



City of Cambridge

Executive Department

YI-AN HUANG
City Manager

CMA 2026-215
IN CITY COUNCIL
August 3, 2026

To the Honorable, the City Council:

Please see attached a memo from Christopher Cotter, Chief of Housing, conveying a 2026 Annual Report of the Affordable Housing Overlay (AHO).

Very truly yours,

Yi-An Huang
City Manager





To: Yi-An Huang, City Manager

From: Christopher Cotter, Chief of Housing

Date: August 3, 2026

Re: **2026 Affordable Housing Overlay Report**

Per the requirements of Section 11.207.11 of the Cambridge Zoning Ordinance, we are pleased to submit the 2026 Annual Report of the Affordable Housing Overlay (AHO), which provides a summary of affordable housing development activity under the AHO.

The AHO has continued to be a critical tool in advancing new affordable housing development. It has allowed affordable housing providers to aggressively pursue new development opportunities with a clear understanding of what they can build. In FY26, four new properties were acquired, three of which are anticipated to be developed under the provisions of the AHO, the first development approved under the AHO, 52 New Street, was completed, and new residents are now living in its 106 new affordable rental units. There are now 168 affordable AHO units now completed, with approximately 930 additional AHO units in the development pipeline, and more to come as new proposals come together for recently acquired sites. The combination of the AHO and City funds continue to be a highly effective approach to foster an unprecedented pipeline of new 100%-affordable housing in the city.

The Ordinance requires that the annual report on the AHO include the following:

1. A list of sites considered for affordable housing development under the AHO, to the extent known by the Housing Department, including:
 - Site location;
 - Actions taken to initiate an AHO Project;
 - Site status.
1. A description of each AHO Project underway or completed, including:
 - Site location;
 - Number of units;
 - Unit types/number of bedrooms;
 - Tenure;

Christopher Cotter | Director of Housing

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- Project status;
- Number of residents served by AHO Project.

As noted in the attached report, a total of 42 sites were reviewed in FY26 for potential development under the AHO, including 22 new sites first assessed in FY26 and 20 sites previously reported where review continued in FY26. There were 15 AHO developments underway in FY26 and five sites that are anticipated to proceed under the provisions of the AHO in FY27.

A number of milestones were reached in FY26, chief among them the completion of 52 New Street, the first building that was approved under the AHO. Just A Start (JAS) completed the AHO review process for 52 New Street in January 2022 and started construction in December 2023. 52 New Street was completed this spring and 106 new affordable rental units, including 84 family-sized units are now on-line with residents continuing to move in.

Other notable milestones in FY26 include two AHO developments beginning construction (35 Cherry Street and 87-101 Blanchard Road). Construction is also continuing on three AHO developments (Jefferson Park Federal, 4 Mellen Street, and 49 Sixth Street), for a total of five AHO developments now under construction. We will see more AHO units completed in FY27 beginning with the first few buildings at Jefferson Park Federal where 278 AHO will begin to come on-line in the coming months. Construction at 4 Mellen Street is expected to be completed later this year in advance of occupancy in early 2027; marketing and resident selection for 29 affordable units at 4 Mellen Street is now ongoing. We expect construction of 46 units at 49 Sixth Street to be completed next spring.

Two AHO projects secured the final amounts of financing needed in FY26 and are expected to begin construction in FY27 (12-14 Laurel Street and Walden Square II). Four other AHO developments (28-30 Wendell Street, Corcoran Park - Phase 1, 2072 Massachusetts Avenue, and 240 Broadway (also known as Broadway Park)) completed the AHO Planning Board advisory design consultation process in FY26 and are now seeking funding commitments needed to begin construction.

Finally, in FY26, the AHO community process began for one new AHO development: 350 Rindge Avenue. The 350 Rindge Avenue development involves the construction of a new affordable rental building in North Cambridge. The site is currently two adjacent lots totaling 21,740 square feet with mixed commercial and multifamily housing. The development team consists of two local affordable housing developers, Boston Communities and Affordable Housing & Services Collaborative (AHSC). They are expected to begin the AHO Planning Board Advisory Design review process in FY27.

The attached report lists the sites which have been assessed as potential AHO developments, to the extent known by the Housing Department. The AHO report does not include other sites, such as existing multi-family buildings, which were also assessed (and in some cases acquired) in FY26 as opportunities to create affordable housing through means other than the AHO.

2026 Affordable Housing Overlay Annual Report

August 3, 2026

We are pleased to report that the AHO has now resulted in 2 completed developments and has produced 168 affordable units which are expected to house more than 350 residents (once lease-up is complete at 52 New Street). The 15 AHO developments also now underway together will create approximately 930 more affordable units, with five other sites that are expected to begin the AHO process in FY27. The Housing Department will continue to work with affordable housing providers to advance AHO developments and to identify, assess, and secure new sites for development under the AHO provisions.

