hundreds of residents over more than thirty years, providing opportunities to remain in Cambridge, stabilize housing costs, and build assets. We are beginning a process to review several program areas, including the "resale formula", which governs the appreciation of affordable units, and inheritance of units. We anticipate that any changes in those two program areas will also prompt a review of how capital improvements are handled and how units are resold.

Over the past few years, we have spoken with many owners informally on the challenges and opportunities they have had with the program. In addition, we continue to collect and analyze the data we have on owner's return at sale, costs to maintain units, and affordability levels over time.

As you may remember, the City Council has requested that the Trust review the homeownership program, specifically the way that units increase in value and the inheritance policy.

#### Current Program

The current form of homeownership affordable housing restriction has been in use since the early 1990's, with one significant revision in 2010. This revision was in response to changes in FNMA mortgage policy and did not substantially change any of the program terms that are part of this review.

Most current owners have some form of this restriction, although there are a very small number of units with restrictions that predate the Trust and have very different terms. This summary does not apply to those earlier restrictions.



**Resale formula:** This is the formula that defines how the unit's value appreciates. The current formula is called "Return on Equity". The value increases by taking the initial affordable sales price and adding the Return on Equity. This is calculated by multiplying the owner's equity for each year by a Treasury Bill rate. The appreciation depends on many factors, and no two owners have the same rate of increase.

**Inheritance:** The restriction does not allow for any transfer of ownership, including through inheritance, without permission of the City. The restriction does have explicit language that allows a surviving spouse or domestic partner to remain living in the unit after the owners' death for the rest of their life, even if they are not themselves an owner. Other household members may remain for one year after the completion of probate, or a maximum of three years. In cases where an owner passes away and has an adult child living with them, it is our policy to allow the child to purchase the unit if they are an eligible buyer and can afford to purchase the home.

### **Proposed Review Process**

We want to ensure that this review process includes input from a range of stakeholders.

In May, we plan to begin holding hold small group meetings with current owners. We will also schedule times to hear from applicants waiting for housing, as well as sessions open to anyone. We will continue to update the Trust as we gather input from the community.

In addition to Trust meetings, we also anticipate discussions at the Housing Committee and City Council.

In addition to engaging with a range of stakeholders, we will also be looking to be sure we understand any limitations on this process, including underlying requirements of funding sources, zoning ordinances, and permitting agreements.

As we begin this process, we would like to hear comments and questions that the Trust has so that we incorporate those as we move through this process. We expect this process will take several months and we will provide the Trust regular updates and will want to continue discussion of issues raised and questions at future meetings.

City of Cambridge  
Community Development Department

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# Affordable Homeownership Program Review

March 24, 2022





# Affordable Homeownership Program

- More than 550 City-assisted affordable homes with affordability restrictions held by the City
- Affordable homes created by:
  - Non-profit development
  - Inclusionary housing provisions
  - Purchase on market with City assistance (HomeBridge and predecessors)
  - Project-specific zoning agreements
- Most homes have form of affordability restriction in use since early 1990s which requires:
  - Owner occupancy
  - Units to remain affordable to another income-eligible buyer when sold



# Program Review Process Introduction

Focus on four program areas:

1. Resale Formula – *How units increase in value over time*
2. Inheritance
3. Capital Improvements
4. Resale Process

*Primary focus on changes to the Resale Formula or Inheritance will then inform a review of capital improvements and resale process.*

# Current Resale Formula – “Return on Equity”

- Affordable Value = Purchase Price + Return on Equity
- Equity = down payment + all principal payments made on mortgage loans
- Not included in equity:
  - Closing costs
  - Interest or fees paid on mortgages
  - Condo fees and property taxes
  - Capital improvement value
- Return on Equity = Equity x Treasury Bill Rate
- Treasury rates used are 10, 20 or 30 year, depending on restriction, published monthly by the Federal Reserve
- Return on Equity is calculated for anniversary month of purchase, prorated for partial years

# Simplified Example

**Original Purchase Price:** \$100,000  
**Downpayment Amount:** \$3,000  
**Original Purchase Date:** 3/5/2015

<b>Anniversary Date</b>	<b>Equity at Year Start</b>	<b>Equity (mortgage principal) Payments</b>	<b>Total Equity Year's End</b>	<b>Interest Rate</b>	<b>Return on Equity</b>
March 2016	\$ 3,000.00	\$ 2,000.00	\$ 5,000.00	1.89%	\$ 94.50
March 2017	\$ 5,000.00	\$ 2,000.00	\$ 7,000.00	2.48%	\$ 173.60
March 2018	\$ 7,000.00	\$ 2,000.00	\$ 9,000.00	2.84%	\$ 255.60
March 2019	\$ 9,000.00	\$ 2,000.00	\$ 11,000.00	2.57%	\$ 282.70
March 2020	\$ 11,000.00	\$ 2,000.00	\$ 13,000.00	1.76%	\$ 228.80
<b>Total:</b>		<b>\$ 10,000.00</b>	<b>\$ 13,000.00</b>		<b>\$ 1,035.20</b>

Purchase Price: \$ 100,000.00  
 Return on Equity through March 2020: \$ 1,035.20  
**Estimated Resale Price:** \$ **101,035.20**  
**Proceeds to Seller (before closing costs):** \$ **11,035.20** Seller's Equity +  
 Retune on Equity

## Example One – Inclusionary, Sold Year Ten

	<b>Original Purchase Price:</b>		<b>\$145,500</b>		
	<b>Downpayment Amount:</b>		<b>\$4,365</b>		
	Equity at	Equity	Total Equity	10 Year Treasury	Return on
<u>Year</u>	<u>Year Start</u>	<u>Payments</u>	<u>Year's End</u>	<u>Bill Rate</u>	<u>Equity</u>
1	\$ 4,365.00	\$ 1,513.86	\$ 5,878.86	3.42%	\$ 201.06
2	\$ 5,878.86	\$ 1,730.41	\$ 7,609.27	3.17%	\$ 241.21
3	\$ 7,609.27	\$ 1,818.93	\$ 9,428.20	1.80%	\$ 169.71
4	\$ 9,428.20	\$ 1,911.99	\$ 11,340.19	1.93%	\$ 218.87
5	\$ 11,340.19	\$ 2,009.82	\$ 13,350.01	2.56%	\$ 341.76
6	\$ 13,350.01	\$ 2,112.64	\$ 15,462.65	2.20%	\$ 340.18
7	\$ 15,462.65	\$ 2,220.73	\$ 17,683.38	1.81%	\$ 320.07
8	\$ 17,683.38	\$ 2,334.34	\$ 20,017.72	2.30%	\$ 460.41
9	\$ 20,017.72	\$ 2,453.80	\$ 22,471.52	2.98%	\$ 669.65
Date of Sale	\$ 22,471.52	\$ 845.82	\$ 23,317.34	2.89%	\$ 224.62
<b>Total:</b>		<b>\$ 18,952.34</b>	<b>\$ 23,317.34</b>		<b>\$ 3,187.53</b>
Purchase Price:				\$ 145,500.00	
Return on Equity through Date of Sale:				\$ 3,187.53	
<b>Resale Price:</b>				\$ 148,687.53	
<b>Proceeds to Seller (before closing costs):</b>				\$ 26,504.87	Seller's Equity + Return on Equity

