



HOUSING COMMITTEE AND FINANCE COMMITTEE

JOINT COMMITTEE MEETING

~ MINUTES ~

Wednesday, December 3, 2025

3:00 PM

Sullivan Chamber

The Housing Committee and Finance Committee will hold a joint public hearing on December 3, 2025 to discuss the feasibility and potential impacts of implementing residential development incentives - such as tax incentives, public equity financing, and reduced fees and requirements - on housing production and city finances.

HOUSING COMMITTEE MEMBERS:

Attendee Name	Present	Absent	Late	Arrived
Burhan Azeem	<input checked="" type="checkbox"/> Remote	<input type="checkbox"/>	<input type="checkbox"/>	
Marc C. McGovern	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sumbul Siddiqui	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Jivan Sobrinho-Wheeler	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ayesha M. Wilson	<input type="checkbox"/> Remote	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3:17 PM

FINANCE COMMITTEE MEMBERS:

Attendee Name	Present	Absent	Late	Arrived
Burhan Azeem	<input checked="" type="checkbox"/> Remote	<input type="checkbox"/>	<input type="checkbox"/>	
Marc C. McGovern	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Patricia Nolan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sumbul Siddiqui	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Jivan Sobrinho-Wheeler	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Paul F. Toner	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3:07 PM
Ayesha M. Wilson	<input type="checkbox"/> Remote	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3:17 PM
Catherine Zusy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3:07 PM
E. Denise Simmons	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

A public meeting of the Cambridge City Council’s Housing Committee and Finance Committee was held on Wednesday, December 3, 2025. The meeting was Called to Order at 3:00 p.m. by the Chair of the Finance Committee, Councillor Nolan. Pursuant to Chapter 2 of the Acts of 2025 adopted by Massachusetts General Court and approved by the Governor, the City is authorized to use remote participation. This public meeting was hybrid, allowing participation in person, in the Sullivan Chamber, 2nd Floor, City Hall, 795 Massachusetts Avenue, Cambridge, MA and by remote participation via Zoom.

Chair Nolan offered opening remarks and noted that the Call of the meeting was to discuss the feasibility and potential impacts of implementing residential development incentives – such as tax incentives, public equity financing, and reduced fees and requirements – on housing production and city finances. Present at the meeting was Assistant City Manager for Community Development, Melissa Peters, Housing Director,

Chris Cotter, Housing Planner, Alex Bob, Assistant City Manager of Finance, Claire Spinner, City Solicitor, Megan Bayer, Assessor, Andrew Johnson, and City Manager, Yi-An Huang.

At the request of Chair, Clerk of Committees Erwin called the roll of both Committees.

Housing Committee

Councillor Azeem – Present/Remote

Vice Mayor McGovern – Present/In Sullivan Chamber

Councillor Siddiqui – Present/In Sullivan Chamber

Councillor Sobrinho-Wheeler – Present/In Sullivan Chamber

Councillor Wilson – Absent*

Present – 4, Absent – 1. Quorum established.

Finance Committee

Councillor Azeem – Present/Remote

Vice Mayor McGovern – Present/In Sullivan Chamber

Councillor Nolan – Present/In Sullivan Chamber

Councillor Siddiqui – Present/In Sullivan Chamber

Councillor Sobrinho-Wheeler – Present/In Sullivan Chamber

Councillor Toner – Absent*

Councillor Wilson – Absent*

Councillor Zusy – Absent*

Mayor Simmons – Absent

Present – 5, Absent – 4. Quorum established.

*Councillor Wilson was present and remote at 3:17p.m.

*Councillor Toner and Councillor Zusy were present in the Sullivan Chamber at 3:07p.m.

Chair Nolan recognized Melissa Peters who offered brief remarks. Chris Cotter gave a presentation titled “Evaluating Market-Rate Housing Production Strategies”. The presentation was provided in advance and included in the Agenda Packet.

Chair Nolan recognized City Manager Huang who acknowledged all the work staff have put efforts towards creating ideas related to tax incentive programs and housing. City Manager Huang shared that he looks forward to starting the discussion and continue to move forward to having deeper conversations with the City Council about how to prioritize housing initiatives.

Chair Nolan opened public comment.

Jana Odette, 176 Larch Road, Cambridge, MA, shared concerns related to upzoning and affordable housing.

Justin Saif, 259 Hurley Street, Cambridge, MA, spoke in support and offered suggestions.

Lee Farris, 269 Norfolk Street, Cambridge, MA, offered comments of support and also shared some concerns.

Heather Hoffman, 213 Hurley Street, Cambridge, MA, spoke in opposition.

Patrick Barrett offered comments and concerns and looks forward to the City having more discussions.

Frederico Muchnik, 82 Richdale Avenue, Cambridge, MA, spoke in opposition.

**Chair Nolan recognized Councillor Toner who made a motion to close public comment.
Clerk of Committees Erwin called the roll of both Committees.**

Housing Committee

Councillor Azeem – Yes
Vice Mayor McGovern – Yes
Councillor Siddiqui – Yes
Councillor Sobrinho-Wheeler – Yes
Councillor Wilson – Yes
Yes – 5. Motion passed.

Finance Committee

Councillor Azeem – Yes
Vice Mayor McGovern – Yes
Councillor Nolan – Yes
Councillor Siddiqui – Yes
Councillor Sobrinho-Wheeler – Yes
Councillor Toner – Yes
Councillor Wilson – Yes
Councillor Zusy – Yes
Mayor Simmons – Absent
Yes – 8, No – 0, Absent – 1. Motion passed.

Chair Nolan recognized Co-Chair Azeem who thanked staff for their presentation but shared that he had concerns about the proposed options and how they will address housing challenges. Councillor Azeem pointed out how the economy and financing are affecting how housing development projects move forward. Councillor Azeem suggested that the City should have conversations about making changes to inclusionary zoning and tax abatements and consider how those changes could potentially create more housing.