Affordable Housing Overlay (AHO) Annual Report

New Sites Evaluated as Potential AHO Developments (July 1, 2025 - June 30, 2026):

Developer Name	Address of Potential AHO Development	Neighborhood	Fiscal Year (FY) First Evaluated	Steps Taken To Pursue Site as AHO	Site Status
JAS	Alewife Brook Parkway, 201	Cambridge Highlands	FY26	Feasibility analysis	Under continued review
JAS	Broadway, 307	The Port	FY26	Feasibility analysis	Decided not to pursue
JAS	Cedar Street, 57	North Cambridge	FY26	Feasibility analysis	Decided not to pursue
JAS	Cherry Street, 71	The Port	FY26	Site visit, feasibility analysis, offer made	Under continued review
JAS	Columbia Street, 77	The Port	FY26	Feasibility analysis, site visit	Decided not to pursue
JAS	Concord Avenue, 24-26	West Cambridge	FY26	Feasibility analysis	Sold to another developer
Beacon	First Street, 161	East Cambridge	FY26	Feasibility analysis	Under continued review
HRI & JAS	Harvard Square Site [address confidential]	Mid-Cambridge	FY26	Feasibility analysis	Under continued review
HRI	Kendall Square site [address confidential]	Kendall Square area	FY26	Feasibility analysis	Under continued review
JAS	Massachusetts Avenue, 898, Hancock Street, 52	Riverside	FY26	Feasibility analysis	Decided not to pursue
JAS	Massachusetts Avenue, 711	Mid-Cambridge	FY26	Feasibility analysis	Decided not to pursue
JAS	New Street, 22-48	Neighborhood Nine	FY26	Feasibility analysis	Decided not to pursue
JAS	Notre Dame Avenue, 15-21	North Cambridge	FY26	Feasibility analysis	Under continued review
JAS	Oxford Street, 135-137	Baldwin	FY26	Feasibility analysis	Decided not to pursue
JAS	Rindge Avenue, 141-141	North Cambridge	FY26	Feasibility analysis	Under continued review
Boston Communities and Affordable Housing Services Collaborative	Rindge Avenue, 344-350	North Cambridge	FY26	Feasibility analysis, offer made	Offer accepted; active AHO project
JAS	Rogers Street, 37-49	East Cambridge	FY26	Feasibility analysis	Sale to another developer pending
HRI	Russell Street, 44	North Cambridge	FY26	Feasibility analysis	Decided not to pursue
JAS	Sherman Street, 2	Neighborhood Nine	FY26	Feasibility analysis	Sold to another developer
JAS	Sidney Street, 167	Cambridgeport	FY26	Feasibility analysis	Decided not to pursue
JAS	Smith Place, 53	Cambridge Highlands	FY26	Feasibility analysis	Decided not to pursue
HRI & JAS	Somerville Avenue, 815	North Cambridge	FY26	Feasibility analysis	Under continued review

Previous Sites Evaluated as Potential AHO Developments which continued to be reviewed in FY26:

Developer Name	Address of Potential AHO Development	Neighborhood	Fiscal Year (FY) First Evaluated	Steps Taken To Pursue Site as AHO	Site Status
HRI	Alewife Quadrangle site [address confidential]	Cambridge Highlands	FY25	Site visit, feasibility analysis, offer made	Offer rejected
JAS	Broadway, 253	The Port	FY25	Feasibility analysis	Sold to another developer
CHA	Clifton Street, 81	North Cambridge	FY24	Feasibility analysis	CHA-owned site; under continued review
CHA	Columbus Ave, 8-10	North Cambridge	FY24	Feasibility analysis	CHA-owned site; under continued review
HRI	Concord Avenue, 483-489	Neighborhood Nine	FY23	Feasibility analysis	Decided not to pursue
HRI	Concord Avenue, 729, 735, 737, 745, 755	Cambridge Highlands	FY24	Site visit, feasibility analysis, offer made	Site purchased; AHO proposal anticipated in FY27
JAS	Hampshire Street, 115-119	Wellington-Harrington	FY24	Feasibility analysis	Owner no longer selling
CHA	Jackson Street, 115-117	North Cambridge	FY24	Feasibility analysis	CHA-owned site; under continued review
CHA	Jackson Street, 124	North Cambridge	FY25	Site visit, feasibility analysis, offer made	Offer accepted
CHA	Lowell Street (address confidential)	West Cambridge	FY 25	Site visit, feasibility analysis	Decided not to pursue
HRI	Main Street, 805	The Port	FY23	Site visit, feasibility analysis, offer made	Offer rejected
JAS	Massachusetts Avenue, 2326	North Cambridge	FY24	Feasibility analysis	Under continued review
CHA	Mellen Street, 31-37	Baldwin	FY25	Feasibility analysis, offer made	Site purchased; AHO proposal anticipated in FY27
CHA	Porter Street, 16-26	East Cambridge	FY25	Site visit, feasibility analysis, offer made	Site purchased; AHO proposal anticipated in FY27
HRI	River Street, 25-29	Riverside	FY24	Site visit, feasibility analysis	Under continued review
CHA	Roosevelt Towers Mid-Rise, 14	Wellington Harrington	FY25	Feasibility analysis	CHA-owned site; under continued review
JAS	Spring Street (address confidential)	East Cambridge	FY22	Site visit, feasibility analysis	Owner no longer selling
CHA	Valentine Street, 19	Cambridgeport	FY24	Feasibility analysis	CHA-owned site; under continued review
CHA	Western Avenue, 205	Riverside	FY24	Feasibility analysis	Under continued review
CHA	Whittlemore Avenue, 25-27	North Cambridge	FY25	Feasibility analysis	Under continued review