## Example Two – HomeBridge (FAP) Purchase, Sold Year 12

	Original Purchase Price:		\$224,986			
	Downpayment Amount:		\$6,750			
	Equity at	Equity	Total Equity	10 Year Treasury	Return on	
<u>Year</u>	<u>Year Start</u>	<u>Payments</u>	<u>Year's End</u>	<u>Bill Rate</u>	<u>Equity</u>	
1	\$ 6,750.00	\$ 2,391.36	\$ 9,141.36	2.70%	\$ 246.82	
2	\$ 9,141.36	\$ 2,733.32	\$ 11,874.68	2.30%	\$ 273.12	
3	\$ 11,874.68	\$ 2,869.58	\$ 14,744.26	1.68%	\$ 247.70	
4	\$ 14,744.26	\$ 3,012.64	\$ 17,756.90	2.74%	\$ 486.54	
5	\$ 17,756.90	\$ 3,162.84	\$ 20,919.74	2.42%	\$ 506.26	
6	\$ 20,919.74	\$ 3,357.07	\$ 24,276.81	2.17%	\$ 526.81	
7	\$ 24,276.81	\$ 3,483.59	\$ 27,760.40	1.56%	\$ 433.06	
8	\$ 27,760.40	\$ 3,659.85	\$ 31,420.25	2.21%	\$ 694.39	
9	\$ 31,420.25	\$ 3,842.31	\$ 35,262.56	2.89%	\$ 1,019.09	
10	\$ 35,262.56	\$ 4,033.86	\$ 39,296.42	1.63%	\$ 640.53	
11	\$ 39,296.42	\$ 5,499.09	\$ 44,795.51	0.65%	\$ 291.17	
Date of Sale	\$ 44,795.51	\$ 1,930.69	\$ 46,726.20	0.68%	\$ 105.91	
<b>Total:</b>		<b>\$ 39,976.20</b>	<b>\$ 46,726.20</b>		<b>\$ 5,471.39</b>	
Purchase Price:				\$	224,986.00	
Return on Equity through Date of Sale:				\$	5,471.39	
<b>Resale Price:</b>				<b>\$</b>	<b>230,457.39</b>	
<b>Proceeds to Seller (before closing costs):</b>				<b>\$</b>	<b>52,197.59</b>	Seller's Equity + Return on Equity



## Example Three – Non-Profit Development, Sold Year 13, Loan Payoff

	Original Purchase Price:		\$170,000			
	Downpayment Amount:		\$8,500			
	Equity at	Equity	Total Equity	10 Year Treasury	Return on	
<u>Year</u>	<u>Year Start</u>	<u>Payments</u>	<u>Year's End</u>	<u>Bill Rate</u>	<u>Equity</u>	
1	\$ 8,500.00	\$ 3,263.84	\$ 11,763.84	5.00%	\$ 588.19	
2	\$ 11,763.84	\$ 3,430.83	\$ 15,194.67	4.01%	\$ 609.31	
3	\$ 15,194.67	\$ 3,606.35	\$ 18,801.02	3.56%	\$ 669.32	
4	\$ 18,801.02	\$ 3,790.86	\$ 22,591.88	3.01%	\$ 680.02	
5	\$ 22,591.88	\$ 67,934.59	\$ 90,526.47	3.00%	\$ 2,715.79	
6	\$ 90,526.47	\$ 45,473.53	\$ 136,000.00	1.53%	\$ 2,080.80	
7	\$ 136,000.00	\$ -	\$ 136,000.00	2.58%	\$ 3,508.80	
8	\$ 136,000.00	\$ 34,000.00	\$ 170,000.00	2.54%	\$ 4,318.00	
9	\$ 170,000.00	\$ -	\$ 170,000.00	2.36%	\$ 4,012.00	
10	\$ 170,000.00	\$ -	\$ 170,000.00	1.64%	\$ 2,788.00	
11	\$ 170,000.00	\$ -	\$ 170,000.00	2.19%	\$ 3,723.00	
12	\$ 170,000.00	\$ -	\$ 170,000.00	2.91%	\$ 4,947.00	
Date of Sale	\$ 170,000.00	\$ -	\$ 170,000.00	3.00%	\$ 1,700.00	
<b>Total:</b>		<b>\$ 161,500.00</b>	<b>\$ 170,000.00</b>		<b>\$ 32,340.22</b>	
Purchase Price:						\$ 170,000.00
Return on Equity through Date of Sale:						\$ 32,340.22
<b>Resale Price:</b>						<b>\$ 202,340.22</b>
<b>Proceeds to Seller (before closing costs):</b>						<b>\$ 202,340.22</b>
						Seller's Equity + Return on Equity

# Inheritance Policy

## Current Restriction:

- Non-owner spouse has lifetime “right to occupy”
- Other occupants have minimum of one year
- No transfer of ownership without City notification

Policy to give income-eligible adult household members option to purchase

Full value of equity is always inheritable without limitation upon sale

# Process Overview

**Affordable Housing Trust**

**City Council and Housing Committee**

**Current owner focus group meetings – *expected May and June 2022***

**Resale Pool applicant focus group meetings – *expected June or July 2022***

**Public meeting(s) – *expected Summer 2022***

# Next Steps:

- Questions
- Requests for additional information
- Focus groups with owners and applicants
- Next Trust discussion





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## CITY OF CAMBRIDGE

Community Development Department

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**IRAM FAROOQ**

Assistant City Manager for  
Community Development

**SANDRA CLARKE**

Deputy Director  
Chief of Administration

**KHALIL MOGASSABI**

Deputy Director  
Chief Planner

### MEMORANDUM

**To:** Cambridge Affordable Housing Trust  
**From:** Chris Cotter, Housing Director  
Cassie Arnaud, Senior Housing Planner  
**Date:** March 24, 2022  
**Re:** Jefferson Park Federal – Final AHO Advisory Design Consultation Report