Chair Nolan recognized Councillor Toner who shared that he had similar concerns to those of Councillor Azeem. Councillor Toner added that inclusionary zoning is preventing more housing production and questioned why inclusionary requirements are hard to change. Councillor Toner suggested lowering the inclusionary requirement to 10%, which would be consistent with State standards, which may help to increase housing development.

Chair Nolan recognized Councillor Sobrinho-Wheeler who thanked staff for their work and presentation. Councillor Sobrinho-Wheeler highlighted that it would be important to continue to explore options for a revolving equity fund and adjusting building permit fees. Councillor Sobrinho-Wheeler asked for more information regarding PILOT agreements. Chris Cotter provided more information on the 121B PILOT agreement and how they are allowed under state law and its relationship with the Cambridge Redevelopment Authority (CRA). Chris Cotter added that agreements can be modified to individual projects and provided examples of agreements being used in Boston. Tom Evans, Executive Director for CRA, was present in the audience and shared that the CRA would be interested in supporting the City if it pursues a PILOT agreement. Tom Evans shared that it would help make some rental projects more practical. Melissa Peters pointed out that there are many different factors that contribute to the housing crisis and there is not one single solution. Melissa Peters added how important it is to use the tools within the City and create policy that will have a positive impact.

Chair Nolan recognized Vice Mayor McGovern who emphasized how important this discussion is and recognized how finances and the economy play such a big role in housing development. The Vice Mayor explained that long-term planning for the City is important while also balancing the preservation that Cambridge has within the city. Vice Mayor McGovern added that it will be important to focus on creating units being built and not just permits being issued and would support options that increase housing. Vice Mayor McGovern offered suggestions related to targeted tax relief for small property landlords and providing education around financing realities and inclusionary zoning.

Chair Nolan recognized Co-Chair Siddiqui who shared that the purpose of having the joint meeting was for the City Council to share thoughts and feedback to help guide how this proposal could move forward. Co-Chair Siddiqui pointed out that there are many factors associated with the housing crisis and a single policy will not solve the challenges. Co-Chair Siddiqui shared support for options 4, 5, 8, and 9, and create options that provide positive impact, such as permit fee changes. Co-Chair Siddiqui shared that moving forward it will be important for the City Council to be clear in what direction they would like staff to go with for next steps and thanked staff for their work and presentation.

Chair Nolan recognized Councillor Zusy who shared her support for a revolving housing production or equity fund to help support social housing. Councillor Zusy offered suggestions such as partnering with universities, corporations, and some residents to help with investing in housing, and added how stronger collaboration could help reach housing goals. Councillor Zusy shared concerns about the PILOT agreements and how they may affect taxes but was interested in learning more about the agreements going forward. Councillor Zusy suggested providing education to current homeowners and small property owners on the permitting process to help create more affordable housing and add ADUs. Additionally, Councillor Zusy pointed out that streamlining the permitting process would help to lower costs and delays. Councillor Zusy shared that she would not be in favor of lowering inclusionary, and going forward would like to focus more on revolving funds and PILOT agreements.

Chair Nolan agreed with the goals of increasing social and mixed income housing but stressed how important it will be to produce a way to make it happen successfully. Chair Nolan shared support for tax incentives for middle-income housing and keeping rent affordable for small property landlords. Chair Nolan added that she would like to maintain the 20% inclusionary requirement if it is possible but would be open to amending it if housing projects do not increase with the recent policy changes.

Chair Nolan recognized Councillor Toner who asked if anyone has been hired for the Inclusionary Study. Chris Cotter explained that the hiring process has been completed and that a contract is being finalized, adding that information will be shared with the City Council soon. Councillor Wilson asked if there was a timeline for the Study. Chris Cotter shared the study will take six months and is expected to be complete in the Spring of 2026.

Chair Nolan recognized Co-Chair Azeem who shared financial concerns and noted that it would be important for the Study to review tax abatements as a possible option for inclusionary housing. Co-Chair Azeem shared that he looks forward to future conversations and reviewing the different options that are available.

Chair Nolan added that the subject of social housing will be discussed in a future meeting and emphasized how important City Council feedback is to continue moving forward. Chris Cotter shared that staff look forward to having future discussions.

Chair Nolan recognized City Manager Huang who offered closing remarks and shared that the conversation was productive and looks forward to future conversations in the next City Council term.

Chair Nolan recognized Councillor Wilson who made a motion to adjourn the meeting.

Clerk of Committees Erwin called the roll of both Committees.

Housing Committee

Councillor Azeem – Yes
Vice Mayor McGovern – Yes
Councillor Siddiqui – Yes
Councillor Sobrinho-Wheeler – Yes
Councillor Wilson – Yes

Yes – 5. Motion passed.

Finance Committee

Councillor Azeem – Yes
Vice Mayor McGovern – Yes
Councillor Nolan – Yes
Councillor Siddiqui – Yes
Councillor Sobrinho-Wheeler – Yes
Councillor Toner – Yes
Councillor Wilson – Yes
Councillor Zusy – Yes
Mayor Simmons – Absent

Yes – 8, No – 0, Absent – 1. Motion passed.

The Joint Housing and Finance Committee meeting adjourned at approximately 4:57p.m.

Clerk’s Note: The City of Cambridge/22 City View records every City Council meeting and every City Council Committee meeting. The video for this meeting can be viewed at:

[Dec 3, 2025 3:00 PM - Housing Committee and Finance Committee - Joint Committee Meeting](#)

A communication was received from Chris Cotter, Housing Director, transmitting a presentation titled "Evaluating Market-Rate Housing Production Strategies".