Affordable Housing Overlay (AHO) Annual Report

Completed AHO Developments:

Developer Name	Address of AHO Development / Planning Board #	Neighborhood	Number of Units	Bedroom Size Mix	AHO Project Status	# of Residents Served	Tenure
Cambridge Housing Authority	116 Norfolk Street (AHO-5)	The Port	62	OBRs: 62 1BRs: 0 2BRs: 0 3BRs: 0 4+BRs: 0	AHO Process Complete. AHO community meetings held 2/10/22 and 4/26/22. Planning Board advisory design consultation meetings were held on 7/5/22 and 9/13/22. Final Planning Board report issued on 10/28/22 and transmitted to the Trust in its 11/17/2022 briefing materials. Construction completed 1/2025. Property fully occupied.	62	Rental
Just A Start	52 New Street (AHO-1)	Neighborhood Nine	106	OBRs: 0 1BRs: 22 2BRs: 62 3BRs: 22 4+BRs: 0	AHO Process Complete. 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. Construction completed 6/2026. Property occupied.	194 (lease-up ongoing; expected to house approximately 318 residents when complete)	Rental

2 completed AHO development Unit Count: 168 units **OBRs: 62
1BRs: 22
2BRs: 62
3BRs: 22
4+BRs: 0** Number of residents served: 256+

AHO Developments Actively Underway:

Developer Name	Address of AHO Development / Planning Board #	Neighborhood	Number of Units	Bedroom Size Mix	AHO Project Status	Est'd # of Residents To Be Served	Tenure
Cambridge Housing Authority	Jefferson Park Federal (45-60; 61-75; 77-92; 93-108; Jackson Circle; 1; 2-19, 21-42; 109-124; 1000 Jackson Place) (AHO-2)	North Cambridge	278	OBRs: 0 1BRs: 37 2BRs: 111 3BRs: 111 4+BRs: 19	AHO Process Complete. 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 was transmitted to the Trust in its 3/24/22 briefing materials. Phase I closed 7/2024 and Phase II closed 8/2025; under construction.	1,002	Rental
Walden Square 2	21 Walden Square Road (AHO-3)	Neighborhood Nine	95	OBRs: 0 1BRs: 33 2BRs: 33 3BRs: 23 4+BRs: 6	AHO Process Complete. AHO Community meetings held on 3/23/21, 4/13/21, 5/27/21, 2/23/22, 8/1/23, and 9/14/23. Planning Board advisory design meetings held 3/12/24 and 7/2/24. Final Planning Board report issued 7/22/24 and was transmitted to the Trust in its 8/1/24 briefing materials. Funding assembled; preparing for construction.	288	Rental