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As you know, the Affordable Housing Overlay zoning provides that results of the advisory design consultation process be provided to the Affordable Housing Trust. Attached please find the following document related to the Cambridge Housing Authority's planned redevelopment of Jefferson Park Federal under the Affordable Housing Overlay:

- Planning Board Final Report of Affordable Housing Overlay (AHO) Design Consultation for Jefferson Park Federal, dated March 9, 2022

More information on the AHO advisory design consultation process Jefferson Park Federal, including CHA's Planning Board submission and presentation materials, can be found at the City's Jefferson Park Federal AHO project page at:

<https://www.cambridgema.gov/CDD/Projects/Housing/jeffersonparkfederal>

We also note that in its approval of funding for CHA's Jefferson Park Federal development was made contingent on:

“the Trust's review and consideration of Planning Board report(s) and any responses from the Cambridge Housing Authority pursuant to the advisory design review anticipated to occur under the Affordable Housing Overlay zoning provisions.”

We recommend that the Trust review the attached report and determine whether it meets the condition of its funding approval for this development.



CITY OF CAMBRIDGE, MASSACHUSETTS

# PLANNING BOARD

CITY HALL ANNEX, 344 BROADWAY, CAMBRIDGE, MA 02139

Date:	March 9, 2022
Subject:	Final Report of Affordable Housing Overlay (AHO) Design Consultation Procedure Compliance Certification
Project Location:	45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue
Date of Planning Board Meeting:	February 15, 2022

## Overview

The Planning Board (the “Board”) met on Tuesday, February 15<sup>th</sup> to review and comment on the revised designs for 45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue; a site known as Jefferson Park Federal (“JP Federal” or the “Site”) proposed for redevelopment under the Affordable Housing Overlay (Section 11.207 of the Zoning Ordinance). The Board reviewed plan sets submitted by the Cambridge Housing Authority (the “CHA”) dated September 24, 2021 and February 4, 2022, as well as staff memorandums from the Community Development Department (“CDD”) and the Department of Public Works (“DPW”), which are attached. The Board held its first design consultation on November 9, 2021 and issued an initial report dated November 23, 2021, which is also attached.

## Proposal Description

The proposal involves the demolition of the Site’s existing buildings and construction of six new, four-story multifamily residential buildings and one accessory maintenance building, consisting of approximately 380,000 square feet of GFA and 278 affordable dwelling units. To supplement the new buildings, a new network of internal driveways and sidewalks will be provided alongside a series of adjacent open spaces totaling approximately 107,000 square feet. The new buildings, with the exception of the maintenance building, will be four stories and approximately 45’ in height. The development also includes 258 long-term bicycle parking spaces and 66 short-term bicycle parking spaces distributed throughout the Site.

## Board Comments

Planning Board members expressed support for the changes shown in the revised submission. While the current development program remains conceptually the same as the initial proposal, with uniform four-story buildings arranged into a block pattern, the design has improved substantially. The developer did an excellent job responding to Board members’ suggestions and concerns from the first review session. Board members acknowledged that the four-story design

City of Cambridge, MA

AHO Design Consultation AHO-2, 45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue

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concept is an appropriate pattern for residential neighborhoods, and that more substantial changes in the design concept might not be feasibly accomplished in a way that conforms to the Affordable Housing Overlay standards.

Specific improvements noted by Board members include the improved façade articulation along all buildings, added open space amenities and interior recreational amenities, additional preserved trees and larger-caliper tree plantings, added benches, and improvements to building materials and colors. Board members were also pleased with the representation of rooftop mechanical systems in the graphic materials, to demonstrate that they were being adequately screened from view.

The Board suggested some design details that could be given more attention, including the design and placement of fences within the proposed open spaces and the transition in façade materials from the lower floors to the upper floors of buildings. Board members also suggested further coordination with CDD staff on the items listed in the attached Urban Design Report.

This report certifies that Cambridge Affordable Housing Corporation has completed the Advisory Design Consultation Procedure in order to comply with the procedures for development under the Affordable Housing Overlay set forth in Section 11.207.8 of the Cambridge Zoning Ordinance.

Submitted for the Planning Board,

*Swaathi Joseph*

Representative to the Planning Board, authorized by Catherine Preston Connolly, Chair.



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# CITY OF CAMBRIDGE

Community Development Department

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To: Planning Board

From: CDD Staff

Date: 2/8/2022

Re: **AHO-2, Jefferson Park Federal** (45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue) –

## **Advisory Design Consultation Meeting #2**

### **Overview**

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Submission Type: Affordable Housing Overlay (AHO) Advisory Design Review

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Applicant: Cambridge Affordable Housing Corporation

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Zoning District(s): Residence B

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Proposal Summary: Construct 6 residential buildings and one accessory maintenance building with a total of 382,762 square feet of Gross Floor Area, 278 affordable apartments, 138 off-street parking spaces, 258 long-term and 66 short-term bicycle parking spaces.

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Planning Board Action: Review and comment on the responses from the developer to the Board's initial comments regarding conformance with AHO Development Standards, City Development Guidelines for the proposal area, Design Guidelines for AHO, and Citywide Urban Design Objectives. The Board may discuss revising the initial report to generate a Final Report that will be provided to the Superintendent of Buildings to certify compliance with the advisory design consultation procedures under AHO zoning.

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Memo Contents: CDD Zoning Report & Urban Design Report

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Other Staff Reports: None

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**IRAM FAROOQ**  
Assistant City Manager for  
Community Development

**SANDRA CLARKE**  
Deputy Director  
Chief of Administration

**KHALIL MOGASSABI**  
Deputy Director  
Chief of Planning



**11.207.5 – 11.207.7 AHO Development Standards**

Standard	Indicators
Building Height & Stories Above Grade	<ul style="list-style-type: none"> <li>Maximum four (4) stories / 45 feet. With a ground-story active non-residential use, the maximum height may be increased to 50 feet.</li> </ul>
Density	<ul style="list-style-type: none"> <li>If the underlying District Dimensional Standards establish a maximum FAR of less than 1.00, the AHO Development may not exceed an FAR of 2.00.</li> <li>There is no minimum lot area per dwelling unit requirement.</li> </ul>
Yard Setbacks	<ul style="list-style-type: none"> <li>Residence B underlying zoning requires a 15’ Front Yard, 7.5’ Side Yard, and 25’ Rear Yard. The AHO permits a reduction to a 20’ rear yard.</li> </ul>
Open Space	<ul style="list-style-type: none"> <li>Minimum 30% of lot area per AHO.</li> </ul>
Parking and Bicycle Parking	<ul style="list-style-type: none"> <li>No minimum auto parking requirement.</li> <li>For AHO Developments of twenty (20) or more units if less than 0.4 spaces per dwelling unit (DU) are provided, specific Transportation Demand Management (TDM) measures are required.</li> <li>Bicycle parking is required per Article 6.100, but additional flexibility is provided for the location, quantity and type (long-term and short-term) of bicycle parking required. The provision of a 23-dock Bluebikes station counts towards up to thirty (30) required long-term bicycle parking spaces.</li> </ul>
Site Design and Arrangement	<ul style="list-style-type: none"> <li>Building facades facing a public street or public open space shall have a minimum 20% clear glass.</li> <li>Buildings with front facades in excess of 250’ in length shall provide forecourts to break up massing.</li> </ul>
Building Facades	<ul style="list-style-type: none"> <li>Building facades facing public streets shall have a minimum percentage of glazing.</li> <li>Building facades shall incorporate projections/recesses at regular intervals to promote visual interest.</li> <li>Facades of ground stories shall have expanses of no more than 25’ with no windows or pedestrian entryways.</li> </ul>
Ground Stories and Below Grade	<ul style="list-style-type: none"> <li>Ground stories with non-residential uses must have a height of at least 15’, average depth of 35’ from the front façade, and at least 30% clear glass frontage.</li> <li>Facades of ground stories cannot have expanses of more than 25’ with no windows or pedestrian entryways.</li> </ul>

Standard	Indicators
Mechanical Equipment, Refuse Storage and Loading Areas	<ul style="list-style-type: none"> <li>• Mechanical equipment shall be generally screened from view. Rooftop mechanical equipment must be set back from the roof line equal to its height.</li> </ul>

**AHO Design Guidelines**

Site Design Objectives	
Response to Context	<ul style="list-style-type: none"> <li>• Design site layouts to harmonize with the neighborhood context.</li> </ul>
Open Space & Landscape Design	<ul style="list-style-type: none"> <li>• Design open space to enhance the lives of residents and the broader community by offering aesthetic and environmental benefits.</li> <li>• Offer useful amenities to residents, provide opportunities to minimize the impact of new development on neighbors' privacy and quality of life, and contribute to the beauty of the city.</li> </ul>
Circulation	<ul style="list-style-type: none"> <li>• Promote non-motorized mobility by prioritizing pedestrian-friendly and bike-accessible site design.</li> </ul>
Parking	<ul style="list-style-type: none"> <li>• Minimize the impact of parking and driveway.</li> </ul>
Utilities	<ul style="list-style-type: none"> <li>• Minimize the visual, acoustical, and environmental impacts of essential utilities and services.</li> </ul>
Outdoor Lighting	<ul style="list-style-type: none"> <li>• Provide lighting for safety and functionality while minimizing energy use, light pollution, and other negative impacts.</li> </ul>
Public Art	<ul style="list-style-type: none"> <li>• Enrich the visual environment and strengthen the sense of place by incorporating art.</li> </ul>
Building Design Objectives	
Massing	<ul style="list-style-type: none"> <li>• Configure massing for compatibility with the prevailing or desired pattern of neighboring buildings and open spaces. In established neighborhoods, relate to the existing pattern of streets and other open spaces, and prioritize compatibility with existing buildings. In evolving areas, configure new developments to help realize the City's vision for urban form.</li> </ul>
Facades	<ul style="list-style-type: none"> <li>• Design facades to enhance and enliven the public realm. In established areas, emphasize compatibility and reinforce sense of place. In evolving residential and commercial districts, contribute to the transformation of urban form by setting precedents for design excellence.</li> <li>• Where appropriate, incorporate ground level retail spaces and common areas to foster a lively enliven the urban environment.</li> <li>• Provide daylight to interior spaces, avoid excessive energy use, and protect the privacy of residents of neighboring buildings.</li> <li>• Design facades to relate to the residential scales and patterns of Cambridge's diverse and historic neighborhoods.</li> </ul>

	<ul style="list-style-type: none"> <li>• Design street facades to offer a sense of civic presence and human scale, and visual interest as appropriate to their role in defining public space.</li> </ul>
Architectural Details, Materials, Color, and Finishes	<ul style="list-style-type: none"> <li>• Use materials that are warm, inviting, and compatible with surrounding existing buildings and the neighborhood context. Develop building facades of high-quality, durable materials and with colors, finishes, and textures appropriate to building contexts.</li> </ul>
Building Interiors	<ul style="list-style-type: none"> <li>• Affordable housing, like all housing, should serve the needs of its residents while contributing to the residential character and sense of neighborhood within the area at large.</li> </ul>
<b>Sustainable Design Objective</b>	
Site and Building Design	<ul style="list-style-type: none"> <li>• Achieve resilience measures to the maximum extent possible, including energy efficiency and measures to promote the health and wellness of residents.</li> </ul>

The complete set of Design Guidelines for Affordable Housing, 28 July 2020 can be found at:

[https://www.cambridgema.gov/-/media/Files/CDD/Housing/Overlay/zngamend\\_aho\\_designguidelines\\_20200728v2.pdf](https://www.cambridgema.gov/-/media/Files/CDD/Housing/Overlay/zngamend_aho_designguidelines_20200728v2.pdf)