Preservation of Affordable Housing	49 Sixth Street (AHO-4)	East Cambridge	46	OBRs: 0 1BRs: 14 2BRs: 20 3BRs: 11 4+BRs: 1	AHO Process Complete. AHO Community meetings held on 7/27/21 and 11/3/21. Planning Board advisory design consultation meeting held 4/5/22 and 6/28/22. Final Planning Board report issued 7/14/22 and transmitted to the Trust in its 8/4/2022 briefing materials. Closed 6/2025; under construction.	137	Rental
Homeowners Rehab Inc	4 Mellen Street (fka 1627 Massachusetts Avenue) (AHO-6)	Baldwin	29	OBRs: 0 1BRs: 10 2BRs: 12 3BRs: 7 4+BRs: 0	AHO Process Complete. AHO community meetings held 9/15/22 and 3/15/23. Planning Board advisory design consultation meetings were held on 7/18/23 and 12/5/23. Final Planning Board report issued on 12/20/23 and transmitted to the Trust in its 1/25/24 briefing materials. Closed 5/2025; under construction.	83	Rental
B'nai B'rith Housing	87-101 Blanchard Road (AHO-7)	Cambridge Highlands	110	OBRs: 0 1BRs: 110 2BRs: 0 3BRs: 0 4+BRs: 0	AHO Process Complete. AHO community meetings held 10/4/23 and 11/9/23. The Planning Board advisory design meetings held 1/30/24 and 6/4/24. Final Planning Board report issued on 6/18/24 and transmitted to the Trust in its 6/27/24 briefing materials. Closed 5/2026; under construction.	165	Rental
Homeowners Rehab Inc	28-30 Wendell Street (AHO-8)	Baldwin	95	OBRs: 0 1BRs: 44 2BRs: 25 3BRs: 26 4+BRs: 0	AHO Process Complete. AHO community meeting held 2/14/24, 6/20/24, 11/14/24, and 3/6/25. The Planning Board advisory design meetings held 8/5/2025 and 11/18/2025. Final Planning Board report issued on 12/11/2025 and transmitted to the Trust in its 1/22/2026 briefing materials. Seeking funding needed to begin construction.	258	Rental
Just A Start	35 Cherry Street	The Port	10	OBRs: 0 1BRs: 0 2BRs: 6 3BRs: 4 4+BRs: 0	AHO Process Complete. AHO community meetings held 5/15/24, 6/26/24, and 8/21/24. Closed 10/2026; under construction.	36	Homeownership
Just A Start	37 Brookline Street	Cambridgeport	14	OBRs: 0 1BRs: 6 2BRs: 5 3BRs: 3 4+BRs: 0	AHO Process Complete. AHO community meeting held 7/10/24 and 9/11/2024. Seeking funding needed to begin construction.	38	Rental
Cambridge Redevelopment Authority	71 Cherry Street	The Port	TBD	TBD	AHO Process Underway. AHO community meeting held on 2/19/25.	TBD	Homeownership

Capstone/Hope	2072 Massachusetts Avenue (AHO-9)	Neighborhood Nine	74	OBRs: 0 1BRs: 21 2BRs: 42 3BRs: 11 4+BRs: 0	AHO Process Complete. AHO community meetings held 10/9/24, 10/30/24, and 5/29/25. The Planning Board advisory design meetings held 10/28/25 and 3/24/26. Final Planning Board report issued on 3/24/26 and transmitted to the Trust in its 4/30/26 briefing materials. Seeking funding needed to begin construction.	207	Rental
Cambridge Housing Authority	1 Corcoran Lane (Corcoran Park - Phase 1) (AHO-10)	Strawberry Hills	67	OBRs: 0 1BRs: 17 2BRs: 35 3BRs: 15 4+BRs: 0	AHO Process Complete. AHO community meetings held on 2/13/25 and 10/9/25. The Planning Board advisory design meetings held 12/16/25 and 3/10/26. Final Planning Board report issued on 3/31/26 and transmitted to the Trust in its 4/30/26 briefing materials. Seeking funding needed to begin construction.	198	Rental
Just A Start	240 Broadway (Broadway Park) (AHO-11)	The Port	16	OBRs: 0 1BRs: 1 2BRs: 11 3BRs: 4 4+BRs: 0	AHO Process Complete. AHO community meetings held 1/14/25, 7/24/25, and 11/6/25. The Planning Board advisory design meeting held on 3/10/26. Final Planning Board report issued on 4/6/26 and transmitted to the Trust in its 4/30/26 briefing materials. Seeking funding needed to begin construction.	53	Rental
Just A Start	12-14 Laurel Street	Cambridgeport	4	OBRs: 0 1BRs: 1 2BRs: 0 3BRs: 3 4+BRs: 0	AHO Process Complete. AHO community meeting held 9/11/25. Seeking funding needed to begin construction.	15	Homeownership
Boston Communities and Affordable Housing & Services Collaborative (AHSC)	350 Rindge Avenue	North Cambridge	~ 92	OBRs: 0 1BRs: 36 2BRs: 30 3BRs: 26 4+BRs: 0	AHO Process Underway. AHO community meeting held on 6/3/26.	261	Rental
Just A Start	1826 & 1840 Massachusetts Avenue	Neighborhood Nine	TBD	TBD	AHO Process Underway.	TBD	Rental
Capstone/Hope/MPZ	1, 3, 5 Frost Street & 20, 22, 28 Roseland Street (Frost Terrace II)	Baldwin	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental
Cambridge Housing Authority	31-37 Mellen Street	Baldwin	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental
Cambridge Housing Authority	16-28 Porter Street	East Cambridge	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental
Homeowners Rehab Inc	729-755 Concord Avenue	Cambridge Highlands	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental
CHA	1 Corcoran Lane (Corcoran Park - Phase 2)	Strawberry Hills	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental

15 AHO developments underway
5 developments anticipated to be advanced in FY27

Unit Count: 930 units +

OBRs: 0
1BRs: 330
2BRs: 330
3BRs: 244
4+BRs: 26

Estimated Number of Residents To Be Served: 2,740+