**19.30 Citywide Urban Design Objectives [SUMMARIZED]**

Objective	Indicators
New projects should be responsive to the existing or anticipated pattern of development.	<ul style="list-style-type: none"> <li>• Transition to lower-scale neighborhoods</li> <li>• Consistency with established streetscape</li> <li>• Compatibility with adjacent uses</li> <li>• Consideration of nearby historic buildings</li> </ul>
Development should be pedestrian and bicycle-friendly, with a positive relationship to its surroundings.	<ul style="list-style-type: none"> <li>• Inhabited ground floor spaces</li> <li>• Discouraged ground-floor parking</li> <li>• Windows on ground floor</li> <li>• Orienting entries to pedestrian pathways</li> <li>• Safe and convenient bicycle and pedestrian access</li> </ul>
The building and site design should mitigate adverse environmental impacts of a development upon its neighbors.	<ul style="list-style-type: none"> <li>• Location/impact of mechanical equipment</li> <li>• Location/impact of loading and trash handling</li> <li>• Stormwater management</li> <li>• Shadow impacts</li> <li>• Retaining walls, if provided</li> <li>• Building scale and wall treatment</li> <li>• Outdoor lighting</li> <li>• Tree protection (requires plan approved by City Arborist)</li> </ul>
Projects should not overburden the City infrastructure services, including neighborhood roads, city water supply system, and sewer system.	<ul style="list-style-type: none"> <li>• Water-conserving plumbing, stormwater management</li> <li>• Capacity/condition of water and wastewater service</li> <li>• Efficient design (LEED standards)</li> </ul>
New construction should reinforce and enhance the complex urban aspects of Cambridge as it has developed historically.	<ul style="list-style-type: none"> <li>• Institutional use focused on existing campuses</li> <li>• Mixed-use development (including retail) encouraged where allowed</li> <li>• Preservation of historic structures and environment</li> <li>• Provision of space for start-up companies, manufacturing activities</li> </ul>
Expansion of the inventory of housing in the city is encouraged.	<ul style="list-style-type: none"> <li>• Housing as a component of large, multi-building development</li> <li>• Affordable units exceeding zoning requirements, targeting units for middle-income families</li> </ul>
Enhancement and expansion of open space amenities in the city should be incorporated into new development in the city.	<ul style="list-style-type: none"> <li>• Publicly beneficial open space provided in large-parcel commercial development</li> <li>• Enhance/expand existing open space, complement existing pedestrian/bicycle networks</li> <li>• Provide wider range of activities</li> </ul>



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# CITY OF CAMBRIDGE

Community Development Department

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Date: 2/8/2022

Zoning Report: **AHO-2, Jefferson Park Federal** (45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue) – **Advisory Design Consultation Meeting #2**

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## Overview

Cambridge Housing Authority (the “Developer”) proposes to redevelop the Jefferson Park Federal site (the “Site”) by demolishing the existing buildings and constructing six new, four-story multifamily residential buildings and one accessory maintenance building, consisting of approximately 380,000 square feet of GFA and 278 affordable dwelling units. A new grid system of private driveways with sidewalks will be provided, as well as a series of adjacent open spaces which will collectively serve a range of functions including internal courtyards and communal parks and play areas, totaling approximately 107,000 square feet.

## Planning Board Comments from Initial Consultation Meeting

Board members were supportive of the proposed development and the specific increase in the number of family-sized affordable dwelling units, with the majority of comments focused on improving the overall design of the buildings and the site. The report from the initial meeting is attached.

## Staff Comments on Responses to Planning Board’s Comments

The revised submission from the Developer remains generally consistent with the AHO standards. The Initial Report primarily focused on comments related to building design, which are addressed in the accompanying Urban Design report. The following are some aspects of the project that the Board requested additional information on in relation to AHO zoning standards:

- **Façade Articulation & Transparency.** For building facades facing a public street or public open space, the AHO requires that a minimum of 20% of the area of the building façade shall consist of clear glass windows. Building 1, fronting Rindge Avenue, is the only building in the development subject to these requirements. In adding façade articulation to Building 1, the overall fenestration as a percentage of façade area was reduced from 21.9% to 20%, which is still zoning compliant.

For the other buildings in the development, internal driveways are not public streets and therefore are not required to meet minimum transparency requirements. In the revised submission, the Developer notes that articulation was added to every façade and new ground level detail was added in order to improve the pedestrian experience. Techniques include the

use of different materials and secondary trim at fenestration and rooflines as well as new foundation plantings, additional seating, and CMU designs with varying patterns, textures and scales.

- Amenity/Open Space. In the initial report, the Planning Board urged the Developer to explore opportunities to increase indoor amenity space in the individual buildings, as well as the overall area of open space throughout the site to adequately serve the number of residents that the new buildings will produce. The AHO requires that the minimum percentage open space to lot area for an AHO project be 30%, unless the underlying zoning sets forth a less restrictive requirement. The revised submission incorporates new amenity spaces within the buildings, but the overall open space did not substantially change (106,163 square feet in the initial submission to 107,630 square feet in the revised submission) due to the fact that additional open space area would result in a subsequent reduction in number of overall units. The ratio of permeable open space was slightly reduced in the revised submission, but still meets the 30% requirement set forth in the AHO (32.35% to 30.96%). The Developer also provided a comparison of open space per bedroom at the Site with other existing CHA developments in Cambridge.
- Short-term Bike Parking. The Board requested that the Developer look at opportunities to provide additional short-term bicycle parking racks throughout the development. For this development, 30 short-term bike parking spaces are required and 32 were initially provided. In the revised materials, the Developer has added another 34 short-term bike parking spaces. Prior to the issuance of a building permit, the Developer is encouraged to work with CDD staff to ensure the short-term bicycle parking racks meet all of the design standards set forth in Section 6.105 of the CZO.
- Long-term Bike Parking. In response to staff comments on the initial submission, the revised submission includes consolidated/relocated and redesigned bike rooms that meet the dimensional requirements set forth in Section 6.100 of the CZO. Generally, Building 3 previously contained Bike Rooms 03 and 04 which have been combined into a single Bike Room 04 in the revised submission. Building 4 previously contained Bike Rooms 05, 06 and 07 into a single Bike Room 04 in the revised submission. The overall number of long-term bike parking spaces on the site increased from 260 to 270 in the revised submission.



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# CITY OF CAMBRIDGE

Community Development Department

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Date: 2/8/2022

Urban Design Report: **AHO-2, Jefferson Park Federal** (45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue) –  
**Advisory Design Consultation Meeting #2**

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## Urban Design Comments on Design Revisions

The updated design of the proposed Jefferson Park Federal affordable housing project is generally similar to the design presented in the initial Planning Board hearing. Numerous improvements have been made in response to Planning Board and staff comments, but the project's overall urban design concept remains the same, and the project's architectural and site design remains consistent with the Affordable Housing Overlay Guidelines. As before, the project will provide urgently needed affordable housing in addition to a Head Start facility.

The more fully developed design responds to many of the Planning Board's and city staff's comments. Highlights include:

1. Additional street trees are provided.
2. Benches have been added along the streets.
3. The landscape design of the courtyards and building front yards has been further developed. Additional play areas and grills are provided.
4. The site plan has been adjusted to accommodate the future multipurpose trail along the Fitchburg line. Further coordination with City staff will be needed, see below.
5. The building facades have been further developed to provide greater visual interest and articulation, including at the first floor, entrances, the fourth-floor/roofline, and at building corners.
6. The large areas of blank walls of the previous scheme have been reduced in size.
7. Window sizes have been increased and emphasized by color and materials.
8. The number of operable windows has been increased and they are now "tilt-turn" instead of outswing awning type.
9. The facades facing "Main Street" have been given greater emphasis and consistency in response to the street's importance as the central spine of the project. Changes include larger windows, additional cast stone detailing at window openings, colors and textures of CMU, slightly projecting vertically grouped windows at building corners, and façade mounted lighting sconces at the first-floor level.
10. The Rindge Avenue façade has been given a more vigorous and unique design in response to its role as the project's face to the city.
11. The amount of EIFS has been reduced and is limited to the fourth-floor facades, and the amount of broad fiber cement panels have been reduced.
12. A glass fiber reinforced concrete plank cladding material – "Öko Skin" - has been introduced. The narrow breadths of the planks create a joint pattern that will enliven previously blank wall areas.

13. Additional detail has been added at window trim, shading devices, trim at jambs and heads, and cornices.
14. Wooden railings have been substituted for metal ones at elevated entry stoops.
15. Indoor amenity spaces have been added to Buildings 4 and 5..
16. A roof terrace has been added at Building 4, facing the building's open space.
17. Numerous additional short term bicycle parking spaces have been provided throughout the site. Further coordination with City staff will be needed, see below.
18. Bicycle storage rooms and the routes to them have been developed in accord with Cambridge's standards and accessibility requirements.
19. The project's transformer, switchgear, and generator have been relocated to reduce their impact on the project's open spaces and residential units.

Because the Planning Board's review of this project is advisory, there are no conditions for continuing design review. However, as the developer further refines the design through the building permit and construction process, staff would encourage the developer to review the following considerations. Staff are happy to continue to consult with the developer as appropriate.

**Site Plan:**

1. Consider the use of benches without intermediate arm rests.
2. Consider increasing the size of the oval central area in Building 4's open space, and adjusting the paths that lead to it. More low planting, seat walls, and adjustments to the topography could also be considered.
- 3.
4. Staff would like to encourage greater development of the project's play areas. Staff would be happy to collaborate on ideas. Capitalize on additional opportunities for front yard plantings.
5. Consider the use of permeable paving in the parallel parking zones on the internal streets.
6. Carefully plan and select outdoor lighting to avoid light pollution and trespass.
7. Coordinate with City staff on the detailed design of crosswalks, curb cuts, etc.
8. While the site plan has been adjusted to accommodate the future multipurpose trail along the Fitchburg line, the proponent will need to work with City staff on the exact placement of new trees, landscaping and any other work in this zone.
9. Enlarged plans of short-term bicycle parking spaces, at 1"=10' scale should be provided, and clearances and dimensions should be reviewed with staff.

**Massing:**

10. On Building 1, consideration could be given to breaking up the horizontal continuity of corrugated metal cladding at the top of the façade by changes in plane in response to the configuration of the residential facades below.

**Elevations:**

11. Additional attention could be given to the terminations of Building 1's zig-zag façade on Rindge Avenue, possibly giving its edge a greater thickness.
12. Additional windows could be considered on the second and third floors of the Rindge Avenue façade.
13. The cornice at second floor level at Rindge Avenue and at Building 5's Community Room seem heavier than needed, a thinner profile could be considered.
14. Consideration could be given to adding the bluish colored cladding to Building 4's west elevation on Main Street – to more strongly relate it to the other streetwall facades along Main Street.



15. In places, such as at the east façade of Building 5, different applications of color to the building's form could be considered.
16. Canopies could be considered above ground level entrances.
17. Coordinate with City staff to review façade color and material selections, particularly at the ground floor of the Rindge Avenue Façade.
18. Coordinate with City staff on the detailed design of cornices and upper edge of facades.
19. assage.

**Plans:**

20. Additional consideration could be given to green roofs, photovoltaic panels, or biosolar systems, either as part of the initial construction or as future improvements to the building's energy performance.



CITY OF CAMBRIDGE, MASSACHUSETTS

# PLANNING BOARD

CITY HALL ANNEX, 344 BROADWAY, CAMBRIDGE, MA 02139

Date:	November 23, 2021
Subject:	Initial Report of Affordable Housing Overlay (AHO) Design Consultation
Project Location:	Jefferson Park Federal (45-60, 61-75, 77-92, 93-108 Jackson Circle; 1, 2-19, 21-41, 109-124, 1000 Jackson Place; and 266-278 Rindge Avenue)
Date of Planning Board Meeting:	November 9, 2021

## Overview

The Planning Board (the “Board”) met on Tuesday, November 9<sup>th</sup> to review and comment on the design for Jefferson Park Federal (“JP Federal”), a residential development proposed by the Cambridge Housing Authority (the “Developer”) under the Affordable Housing Overlay ([Section 11.207](#) of the Zoning Ordinance). The Board reviewed a plan set submitted by the Developer on September 24, 2021 and presentation dated November 9, 2021. They also reviewed memos from the Community Development Department (CDD) and the Department of Public Works (DPW), which are attached.

## Proposal Description

The proposal includes the demolition of eleven (11) existing buildings and the construction of six new multifamily residential buildings and one accessory maintenance building, resulting in approximately 380,000 square feet of new Gross Floor Area (GFA) and 278 permanently affordable dwelling units. The proposed new buildings will be built to the forty-five (45) foot height limit per AHO standards, and each building will have adjacent open spaces totaling approximately 106,000 square feet. A new system of private driveways with adjacent sidewalks, trees, and other public improvements will provide site circulation and tie buildings and open spaces together.

## Board Comments

Board members were generally supportive of the proposed development, and particularly supportive of the increase in affordable units and the provision of larger units for families. Several Board members said that the design could be improved, and made the following suggestions for further improvement and refinement as the design progresses:

- **Building Design**
  - The facades could use more articulation, to minimize “blank wall” effects, improve the pedestrian experience at ground level, and improve the overall aesthetic of the development.

- The elevations could be livened up by exploring the use of lighter window trim, different materials, more varied design approaches between the individual buildings.
- The rooflines of the buildings lack visual interest, and opportunities to add cornices or other roof details should be explored.
- Facades along Main Street could be given a greater design emphasis than the facades that face secondary ways within the development.
- **Materials**
  - Consider using fewer types of materials but greater relief in the façade order to keep costs reasonable and improve visual interest of the buildings.
  - Consider reducing the amount of cementitious panel and EIFS proposed.
  - More fully develop the details of the exterior walls of the development, including joint patterns, textures, and colors.
- **Amenity Space**
  - Opportunities to increase indoor amenity space in the individual buildings should be further explored.
  - Amenities for teenagers and older children should be included in the development.
- **Open Space**
  - Open space areas should be increased to adequately serve the number of residents that the new buildings will produce.
- **Unit Design**
  - Some of the unit layouts with two means of egress do not make functional sense; opportunities to redesign these units should be explored.
  - Explore opportunities to add balconies to upper-story units.
- **Development Budget**
  - The development costs per unit appear excessively high.
- **Parking, Loading & Bike Parking**
  - Opportunities to provide additional short-term bicycle parking racks throughout the development.
- **Landscape**
  - Additional site features should be provided to residents, including additional seating areas/benches/seatwalls/stoops, etc.
  - The Developer should explore opportunities for adding additional trees to the site, particularly along East Street & West Street. Proposed trees could be increased in size.
- **Roof**
  - Explore opportunities to provide accessible roof space/rooftop green space to residents as a tenant amenity.
- **Overall Site Design**
  - While Board members were generally supportive of the concept, one Board member suggested that an alternative plan that incorporates rehabilitation and additions to the existing buildings on the site would have benefits (though it may not conform to the AHO standards).

In addition to these topic areas, the Board supported comments made in the staff memos for this proposal and asked that they be considered in refining the design of the development.

Submitted for the Planning Board,

*Swaathi Joseph*

Representative to the Planning Board, authorized by Catherine Preston Connolly, Chair.



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## CITY OF CAMBRIDGE

Community Development Department

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**IRAM FAROOQ**

*Assistant City Manager for  
Community Development*

**SANDRA CLARKE**

*Deputy Director  
Chief of Administration*

**KHALIL MOGASSABI**

*Deputy Director  
Chief Planner*

### MEMORANDUM

**To: Cambridge Affordable Housing Trust**  
**From: Chris Cotter, Housing Director**  
**Cassie Arnaud, Senior Housing Planner**  
**Date: March 24, 2022**  
**Re: 35 Cherry Street**

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The Community Development Department recently completed a community process to determine how best to use the property at 35 Cherry Street to create new affordable housing. CDD's community process included two community meetings and six focus groups.

On March 7, 2022, the City Manager sent a report on CDD's community process to the City Council with a recommendation that the City Council approve the deposition of the property to the Affordable Housing Trust for the development of affordable homeownership housing. The City Council has approved this recommendation. I am attaching the City Manager's recommendation, CDD's report on the community process, and the City Council order approving the deposition for review and reference.

We would like to now discuss with the Trust next steps to move forward with developing affordable housing at 35 Cherry Street and select an affordable housing developer for this site. The attached CDD report summarizes what we heard from the community, and includes provides affordable housing goals and design principles and guidelines from the discussions. Affordable housing goals include:

- Use 100% of units on-site for affordable housing;
- On-site housing units should provide affordable homeownership opportunities;
- Include maximum number of family-sized (3-4 bedroom) units as financially viable;
- Provide high quality private open space for children to play and residents to gather and build community;
- Prioritize current Cambridge residents when identifying residents for the new affordable units to the extent allowable under fair housing law;

- Provide access to on-site parking based on anticipated demand.

We recommend the Trust review the attached material and begin discussing how best to advance this opportunity to create new affordable homes for families to advance the type of development desired by the community at 35 Cherry Street.



# City of Cambridge

## Executive Department

**LOUIS A. DePASQUALE**  
City Manager

March 7, 2022

To the Honorable, the City Council:

I am writing to ask the City Council to approve the disposition of property located at 35 Cherry Street (the “Property”) to the Affordable Housing Trust to facilitate the development of affordable housing. As set out in the Memo provided herewith from Iram Farooq, Assistant City Manager for Community Development, the Massachusetts Institute of Technology (“MIT”) committed to convey the Property to the City in connection with a zoning petition. The conveyance was to be done subject to a community process to be conducted by the City to determine the best use of the Property. I support that request and recommend that the Council vote to approve the disposition of the Property to the Affordable Housing Trust.

By way of background, in 2013, MIT filed a zoning petition seeking amended zoning for the PUD-5 Zoning District, and in connection with that petition, MIT committed to convey the Property to the City for a use that directly benefits residents in The Port neighborhood and surrounding communities, after completion of a public process to determine that use. CDD has now completed that public process and the result was a consensus that the Property be used for new affordable housing building(s) that fit the scale of the neighboring homes. To accomplish this, CDD recommends that the Property be transferred to the Affordable Housing Trust. This transfer would not be subject to the City’s disposition ordinance. I support this request and recommend that the Council vote to authorize me to transfer the Property to the Affordable Housing Trust upon receipt of the deed conveying the property from MIT to the City.

Very truly yours,

Louis A. DePasquale  
City Manager






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**CITY OF CAMBRIDGE**  
Community Development Department

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**IRAM FAROOQ**  
Assistant City Manager for  
Community Development

**SANDRA CLARKE**  
Deputy Director  
Chief of Administration

**KHALIL MOGASSABI**  
Deputy Director  
Chief Planner

To: Louis A. DePasquale, City Manager

From: Iram Farooq, Assistant City Manager for Community Development

Date: March 1, 2022

Re: 35 Cherry Street

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In November 2020, the City Council issued a policy order requesting that the Community Development Department (CDD) start a public process to plan the future use of 35 Cherry Street for affordable housing. The following memo summarizes the community engagement process, recommendations on the type and scale of affordable housing, and next steps.

#### **Public process**

Starting in June 2021, the City's Community Development Department (CDD) hosted a series of public meetings and focus groups to understand the community's vision and priorities for the development of affordable housing at 35 Cherry Street (the "Property").

CDD held two community meetings and six focus groups. The community meetings were open to the public, and the focus groups were held with Spanish-speaking, Haitian, and American-born Black Cambridge residents. The public engagement process was organized into two rounds.

During the first round of public engagement, CDD presented background on the Property and introduced different affordable housing options. The participants discussed levels of affordability, tenure, massing, amenities, and communities to serve (senior housing, LGBTQ+ friendly housing, etc.). CDD staff presented applicable financial and operating considerations to allow participants to make informed decisions about their affordable housing priorities. During the second round of public engagement, CDD presented what they heard from the preceding public engagement events. CDD confirmed and refined what the consensus was on shared priorities for the development of affordable housing at the Property.

#### **What we heard**

The community engagement process aimed to establish shared agreement between community members. Most of the project goals and design principles garnered broad consensus; however, there were some varied preferences heard among the community. There was strong consensus that any new building(s) at 35 Cherry Street fit the scale and size of neighboring homes, which are primarily three- to four-stories tall. While the community agreed on the scale of the project, there were differing preferences on

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Attachment: 35 Cherry St CDD Transfer to Trust 3-7-22 final (CMA 2022 #50 : 35 Cherry Street transfer to Affordable Housing Trust)



housing tenure. There was a slight preference expressed in the focus groups for affordable rental units, while attendees at the public meetings overwhelmingly preferred affordable homeownership. The meeting notes from each public engagement activity are available at [cambridgema.gov/cherrystreet](http://cambridgema.gov/cherrystreet).

### **Recommendation**

Given the size of the lot, an affordable rental development would need to be significantly larger than desired by the community to be feasible. Given the strong consensus for the new affordable housing building(s) to fit the scale of the neighboring homes, and mixed preference for either homeownership or rental, CDD has concluded that affordable homeownership at 35 Cherry Street would better meet the articulated community goals for this project. The City recognizes the ongoing need for affordable rental housing, however, and is consistently working to identify opportunities for the development of new affordable rental housing across the City.

Through the conversations with the community about the Property about its development for use as affordable housing, CDD identified the following shared project goals and design principles to guide the size, scale, and quality of the development of the Property in a way that best supports the community.

#### Affordable Housing Goals:

- Use 100% of units on-site for affordable housing.
- On-site housing units should provide affordable homeownership opportunities.
- Include maximum number of family-sized (3-4 bedroom) units as financially viable.
- Provide high quality private open space for children to play and residents to gather and build community.
- Prioritize current Cambridge residents when identifying residents for the new affordable units to the extent allowable under fair housing law.
- Provide access to on-site parking based on anticipated demand.

#### Design Principles and Guidelines:

##### **I. Neighborhood Context**

Size and scale of new building(s) should fit within the existing neighborhood context. For example:

- Limit the building to four stories; consider a step-back or gabled top floor
- Articulate top floors articulated with dormers, terraces, sloped roofs, etc.
- Use colors and materials that complement the surroundings
- Include multiple entrances and architectural detail to activate the public realm

## II. Site Amenities and Environmental Comfort

- Maximize the amount of street trees along both Cherry St and School St
- Provide amenities, such as stoops, porches, seating, etc.
- Provide small, landscaped areas and open space that can serve as gathering spaces for residents
- Treat driveways as paved courtyards
- Consider balconies and/or upper-level decks
- Visually screen parking to limit visibility from the public way. Avoid street facing garage entries.

## III. Building Amenities

- Provide in-unit laundry equipment
- Provide large storage spaces
- Provide large windows for interior daylighting

## IV. Prioritize Sustainability & Resilience

- Design for energy efficiency and natural ventilation
- Design for flood protection
- Minimize the urban heat island effect with high albedo roofs or green roofs, and canopy trees
- Consider photovoltaics

### Next Steps

Now that the public process is complete, the Massachusetts Institute of Technology (MIT) will convey the Property to the City pursuant to its Letter of Commitment it submitted to the City in connection with the amended zoning for the PUD-5 Zoning District. We recommend that the City transfer the Property to the Affordable Housing Trust for the development of affordable housing, and that the City works with the Affordable Housing Trust to issue a Request for Proposals (RFP) to select an affordable housing developer for the Property. The community-generated affordable housing goals and design principles, described above, will be included in the RFP.

Accordingly, for the above reasons, we request that the City Council approve the disposition of the Property to the Affordable Housing Trust to facilitate the development of affordable housing as set forth above.



# City of Cambridge

Agenda Item Number 14  
**IN CITY COUNCIL**  
 March 7, 2022

- WHEREAS: There continues to be a severe shortage of decent housing affordable to low- and moderate-income residents in the city; and
- WHEREAS: The City Council desires to increase the supply of affordable housing, now and in the future, for low- and moderate-income Cambridge residents to reside in decent, affordable housing; and
- WHEREAS: In its Letter of Commitment dated April 8, 2013 in connection with the City Council's adoption of amendments to Section 13.80 of the Zoning Ordinance, the Massachusetts Institute of Technology ("MIT") committed to convey property located at 35 Cherry Street, Assessor's Lot 75-118 (the "Property") to the City or third party designated by the City for uses to benefit the community as determined through a public process conducted by the Community Development Department; and
- WHEREAS: MIT has agreed to convey the Property to the City and to record a deed evidencing said conveyance of the Property to the City shortly; and
- WHEREAS: On November 9, 2020, the City Council adopted an order requesting that the City Manager direct the Community Development Department to commence the public process with the Port neighborhood and surrounding communities to determine the future use of the Property for affordable housing, and in conjunction with the community, determine the type of housing that would meet the most pressing needs in the area; and
- WHEREAS: The Community Development Department conducted a public process which included two community meetings which were open to anyone, and six focus groups with Spanish-speaking, Haitian, and American-born Black Cambridge residents to discuss ideas and options for how the Property could be developed as affordable housing; and

- WHEREAS: The Community Development Department has provided a report to the City Council on this community process which includes recommendations for developing the Property as affordable housing, including:
- Use of 100% of units on-site for affordable housing;
  - On-site housing units should provide affordable homeownership opportunities;
  - Include maximum number of family-sized (3-4 bedroom) units as financially viable;
  - Provide high quality private open space for children to play and residents to gather and build community;
  - Prioritize current Cambridge residents when identifying residents for the new affordable units to the extent allowable under fair housing law;
  - Provide access to on-site parking based on anticipated demand; and
- WHEREAS: The City Manager has further recommended that the City Council approve the disposition of the Property to the Cambridge Affordable Housing Trust to initiate the process to develop the Property as affordable housing pursuant to the recommendations from the community process; and
- WHEREAS: Pursuant to Section 15A of Chapter 40 of the General Laws, as amended and accepted by the City Council on November 26, 1990, the City Council may, by a majority vote, transfer municipal land to another board or officer of the City for the purpose of constructing affordable housing; now therefore be it
- ORDERED: That upon receipt of the deed conveying the property from MIT to the City, the City Manager is authorized to transfer the Property to the Cambridge Affordable Housing Trust for the development of affordable homeownership housing for low- and moderate- residents as described above; and be it further
- ORDERED: That the City Manager is hereby authorized to execute and deliver to the Cambridge Affordable Housing Trust, in the name of and on behalf of the City of Cambridge in such form as the City Manager shall approve (such approval to be evidenced by such execution and delivery) such documents, instruments, agreements, deeds, licenses, warranties, indemnifications, releases or certificates, or amendments thereto, required by the Cambridge Affordable Housing Trust to develop the Property as affordable housing; and be it further
- ORDERED: That the City Manager is hereby authorized to execute, accept, and deliver such supplemental or ancillary documents as are reasonable necessary to implement the intent of this Order and to execute, accept and deliver amendments thereto.